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Editorial

Economic justice is a beautiful slogan. Intended to foster social equity and ecological sustainability, the slogan is common to both the capitalist society of the free market economy and the scientific social doctrine of dialectical materialism. It is rather unfortunate, however, that both have failed to do full justice to this golden principle.

The vast majority of the Third World continues to live in abject poverty and destitution while those in the economically advanced world live in comparative comfort and ease. The economic situation in most of the developing world, compared not only with the West but with the rapidly rising economies of East Asia, is becoming increasingly wretched. As advanced countries face new challenges from emerging economies, and their own economies begin to stagnate, they become more callous in their dealings with the

Third World and impervious to the cries of the poor and the marginalised. Economic penetration and exploitation – the now thinly disguised veneer of globalisation – which accelerates the widening gulf between the rich and the poorer nations is an example of the unfair practices adopted by the advanced Western world. In addition, international aid is provided with strings attached designed to take undue advantage of helpless people rather than ameliorate the melancholy plight of poor individuals or their nation states.

The Islamic economic system, on the other hand, commences with the premise that all that is in the heavens and the earth has been created by God and has bestowed upon man various provisions on trust. The possession of wealth is a means of trial so that those who are mindful of their accountability may be distinguished from those who resort to pitilessness and pay scant attention to the sufferings of the rest of mankind. Islam attempts to create an attitude whereby

governments and the wealthy are constantly reminded that it is in their own ultimate interest to establish an absolutely just and equitable economic system. Central to the economic philosophy of Islam, therefore, is the total absence of the interest factor which distinguishes it from interest-based capitalism. God loves goodness and beneficence towards the poor and the needy, fair and equitable distribution of wealth among people, and peace among the nations of the world. The system of interest, however, strikes at the heart of these blessings.

This month, in *Investment, Interest and Islam*, Hadhrat Mirza Tahir Ahmad (Allah have mercy on him) gives a brief insight into the Islamic economic philosophy. He explains why Islam promotes share-holding and profit-sharing and how the system of Zakat is employed to prevent the hoarding of capital. He also answers the vital question as to why Islam has prohibited the use of interest, arguing that both individuals and

nations become poorer with the passage of time when they borrow from their future at interest.

The prohibition of usury, however, is not limited to Islam alone. In this month's feature article, the authors present *A Short Review of the Historical Critique of Usury* providing evidence that all major world religions, and even modernist thinkers, have discountenanced lending on interest. Using the growing practice of 'Islamic Banking' as an example the writers go on to conclude that 'by applying the Islamic approach, a lot of human misery could have been avoided.'

Bockarie Tommy Kallon, UK.

The Essence of Islam – Vol.1, part IV

This is the fourth of a series to be printed over the next few months in *The Review of Religions*. It sets out, in the words of the Promised Messiah^(as) Hadhrat Mirza Ghulam Ahmad, a summary of his exposition of four outstanding topics: ISLAM; ALLAH, THE EXALTED; THE HOLY PROPHET^(sa); and THE HOLY QUR'AN. The original compilation, in Urdu, from which these extracts have been translated into English, was collated with great care and diligence by Syed Daud Ahmad, Allah have mercy on him and reward him graciously for his great labour of love. Amin. The English rendering is by the late Muhammad Zafrulla Khan, Allah be pleased with him, and quoted from *The Essence of Islam, Volume 1*. All references throughout, unless otherwise specifically mentioned, are from the Holy Qur'an.



The founder of the Ahmadiyya Muslim community was Hadhrat Mirza Ghulam Ahmad^(as).

In 1891, he claimed, on the basis of Divine revelation, that he was the Promised Messiah and Mahdi whose advent had been foretold by Muhammad, the Holy Prophet of Islam (peace and blessings of Allah be upon him) and by the scriptures of other faiths.

His claim constitutes the basis of the beliefs of the Ahmadiyya Muslim community.

Allah the Exalted

Allah the Exalted Allah, the Exalted, the Glorious, Hallowed be His Name.

This wealth is worth procuring though one might have to lay down one's life to procure it.

The God Who has manifested Himself to all the Prophets, and appeared to Moses^(as) on Mount Sinai and appeared to Jesus on Mount Seir and shone forth to Hadhrat Muhammad, the chosen one, peace be on him, on Mount Paran, the same Mighty and Holy God has manifested Himself to me. He has talked to me and has said: I am the High Being to establish Whose worship all the Prophets were sent. I alone am the Creator and the Master and

have no associate. I am not subject to birth or death (*Zameemah Risalah Jihad, p.8*).

The pure life that is free from sin is a brilliant ruby which no one possesses today. God Almighty has bestowed that brilliant ruby on me and He has commissioned me that I should inform the world of the way in which that brilliant ruby might be acquired. I affirm with confidence that by treading on this path everyone would certainly acquire it. The only way in which it might be acquired is the true recognition of God; but this is a difficult and delicate matter. A philosopher, as I have said already, contemplating the heavens and earth and reflecting on the perfect orderliness of the universe, merely states that there ought to be a Creator. But I lead to a higher stage and affirm on the basis of my personal experience that God is.

(*Malfoozat, Vol. III, p.16*).

Our God is our paradise. Our highest delight is in our God for we have seen Him and have

found every beauty in Him. This wealth is worth procuring though one might have to lay down one's life to procure it. This ruby is worth purchasing though one may have to lose oneself to acquire it. O ye, who are bereft, run to this fountain and it will satisfy you. It is the fountain of life that will save you. What shall I do, and how shall I impress the hearts with this good news, and by beating what drum shall I make the announcement that this is our God, so that people might hear? What remedy shall I apply to the ears of the people so that they should listen?

(*Kashti Nooh, p. 30*)

God is the light of the heavens and the earth. Every light that is visible on the heights or in the valleys, whether in souls or in bodies, whether personal or impersonal, whether apparent or hidden, whether in the mind or outside it, is a bounty of His grace. This is an indication that the general grace of the Lord of the worlds envelopes everything and nothing is deprived of that grace. He is the source of all

grace and is the ultimate cause of all lights and is the fountain-head of all mercies. His Being is the support of the universe and is the refuge of all high and low. He it is Who brought everything out of the darkness of nothingness and bestowed upon everything the mantle of being. No other being than Him is in himself present and eternal or is not the recipient of His grace. Earth and heaven, man and animals, stones and trees, souls and bodies, have all come into existence by His grace.

(Baraheen Ahmadiyyah, p. 181, footnote).

The God of Islam is the same God Who is visible in the mirror of the law of nature and is discernible in the book of nature. Islam has not presented a new God but has presented the same God Who is presented by the light of man's heart, by the conscience of man, and by heaven and earth.

(Tableegh-e-Risalat, Vol. VI, p.15).

Our soul and every particle of our being are prostrate before the

Mighty, True and Perfect God from Whose hand every soul and every particle of creation together with all its faculties came into being, and through Whose support every being is sustained. Nothing is outside His knowledge, or outside His control, or outside His creation. We call thousands of blessings and peace and mercy on the Holy Prophet Muhammad (peace and blessings of Allah be upon him), the chosen one, through whom we have found the living God who gives us proof of His existence through His Word. He demonstrates to us through extraordinary signs His shining countenance which possesses eternal and perfect power. We found the Messenger who manifested God to us and we found the God Who created everything through His perfect power. How majestic is His power that nothing came into being without it and nothing can continue to exist without its support. That true God of ours possesses numberless blessings, numberless powers, numberless beauties and beneficences. There

is no other God beside Him. (*Naseem-e-Dawat, (Qadian, Ziaul Islam Press, 1903); now printed in Ruhani Khazain, Vol.19, p.3*)

The Being of God is hidden upon hidden and beyond of beyond and is most secret and cannot be discovered by the power of human reasoning alone, and no argument can prove it conclusively; inasmuch as reason can travel only so far that contemplating the universe it feels the need of a Creator. But the feeling of a need is one thing and it is quite another to arrive at the certainty that the God Whose need has been felt does in fact exist. As the operation of reason is defective, incomplete and doubtful, a philosopher cannot recognise God purely through reason. Most people who try to determine the existence of God Almighty purely through the exercise of reason, in the end become atheists. Reflecting over the creation of the heavens and the earth does not avail them much and they begin to deride and laugh at the men of God. One

of their arguments is that there are thousands of things in the world which have no use and the fashioning of which does not indicate the existence of a fashioner. They exist merely as vain and useless things. These people do not seem to realise that lack of knowledge of something does not necessarily negate its existence. There are millions of people in the world who regard themselves as very wise philosophers and who utterly deny the existence of God. It is obvious that if they had discovered a strong reason for the existence of God, they would not have denied it. If they had discovered a conclusive argument in support of the existence God, they would not have rejected it shamelessly and in derision. It is obvious, therefore, that no one boarding the ark of the philosophers can find deliverance from the storm of doubts, but is bound to be drowned, and such a one would ever have access to the drinking of pure Unity. It is a false and stinking notion that belief in the Unity of God can be achieved

otherwise than through the Holy Prophet, peace and blessings of Allah be upon him, nor can man achieve salvation without it. How can there be a faith in the Unity of God unless there is perfect certainty with regard to His existence? Be sure, therefore, that belief in the Unity of God can be achieved only through a Prophet, as our Holy Prophet, peace and blessings of Allah be upon him, convinced the atheists and pagans of Arabia of the existence of God Almighty by showing them thousands of heavenly signs. Up till today the true and perfect followers of the Holy Prophet, peace and blessings of Allah be upon him, present those signs to the atheists. The truth is that till a person observes the living powers of the living God, Satan does not depart from his heart, nor does true Unity enter into it, nor can he believe with certainty in the existence of God. This holy and perfect Unity is appreciated only through the Holy Prophet, peace and blessings of Allah be upon him. (*Haqiqatul Wahi, (Qadian,*

Magazine Press 1907); now published in Ruhani Khazain (London, 1984), Vol. 22, pp. 117-1180.

It is not within the power of man to comprehend all the activities of the Divine. They are above reason and intellect and imagination. A man should not be proud of his pittance of knowledge that he has to some degree comprehended the system of cause and effect, inasmuch as that knowledge of his is very limited, as if it were a millionth part of one drop out of the ocean. The truth is that as God Almighty Himself is unbounded His activities are unbounded also. It is beyond and above human power to reach the reality of every activity of God. Contemplating His eternal attributes we can, however, affirm that as Divine attributes have never fallen into disuse, therefore, in God's creation some species have always come into existence; but any personal co-existence is false. It is to be remembered that, like His attribute of creation, His attribute

of destruction has always been in operation all the time and that also has never fallen into disuse. The philosophers have put forth every effort to bring the creation of heavenly and earthly bodies within the purview of their physical laws and to establish the source of all creation, but they have utterly failed to do so. Whatever they have gathered together as the result of their physical research is quite incomplete and defective. That is why they have not been able to adhere to their theories throughout and have always changed them about. As their research is confined entirely to their reason and speculation and they receive no help from God, they cannot emerge out of their darkness. No one can truly recognise God till he understands that there are numberless activities of the Divine which are far beyond and above human power and reason and speculation. Before reaching this stage of understanding a person is either an atheist and has no faith in God, or if he does believe in God, that God is the result of his own reasoning and is

not the God Who manifests His own Being and the mysteries of Whose powers are so numerous that human reason cannot encompass them. Since God has bestowed upon me the knowledge that His powers are wonderful, that they have depth upon depth and are beyond of beyond, and are outside comprehension, I have always held the philosophers as disbelievers and secret atheists. It is my personal observation, and I have had experience of such wonderful Divine powers, that we can only describe them as something coming into existence out of non-existence. I have described some instances of these signs at some other places. He who has not observed this wonder of Divine power has observed nothing. We do not believe in a God whose powers are limited by our reason and speculation and there is nothing beyond. We believe in the God Whose powers, like His Being, are unlimited, unconfined and unending.

(Chashma Marifat, (Qadian, Anwar Ahmadiyyah Press,

1908); now published in *Ruhani Khazain* (London, 1984), Vol. 23, pp. 268- 269).

The Holy Qur'an comprises teachings which work towards endearing God. They exhibit His beauties and remind us of His beneficence, inasmuch as love is created either by the observation of beauty or by the remembrance of beneficence. The Qur'an teaches that by virtue of His excellences, God is One, without associate. He suffers from no defect. He comprehends all good qualities and manifests all holy powers. He is the Originator of all creation and is the fountain-head of all grace. He is the Master of all recompense and everything returns to Him. He is near and yet far, and He is far and yet near. He is above all, but it cannot be said that there is someone below Him. He is more hidden than everything else but it cannot be said that there is something more manifest than Him. He is Self Existing in His Being and everything is alive through Him. He is Self Existing and everything exists through

Him. He is All Sustaining and there is nothing that supports Him. There is nothing that has come into being on its own, or can live without Him on its own. He comprehends everything, but it cannot be said what is the nature of that comprehension. He is the Light of everything in heaven and earth and every light has shone forth from His hand and is a reflection of His Being. He is the Providence of the universe. There is no soul that is not sustained by Him and exists by itself. No soul has any power which it has not obtained from Him and which exists by itself. His mercy is of two kinds. One, which has been eternally manifested without being the result of any action on the part of anyone. For instance, heaven and earth, the sun and moon and planets, water and fire and air and all the particles of the universe which were created for our comfort, and all those things that were needed by us, were provided before our coming into being. All this was done when we were not even present. No action had proceeded from us.

Who can say that the sun was created on account of some action of his, or that the earth was created in consequence of some good action of his? This is the mercy which came into operation before the creation of man and is not the result of anyone's actions. The second kind of Divine mercy comes into operation in consequence of human action. This needs no illustration.

The Holy Qur'an sets forth that God is free from all defects and is not subject to any loss; and He desires that man should purify himself from defects by acting upon His instructions. He has said: *He who is blind in this world will be blind in the hereafter* (Ch.17:V.73). This means that he who has no insight in this world and is not able to see the peerless Being, will be blind after death and will be enveloped in darkness, inasmuch as man is bestowed insight in this life with which to see God and he who will not take that insight with him from this world will not be able to see God in the hereafter. God Almighty has

made it clear in this verse what progress He desires man to achieve and how far can man proceed by following His teaching. God sets forth in the Holy Qur'an the teaching by following which a person can see God in this very life. We are taught: *Let him who hopes to meet his Lord work righteously and let him associate no one in the worship of his Lord* (Ch.18:V.111). This means that he who desires to see God, Who is the true Creator, in this very life, should act righteously, that is to say, his conduct should exhibit no default and his actions should not be for show, nor should he take pride in them that he is such and such, nor should his actions be defective and incomplete, nor should they smell of anything which is inconsistent with his personal love of God. All his actions should breathe sincerity and faithfulness. He should abstain from associating anything with God and should worship neither sun nor moon, nor stars, nor air, nor fire, nor water, nor any other thing whatsoever. He should not

exalt worldly means so as to depend upon them as if they were God's associates, nor should he depend upon his own enterprise and effort, for this is also a species of association. Having done everything he should consider that he has done nothing. He should have no pride in his knowledge, nor have dependence upon his actions. He should consider himself truly ignorant and slothful and his soul should be prostrate all the time at the threshold of God Almighty. He should draw the grace of God to himself through his supplications. He should become like a person who is thirsty and is helpless and finds a fountain spring forth in front of him, the water of which is clear and sweet, and he crawls up to the fountain and applies his lips to it and does not let go till he is fully satisfied.

In the Holy Qur'an, God describes His attributes thus: *Proclaim: He is Allah, the Single; Allah, the Self Existing and Besought of all. He begets not, nor is He begotten; and*

there is none like unto Him. (Ch.112:Vs.2-5). This means that our God is One in His Being and in His Attributes. No other being is eternal and everlasting and self-existing like His Being, nor are the attributes of any being like His attributes. A person's knowledge needs a teacher and yet is limited. God's knowledge needs no teacher and is unlimited. A person's hearing is dependent upon air and is limited, but God's hearing is inherent and is unlimited. A person's seeing is dependent upon the light of the sun or some other light and is limited, but God's seeing is by His inherent light and is unlimited. The power of man to create is dependent upon some matter and needs time and is limited. God's power to create is neither dependent on any matter nor does it need time and is unlimited. All His attributes are without equal and as He has no equal in His Being, no one is His equal in His attributes. If one of His attributes were to be defective, all His attributes would be defective and therefore his Unity cannot be

established unless He were without any equal in His attributes as He is without any equal in His Being. He is not anyone's son, nor is anyone His son. He is Self-Sufficient and needs neither father nor son. This is the Unity which the Holy Qur'an teaches and which is the basis of our faith.

(Lecture Lahore, (Lahore, Rifahi Aam Steam Press, 1904); now published in Ruhani Khazain (London, 1984), Vol. 20, pp. 9-13).

God has commanded me to inform the members of my community that those who have believed with a faith which contains nothing of the world in it, and which is not coloured by hypocrisy or cowardice, and does not fall short of any degree of obedience, are the people who are approved by God, and God says that they are the ones whose feet are planted firmly on sincerity.

Let him who has ears hear what is it that God desires of you. It is that you should become wholly

His and should not associate anyone with Him in heaven or in earth. Our God is One Who is living today as He was living before, and Who speaks today as He spoke before, and hears today as He heard before. It is a false notion that in this age He hears but does not speak. Indeed, He both hears and speaks. All His attributes are eternal and everlasting. None of His attributes has fallen into disuse or will fall into disuse. He is the One without associate Who has no son and no consort. He is the Peerless One Who has no equal and like Whom no individual is absolutely qualified with any quality, and Whose attributes are not shared by anyone. None of His powers lacks anything. He is near and yet far and He is far and yet near. He can manifest Himself in any shape to those who have experience of visions but He has no body and no shape. He is above all but it cannot be said that there is anyone below Him. He is on His throne, but it cannot be said that He is not on the earth. He combines in Himself all perfect qualities and

is a manifestation of all true praise worthiness. He is the fountain-head of all excellences and combines in Himself all powers. All grace originates with Him and everything returns to Him. He is the Master of all kingdoms and possesses every perfect quality. He is free from every defect and weakness. It belongs to Him alone that all those on earth and in heaven should worship Him. Nothing is beyond His power. All souls and their capacities and all particles and their capacities are His creation. Nothing manifests itself without Him. He manifests Himself through His powers and His signs and we can find Him only through Him. He manifests Himself always to the righteous and shows them His powers. That is how He is recognised and that is how the path is recognised which has His approval.

He sees without physical eyes and hears without physical ears and speaks without a physical tongue. It is His function to bring into being from nothingness. As you see in a dream, He creates a

whole world without the agency of any matter and shows as present that which is mortal and nonexistent. Such are all His powers. Foolish is the one who denies His powers and blind is the one who is unaware of their depth. He does everything and can do everything except that which is inconsistent with His dignity or is opposed to His promise. He is one in His Being and His attributes and His actions and His powers. All doors that lead to Him are closed except the one door which has been opened by the Holy Qur'an.

(Al-Wasiyyat, (Qadian, Magazine Press 1905); now published in Ruhani Khazain (London, 1984), Vol. 20, pp. 9-10).

All praise belongs to Allah. All praise belongs to the true God Who combines in Himself all perfect attributes and Whose name is Allah. In the idiom of the Holy Qur'an, Allah is the name of that perfect Being Who is truly worshipful and combines in Himself all perfect attributes, and is free from all defects and is One without associate and is the

fountain head of all beneficence. In His Holy Book, God Almighty has described His name ‘Allah’ as combining in itself the attributes of all other names and qualities. No other name has been given this rank. Thus, Allah comprehends all other perfect attributes. *Alhamdu lillah*, therefore, means that all types of praise, overt and covert, relating to personal perfection or relating to natural wonders are the characteristic of Allah, and no one is His associate in them. It also means that all true praise and perfect qualities which the wisdom of a wise one can think of, or the reflection of any thinker can conceive of are comprehended in God Almighty. There is no excellence, the possibility of which is vouched for by reason, of which God Almighty is bereft like an unfortunate human being. The wisdom of no wise one can point to an excellence which is not to be found in God Almighty. The maximum of all excellences that a person can conceive of is found in Him. He is perfect from every point of view in His Being and

His attributes and His good qualities, and He is absolutely free from all defects. This is a truth which distinguishes a true religion from a false one. A study of all religions would reveal that there is no religion, other than Islam, which teaches that God Almighty is absolutely free from all defects and possesses to the full all praiseworthy qualities. The average Hindu considers his deities as partners in Providence and as sharers in God’s actions. He even regards them as capable of altering God’s designs and of upsetting His decrees. The Hindus also believe that their Parmeshwar, at one time or the other, by way of transmigration, was born in the shape of a human being or some animal even as filthy as swine, and that he became involved in all their ills and vices. In that condition he was subject, like others of the species, to hunger and thirst, pain and hurt, fear and sorrow, disease and death, humiliation and disgrace, and helplessness and weakness. Thus, it is obvious that such beliefs negate the high qualities of God Almighty and

reduce His eternal and everlasting glory and majesty.

Their brothers, the Arya Samajists, who claim that they follow the Vedas strictly, deprive God Almighty of the power of creation. They hold that souls are uncreated and self-existing like God Himself, whereas reason would consider it a defect in God Almighty that He should be the Master of the world and yet should not be the Lord and Creator of something, and that the life of the world should not depend upon His support but should be self-existing. Of the two positions, one that He has brought into existence the whole universe out of His Own perfect power and is its Lord and Creator and that the whole of the universe is dependent upon His Providence and that the attribute of creation and its power is inherent in His being and that He is not subject to birth or death; and secondly, that the whole of creation, which is under His control, is not created by Him and is not dependent upon Him for its existence, and that He is

not its Creator and Lord and does not possess the attribute of power of creation and is not free from the defects of birth and death, reason would surely support the first. It would not hold that He Who is Master of the world is not its Creator and that the thousands of wonderful qualities which are found in souls and bodies are self-existent, and there is no one who created them and that God who is called the Master of all is Master only in name. Nor would it hold that God is without power of creation or is helpless and defective and is given to the consumption of impure articles, or is subject to death, or pain, or suffering, or inaction, or ignorance. On the contrary, reason bears witness that God Almighty should be free from all these low attributes and defects, and should possess full perfection. Full perfection demands the possession of full power. If God Almighty does not possess full power and is not the Creator of anything and is not able to safeguard Himself against loss or defect, He would not have full perfection and by lacking full

perfection He would not be worthy of perfect praise.

This is the case of the Hindus and Aryas. What the Christians attribute to God Almighty by way of His Glory is a matter which can be determined by a single question. God Almighty, Who is Perfect and Eternal and Self-Sufficient and non-dependent, had carried on all His great works through eternity by His Ownself. He alone created the universe without the aid of a father or son and bestowed upon souls and bodies all the powers that they needed and is Himself the Guardian and Support and Controller of the universe, and He brought into being through His attribute of Rahmaniyyat all that the souls and the bodies were to need without waiting for any action on their part, and created the sun and moon and numberless stars and the earth and thousands of bounties contained therein out of His pure grace, without the assistance of any son. Then the same Perfect God in the latter days, discarding all His glory and power, became

dependent upon a son to make provision for the salvation and forgiveness of mankind, and that son so inferior as to possess no kind of similarity to the Father. He did not create like the Father any portion of heaven or earth which should bear testimony to his godhead. The Gospel of St. Mark in verse 12 of chapter 8 describes his helplessness in the words that he sighed and said: Why do the people of this generation seek after a sign? I tell you truly that no sign will be given to this generation. When he was put upon the cross the Jews said that if he would come back to life they would believe in him. But he did not show them this sign, nor did he prove his godhead and perfect power in any other way. Such miracles as he worked had been worked in large numbers by previous Prophets and even the water of a pond possessed properties that manifested similar miracles. (See chapter 5 of the Gospel of St. John.) As he himself confessed, he was not able to show any sign in support of his godhead. Being born of a frail woman, he

according to the Christians, underwent such disgrace, humiliation and helplessness throughout his life as is the portion of the unfortunate and the deprived ones. He was a prisoner for a period in the darkness of the womb and was born through the urinary passage and passed through every condition to which the birth of human beings is subject, and did not escape a single one of them. Then he confessed in his own book, his ignorance and lack of knowledge and powerlessness and that he was not good. That humble servant, who was without any reason described as the son of God, was inferior to some of the major Prophets in his intellectual attainments and in his actions, and his teaching was also imperfect, being only a branch of the law of Moses^(as). Then how is it permissible to attribute to the All Powerful God, Who is Eternal and Everlasting, this calumny that having been Perfect in his Being and Self-Sufficient and All Powerful, He in the end became dependent upon such a defective son and suddenly lost

all His glory and His greatness? I do not believe that any wise person would permit such humiliation to be imagined concerning the Perfect Being Who comprehends all perfect qualities.

(Baraheen Ahmadiyyah, pp.413-419, footnote 11)

It needs no argument that the true and perfect God to believe in Whom is the duty of every creature, is the Lord of the worlds. His Providence is not confined to a particular people or age or country. He is the Sustainer of all peoples, of all ages, of all places and of all countries. He is the fountain-head of all grace and every physical and spiritual power is bestowed by Him and the whole universe is sustained by Him and He is the support of all.

God's grace comprehends all peoples, all countries and all ages, lest any people should complain that God bestowed His bounties upon others, but not upon them, or that others received a Book from Him for

their guidance, but they did not, or that in other ages He manifested himself through His revelation, inspiration and miracles, but that He remained hidden in their age. By bestowing His grace upon all He obviated all these objections and out of his vast qualities He did not deprive any people or any age of His physical or spiritual bounties.

(Paigham Sulh, now published in Ruhani Khazain (London, 1984), Vol. 23, pp.10-11).

In order to bestow perfect understanding upon His humble creatures, God Almighty has set out His attributes in the Holy Qur'an in two aspects. First, He has described His attributes metaphorically as resembling some human qualities, as for instance, He is Noble, Merciful, Beneficent and becomes angry and has love and He has hands and has eyes and possesses shanks and has ears and that through eternity He has created, though nothing has personal co-existence, but only co-existence as species and even that is not

essential or the operation of His attribute of creation, for though creation is one of His attributes, the manifestation of His Unity and Singleness is also part of His attributes. None of His attributes falls into permanent disuse, but a temporary cessation of its operation is permissible. Thus God manifested His attributes of resemblance to man. For instance, God is Creator, but to some degree man also creates or fashions; and man can be called noble for, up to a point, he possesses the quality of nobility; and man can be called merciful for, up to a point, he possesses the quality of mercy and the quality of anger; and he has eyes and ears etc. This could create a suspicion in one's mind that man resembles God in respect of these attributes, and God resembles man. To repel this God has mentioned in the Holy Qur'an as a contrast His attributes of transcendence also, i.e. such attributes of which man does not partake at all in his being or in his qualities. God's creation is not like man's creation, nor is God's mercy like man's mercy,

nor is His wrath like man's anger, nor is His love like man's love, nor is He in need of space like man.

The Holy Qur'an sets out clearly that in His attributes God is quite distinct from man. For instance, it is said: There is no one like unto Him. He is All-Hearing, All-Seeing. At another place it is said:

Allah is He, save Whom, none is worthy of worship, the Ever-Living, the Self-Subsisting and All-Sustaining. Slumber seizes Him not, nor sleep. To Him belongs whatsoever is in the heavens and whatsoever is in the earth. Who is he who can intercede with Him except by His permission? He knows all that is before them and all that is behind them, and they cannot compass aught of His knowledge, except that which He pleases. His knowledge extends over the heavens and the earth and the care of them wearies Him not. He is the Most High, the Most Great.
(Ch.2:V.256)

This means that true Being and true Existence and all true qualities belong only to God and that no one is an associate with Him in respect of them. He alone is alive in his Being and all others are alive through Him. He exists in His own Being and everything else exists through His support.

In this journal, for the ease of non-Muslim readers, '(sa)' or 'sa' after the words, 'Holy Prophet', or the name 'Muhammad', are used. They stand for '*Salallahu 'alaihi wa sallam*' meaning 'Peace and Blessings of Allah be upon him'. Likewise, the letters '(as)' or 'as' after the name of all other prophets is an abbreviation meaning 'Peace be upon him' derived from '*Alaihis salatu wassalam*' for the respect a Muslim reader utters.

The abbreviation 'ra' or (ra) stands for '*Radhiallahu ta'ala*' and is used for Companions of a Prophet, meaning Allah be pleased with him or her (when followed by the relevant Arabic pronoun). Also 'ru' or (ru) for '*Rahemallahu Ta'ala*' means the Mercy of Allah the Exalted be upon him.

A Short Review of the Historical Critique of Usury

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Abstract

Usury - lending at interest or excessive interest - has, according to known records, been practised in various parts of the world for at least four thousand years. During this time, there is substantial evidence of intense criticism by various traditions, institutions and social reformers on moral, ethical, religious and legal grounds. The rationale employed by these wide-ranging critics have included arguments about work ethic, social justice, economic instability, ecological destruction and inter-generational equity. While the contemporary relevance of these largely historical debates are not analysed in detail, the authors contend that their significance is

greater than ever before in the context of the modern interest-based global economy.

The concept of ‘usury’ has a long historical life, throughout most of which it has been understood to refer to *the practice of charging financial interest in excess of the principal amount of a loan*, although in some instances and more especially in more recent times, it has been interpreted as *interest above the legal or socially acceptable rate*. Accepting this broad definition for the moment, the practice of usury can be traced back approximately four thousand years (Jain, 1929), and during its subsequent history it has been repeatedly condemned, prohibited, scorned and restricted, mainly on moral, ethical,

religious and legal grounds. Among its most visible and vocal critics have been the religious institutions of Hinduism, Buddhism, Judaism, Islam and Christianity. To this list may be added ancient Western philosophers and politicians, as well as various modern socio-economic reformers. It is the objective of this paper to outline briefly the history of this critique of usury, to examine reasons for its repeated denouncement and, finally, to intuitively assess the relevance of these arguments to today's predominantly interest-based global economy. The scope will not extend to a full exploration of some of the proposed modern alternatives to usury, except to describe the growing practice of Islamic banking as an example.

HISTORY OF THE CRITIQUE OF USURY Usury in Hinduism and Buddhism

Among the oldest known references to usury are to be found in ancient Indian religious manuscripts and Jain (1929)

provides an excellent summary of these in his work on *Indigenous Banking in India*. The earliest such record derives from the *Vedic* texts of Ancient India (2,000-1,400 BC) in which the 'usurer' (*kusidin*) is mentioned several times and interpreted as any lender at interest. More frequent and detailed references to interest payment are to be found in the later *Sutra* texts (700-100 BC), as well as the Buddhist *Jatakas* (600-400 BC). It is during this latter period that the first sentiments of contempt for usury are expressed. For example, Vasishtha, a well known Hindu law-maker of that time, made a special law which forbade the higher castes of *Brahmanas* (priests) and *Kshatriyas* (warriors) from being usurers or lenders at interest. Also, in the *Jatakas*, usury is referred to in a demeaning manner: 'hypocritical ascetics are accused of practising it'.

By the second century AD, however, usury had become a more relative term, as is implied

in the *Laws of Manu* of that time: ‘Stipulated interest beyond the legal rate being against (the law), cannot be recovered: they call that a usurious way (of lending)’ (Jain, 1929: 3-10). This dilution of the concept of usury seems to have continued through the remaining course of Indian history so that today, while it is still condemned in principle, usury refers only to interest charged above the prevailing socially accepted range and is no longer prohibited or controlled in any significant way.

Usury in Ancient Western Political Philosophy

Among the Ancient Western philosophers who condemned usury can be named Plato, Aristotle, the two Catos, Cicero, Seneca and Plutarch (Birnie, 1958). Evidence that these sentiments found their concurrent manifestation in the civil law of that period can be seen, for example, from the *Lex Genucia* reforms in Republican Rome (340 BC) which outlawed interest altogether. Nevertheless, in practice, ways of evading such

legislation were found and by the last period of the Republic, usury was once again rife. It was the Democratic party in Rome who rededicated themselves to the cause of those suffering the burden of debt, and under the banner of Julius Caesar, a ceiling on interest rates of 12% was set, and later under Justinian, lowered even further to between 4% and 8% (Birnie, 1958). Clearly, this left fertile ground for the assault on usury, which the Church would mount following its Christianisation of the Roman Empire.

Usury in Islam

The criticism of usury in Islam was well established during the Prophet Muhammad’s life and reinforced by various of his teachings in the Holy Qur’an^[1] dating back to around 600 AD. The original word used for usury in this text was *riba*, which literally means ‘excess or addition’. This was accepted to refer directly to interest on loans so that, according to Islamic economists Choudhury and Malik (1992), by the time of

Caliph Umar, the prohibition of interest was a well established working principle integrated into the Islamic economic system. It is not true that this interpretation of usury has been universally accepted or applied in the Islamic world. Indeed, a school of Islamic thought which emerged in the 19th Century, led by Sir Sayyid, still argues for an interpretative differentiation between usury, which it is claimed refers to consumptional lending, and interest, which they say refers to lending for commercial investment (Ahmad, 1958). Nevertheless, there does seem to be evidence in modern times for what Choudhury and Malik describe as ‘a gradual evolution of the institutions of interest-free financial enterprises across the world’ (1992: 104). They cite, for instance, the current existence of financial institutions in Iran, Pakistan and Saudi Arabia, the Dar-al-Mal-al-Islami in Geneva and Islamic trust companies in North America. This growing practice of Islamic banking will be discussed more fully in a later

section as a modern application of usury prohibition.

Usury in Judaism

Criticism of usury in Judaism has its roots in several Biblical passages in which the taking of interest is either forbidden, discouraged or scorned^[iii]. The Hebrew word for interest is *neshekh*, literally meaning ‘a bite’ and is believed to refer to the exaction of interest from the point of view of the debtor. In the associated Exodus and Leviticus texts, the word almost certainly applies only to lending to the poor and destitute, while in Deuteronomy, the prohibition is extended to include all moneylending, excluding only business dealings with foreigners. In the levitical text, the words *tarbit* or *marbit* are also used to refer to the recovery of interest by the creditor.

In addition to these biblical roots are various talmudic extensions of the prohibitions of interest, known as *avak ribbit*, literally ‘the dust of interest’ which apply, for example, to certain types of

sales, rent and work contracts. This is distinguished from *rubbīt kezuzah*, interest proper in an amount or at a rate agreed upon between lender and borrower. The difference in law is that the latter, if it has been paid by the borrower to the lender, is recoverable from the lender, while the former, once paid, is not recoverable, although a contract tainted by the dust of interest will not be enforced. (*The Jewish Encyclopedia*, 1912).

Despite the prohibition on taking interest, there is considerable evidence to suggest that this rule was not widely observed in biblical times. In addition to several references in the Old Testament to creditors being exacting and implacable in their extraction of interest^[iii], from the Elephantine papyri it appears that among the Jews in Egypt in the fifth century B.C.E. it was a matter of course that interest would be charged on loans (*Encyclopedia Judaica*, 1971). This charitable nature of the prohibition on interest suggests

that its violation was not regarded as a criminal offense with penal sanctions attached, but rather as a moral transgression.

The phenomenon of evasion can also be partly explained by changing economic conditions, beginning in the amoraic period in Babylonia when interest prohibition was held to no longer be compatible with the economic needs of the community. In time, a standard form of legalisation of interest was established, known as *hetter iskah*, meaning the permission to form a partnership, which has become so accepted that nowadays all interest transactions are freely carried out in accordance with Jewish law, by simply adding to the note or contract concerned the words *al-pi hetter iskah*. (*Encyclopedia Judaica*, 1971).

Usury in Christianity

Despite its Judaic roots, the critique of usury was most fervently taken up as a cause by the institutions of the Christian Church where the debate

prevailed with great intensity for well over a thousand years^[iv]. The Old Testament decrees were resurrected and a New Testament reference to usury added to fuel the case^[v]. Building on the authority of these texts, the Roman Catholic Church had by the fourth century AD prohibited the taking of interest by the clergy; a rule which they extended in the fifth century to the laity. In the eighth century under Charlemagne, they pressed further and declared usury to be a general criminal offence. This anti-usury movement continued to gain momentum during the early Middle Ages and perhaps reached its zenith in 1311 when Pope Clement V made the ban on usury absolute and declared all secular legislation in its favour, null and void (Birnie, 1952).

Increasingly thereafter, and despite numerous subsequent prohibitions by Popes and civil legislators, loopholes in the law and contradictions in the Church's arguments were found and along with the growing tide of commercialisation, the pro-

usury counter-movement began to grow. The rise of Protestantism and its pro-capitalism influence is also associated with this change (McGrath, 1990), but it should be noted that both Luther and Calvin expressed some reservations about the practice of usury despite their belief that it could not be universally condemned. Calvin, for instance, enumerated seven crucial instances in which interest remained 'sinful', but these have been generally ignored and his stance taken as a wholesale sanctioning of interest (Birnie, 1952). As a result of all these influences, sometime around 1620, according to theologian Ruston, 'usury passed from being an offence against public morality which a Christian government was expected to suppress to being a matter of private conscience [and] a new generation of Christian moralists redefined usury as excessive interest' (1993: 173-4).

This position has remained pervasive through to present-day

thinking in the Church, as the indicative views of the Church of Scotland (1988) suggest when it declares in its study report on the ethics of investment and banking: ‘We accept that the practice of charging interest for business and personal loans is not, in itself, incompatible with Christian ethics. What is more difficult to determine is whether the interest rate charged is fair or excessive.’ Similarly, it is illustrative that, in contrast to the clear moral injunction against usury still expressed by the Church in Pope Leo XIII’s 1891 *Rerum Novarum* as ‘voracious usury ... an evil condemned frequently by the Church but nevertheless still practised in deceptive ways by avaricious men’, Pope John Paul II’s 1989 *Sollicitudo Rei Socialis* lacks any explicit mention of usury except the vaguest implication by way of acknowledging the Third World Debt crisis.

Usury in Modern Reformist Thinking

Some may be surprised to discover that Adam Smith,

despite his image as the ‘Father of the Free-market Capitalism’ and his general advocacy of *laissez-fair* economics, came out strongly in support of controlling usury (Jadlow, 1977; Levy, 1987). While he opposed a complete prohibition of interest, he was in favour of the imposition of an interest rate ceiling. This, he felt, would ensure that low-risk borrowers who were likely to undertake socially beneficial investments were not deprived of funds as a result of ‘the greater part of the money which was to be lent [being] lent to prodigals and projectors [investors in risky, speculative ventures], who alone would be willing to give [an unregulated] high interest rate’ (Smith, 1937: 339).

The great twentieth century economist John Maynard Keynes held a similar position believing that ‘the disquisitions of the schoolmen [on usury] were directed towards elucidation of a formula which should allow the schedule of the marginal efficiency to be high, whilst

using rule and custom and the moral law to keep down the rate of interest, so that a wise Government is concerned to curb it by statute and custom and even by invoking the sanctions of the Moral Law' (1936: 351-3).

Another less well known anti-usury economic reformist was Silvio Gesell (1904), yet Keynes wrote that the world could learn more from him than from Marx. Gesell, as a successful nineteenth century merchant in Germany and Argentina, condemned interest on the basis that his sales were more often related to the 'price' of money (i.e. interest) than people's needs or the quality of his products. His proposal of making money a public service subject to a use fee led to widespread experimentation in Austria, France, Germany, Spain Switzerland, and the United States under the banner of the so-called 'stamp script movement', but these initiatives were all squashed when their success began to threaten the national banking monopolies (Kennedy, 1995). Margrit Kennedy (1995),

a German professor at the University of Hannover, is one of the most vocal contemporary critics of interest who builds on Gesell's ideas, believing that 'interest ... acts like cancer in our social structure'. She takes up the cause for 'interest and inflation-free money' by suggesting a modification of banking practice to incorporate a circulation fee on money, acting somewhat like a negative interest rate mechanism.

Finally, another school of modern interest critics have their roots in the complementary work of several socio-economic reformists of the early twentieth century, namely Douglas (1924), Fisher (1935), Simons (1948) and Soddy (1926). Their chief common premise was that it is completely wrong and unacceptable for commercial banks to hold a monopoly on the money or credit creation process. For banks to then charge interest (including to government) on money which they had in the first place created out of nothing, having suffered no opportunity

cost or sacrifice, amounted to nothing less than immoral and fraudulent practice. Various alternative systems are proposed by the original authors and carried forward by their modern-day torch-bearers, for example, the Social Credit Secretariat and the *Committee on Monetary and Economic Reform*.

RATIONALE FOR THE CRITIQUE OF USURY

Throughout the history of the criticism of usury, various reasons and rationale have been forwarded in support of this position. While some are unique to particular traditions or individuals, many tread on common ground, which this section will briefly attempt to synthesise.

Usury as Unearned Income

The Church's simplest and perhaps earliest objection to usury was on the basis that it constituted unearned income, an idea that stemmed from its general doctrine of Just Price. The Lutheran Council of 1515 clearly expressed such a view of

the Church: 'This is the proper interpretation of usury when gain is sought to be acquired from the use of a thing, not in itself fruitful (such as a flock or a field) without labour, expense or risk on the part of the lender.' Birnie reinforces this point by noting that 'to live without labour was denounced as unnatural, and so Dante put usurers in the same circle of hell as the inhabitants of Sodom and other practisers of unnatural vice' (1952:4).

This is also the rationale Ahmad uses to explain why in Islam God^[vi] 'permits trade yet forbids usury': 'The difference is that profits are the result of initiative, enterprise and efficiency. They result after a definite value-creating process. Not so with interest'; also 'interest is fixed, profit fluctuates. In the case of interest you know your return and can be sure of it. In the case of profit you have to work to ensure it' (1958: 25). Perhaps Aristotle had similar sentiments in mind when he argued that 'a piece of money cannot beget another'.

There is an important psycho-political dimension to this argument. Keynes' biographer, Skidelsky, intriguingly comments that 'Keynes's sense that, at some level too deep to be captured by mathematics, "love of money" as an end, not a means, is at the root of the world's economic problem' (1992: 454). Hence, at a fundamental level of analysis, the so-called evils of usury must be understood as being connected with money being a social psychological construct legitimised by the power dynamics of a given political economy, which may or may not be democratically and consciously legitimised. An illustration of this understanding can be seen in the Christian tradition where Jesus^(as) is asked whether taxes should be paid to Caesar. Before uttering the famous words, 'Render unto Caesar what is Caesar's,' he tellingly first asks to be shown a coin and inquires, 'Whose image and superscription hath it? (Luke 20:24)'. In other words, 'What power structure legitimises this

currency?' Jesus' response therefore said much more than merely 'pay your taxes.' It invited questioning of the very psycho-spiritual power dynamics that constitute the deep roots of human relationship in economy, and which have always caused matters of political economy to be central to prophetic witness.

Usury is what marks the distinction between money being simply a socially contracted abstract mechanism to lubricate between supply and demand, and money as an end in itself. As an end in itself, as a social commodity legitimised through usury to tax other economic activity, the honest process of living by the sweat of one's brow is short-circuited. The true dignity and full reward of ordinary labour is compromised. Money thus becomes a self-perpetuating power in itself rather than just a mediating agent of power. And it is the relentlessness of compound interest in the face of adversity that sets the potential cruelty of usury apart from equity-based return on

investment. Resonant with Skidelsky's comment about Keynes, one can see how it is the love of money as an end in itself, not the use of money itself, that is said to be the root of all evil (1 Timothy 6). It was in recognition of the need to have corrective feedback mechanisms that Islam not only injuncts usury, but also imposes Zakat or wealth tax. And more radical still, the Old Testament proposes a complete economic readjustment through the 'Jubilee' process every fifty years (Leviticus 25), though there is no evidence that such wholesale redistribution of wealth in all forms was ever actually carried out. Perhaps it is a prophetic vision whose time has yet to come.

Usury as Double Billing

A slightly more obscure rationale was employed by the Church later in the Middle Ages in order to strengthen its anti-usury doctrine. Drawing on some of the concepts of Civil Law, it argued that money was a consumable good (*fungible*), for which the ownership passed from lender to

borrower in the course of the loan transaction (*mutuum*), with the fair price of 'sale' therefore being the exact amount of the money advanced. Hence to ask for more in the form of interest was illegal and immoral, "like selling a loaf of bread and then charging in addition for the use of it" (Birnie, 1952: 6). Or, as Aquinas intimated in his *Summa Theologiae*, it would be to sell the same thing twice (Ruston, 1993).

Usury as Exploitation of the Needy

The condemnation of usury in the form of charging for loans to the poor and destitute is a recurring theme in several traditions. This is clearly the contextual meaning of the Judaic biblical passages in Exodus and Leviticus (Encyclopedia Judaica, 1971) and Ruston suggests that 'the original target of the medieval usury laws was the medieval equivalent of the 'loan shark' [but that] the medieval theory was unsatisfactory because it could not distinguish the helpful loan from the

oppressive' (1993: 173). Sir Sayyed's school in Islam similarly interprets *riba* as 'the primitive form of money-lending when money was advanced for consumptional purposes' (Ahmad, 1958: 21). In the Indian tradition, this understanding of usury can be also found, as is evident from this twentieth century quote: 'It is Usury – the rankest, most extortionate, most merciless Usury - which eats the marrow out of the bones of the *raiyyat* [cultivators] and condemns him to a life of penury and slavery' (Jain, 1929: 110-111).

Ruston (1993) claims usury as exploitation of the needy still exists in modern times. He cites as an example the findings of a 1992 Policy Studies Institute report that concludes that the poor pay more in absolute terms for their money, while seeking credit only for absolute necessities rather than to finance the acquisition of luxury goods that they cannot afford. This is borne out by a recent study by the National Consumer Council (1995) on financial services and

low income consumers; as one respondent put it: 'It's like being caught, gotcha, and then they [the banks/lenders] start winding you in'. Hence, the poor have to sweat doubly so that the rich might live on interest.

A parallel modern argument relates to the devastating social impact of the so-called 'Third World debt crisis', a situation which even Pope John Paul II (1989) acknowledges in his *Sollicitudo Rei Socialis* when he states: 'Capital needed by the debtor nations to improve their standard of living now has to be used for interest payments on their debts'. This critical modern manifestation of usury is dealt with in more depth and detail in the comprehensive works of Susan George, *A Fate Worst Than Debt* (1988) and *The Debt Boomerang* (1992), among numerous others. For now, it is only worth pointing out to critics of the Islamic interest-free banking system that if sovereign debt during the 1970's had been advanced on an equity investment basis, debtor countries

would not have been caught on the rack of compounding interest at rates established by non-domestic macroeconomic factors. Servicing costs could not have burgeoned whilst at the same time most commodity prices paid to debtor nations collapsed. Return on capital and perhaps capital repayment itself, being commensurate with a nation's economic wellbeing, would have fluctuated in accordance with ability to pay. The debtor nations would therefore have enjoyed fiscal security akin to that of a low geared company. Of course, the fact that much sovereign debt comprised recycled dollars from oil producing Muslim countries is an irony, and a disgrace, that should escape notice no more than eyes should be averted to the hypocrisy of usury-promoting countries such as Britain and the United States whose leaders often proclaim Christian values. Be that as it may, by applying the Islamic approach, a lot of human misery could have been avoided. Applying the same principle, this

could be the case for the countless individuals and enterprises caught in the trap of impoverishment through non-sovereign debt.

Usury as a Mechanism of Inequitable Redistribution of Wealth

The observation that usury acts as a mechanism by which 'the rich get richer and the poor get poorer' is common to several traditions. Islam rejects financial interest on the basis that it contradicts the Principle of Distributive Equity which its political economy strives to enshrine: 'Interest in any amount acts in transferring wealth from the assetless section of the population' (Choudhury and Malik, 1992: 51). Coming from a totally different perspective as a self declared 'individualist', Birnie reaches a similar conclusion: 'Interest, by making capital a quasi-monopoly, effectually prevents the establishment of a true competitive system' (1958: 1). Kennedy (1992) provides some excellent empirical evidence of this

phenomenon that relates to Germany in 1982. She shows that, while the poorest 2.5 million households paid out (net) DM 1.8 billion in interest, the richest 2.5 million households received (net) DM 34.2 billion. She even goes on to suggest that this covert redistributive mechanism technically works against the constitutional rights of the individual in most countries given that money is a government service to which the public should have equal access.

The psychological effect of this on the relatively poor can be seen to be magnified when merely quantitative evaluation of transfers from poor to rich is superseded by consideration of the qualitative cost of such a wealth transfer. For the relatively rich, the utility gain provided by usury is marginal to the already substantial utility of the principal sum. The principle of the diminishing marginal utility of wealth therefore applies to each incremental unit of wealth procured by interest earnings. The poor, however, experience

the converse of this. For them, the loss in utility incurred by having to pay interest is qualitatively much greater than the gain to the rich. Each unit of interest paid incurs increasing marginal utility loss. Permitting usury to operate in an economy therefore reduces overall utility in the economy. This must count as one of the strongest arguments against usury. Any justification of it as an efficient economic instrument would have to first demonstrate that it functions to increase total utility. In the absence of such demonstration, it can justifiably be condemned as a tool of tyranny.

Usury as an Agent of Economic Instability

Gesell's (1904) main objection to interest is that it is an endemic factor in the instability of interest-based economies, i.e. the cycles of boom and bust, recession and recovery. Similarly, Ahmad, arguing from an Islamic perspective, claims 'the greatest problem in the capitalist economy is that of the crises [and] interest plays a

peculiar part in bringing about the crises' (1958: 36). Even Keynes, the campaigner for interest-based monetary policy, admits the fact that 'the rate of interest is not self-adjusting at the level best suited to the social advantage but constantly tends to rise too high' (1936: 350). Kennedy (1995) is bolder, suggesting that the compounded growth of interest may in fact cause inflation. She shows, for instance, how in Germany, while government income, Gross National Product and the salaries and wages of the average income earner rose by about 400% between 1968 and 1989, the interest payments of the government rose by 1,360% which she claims implies an inflationary effect.

Usury as Discounting the Future

The last reason cited for condemning usury relates to the concept and practice of discounting future values. Because compound interest results in an appreciation in invested monetary capital, it is

presumed rational for people to prefer having a specified amount of currency now than the same amount some time in the future. This simple and rarely questioned logic has several disastrous implications. For instance, Pearce and Turner (1990) note that discounting affects the rate at which we use up natural resources – the higher the discount rate (derived partly from the interest rate), the faster the resources are likely to be depleted. Daly and Cobb (1990) take this observation to its logical conclusion and show that discounting can lead to the 'economically rational' extinction of a species, simply if the prevailing interest rate happens to be greater than the reproduction rate of the exploited species. Another consequence of the discounting principle, argued by Kula, is that 'in evaluating long term investment projects, particularly those in which the benefits and costs are separated from each other with a long time interval, the net present value rules guide the decision maker to maximise the utility of present

generations at the expense of future ones' (1981: 899).

In this context it is fitting to observe that a key feature that distinguishes financial economy from nature's economy is that the one operates on a compound interest basis, whereas the other is based on simple interest. Money deposited in the bank may yield 10% plus interest on the compounded sum next year, but in nature, if you leave this year's crop of apples on the tree, you are unlikely to pick a compoundedly heavier crop next year! Accordingly, usury permits a disjunction between financial and ecological economy. The result is either the progressive destruction of nature, or in the absence of redistributive social justice, an inbuilt necessity for periodic financial crashes throughout history. The point is well made by the illustration that if Judas Iscariot had invested his thirty pieces of silver at just a few percentage points compound, repayable in silver as of today, the amount of silver required would be equivalent to

the weight of the Earth.

The implicit ethics, or dearth thereof, of discounting can be used to illustrate clearly why usury corrupts the natural world as well as social relations. For instance, consider the impact of net present value discounted cash flow methodology in appraising the trade-off between natural and human made capital, which, over the fullness of time, can usually be justified only if the utility of future generations is discounted (McIntosh, 1996). This violates intergenerational equity – a key principle of sustainable development recognised by both the 1987 Brundtland Commission and the 1992 Rio Earth Summit of the United Nations. It also violates an age old percept of right livelihood which flies in the face of the presumption of time value of money on which interest rates are based: that is, it violates the presumption of many traditional land users that the land should be handed on to the next generation in at least as good heart as it was inherited from the forebears. Discounting,

as the counterpoint of usury, can be thus exposed as rueful device employed to justify theft of the children's future. Exploration of the theoretical basis and practical illustrations of this argument perhaps provides much scope for future micro and macroeconomic research in ecological economics.

A MODERN APPLICATION OF USURY PROHIBITION

Islamic Banking

A previous section on Islamic prohibition of usury made mention of the rejection by Islam of financial interest or *riba*, largely on the grounds of its negative distributive justice and equity effects (Khan, 1986). Out of this prohibition has developed perhaps the most sophisticated and complete theoretical systems of interest-free political economy in the world (Choudhury & Malik, 1992).

The specific methods for implementing Islamic banking have centred around financial equity based approaches, most notably *Mudarabah* – a joint venture between the bank and a

'partner' with both contributing to the capital of the project and sharing the profit or loss - and *Musharakah* – in which all the capital for an investment is provided by the bank in return for a predetermined share of the profit or loss of the business undertaking (Kahn & Mirakhor, 1986).

The first modern Islamic bank was established in the 1960s in Egypt (The Banker, 1989) and in the ensuing three decades, Islamic banking has grown into an industry with \$80 billion in deposits and 100 banks and finance houses (Khalaf, 1995). Much of this growth has been as a result of the comprehensive attempts by Iran, Pakistan and Sudan over the past 10 years to restructure their national banking systems to bring them into accordance with Islamic law of the *Shari'ah* (Aftab, 1986; *The Economist*, 1992a). In addition, increasing numbers of banks outside these countries, including in Western countries, have begun to offer parallel Islamic banking services (O'Brien & Palmer,

1993). As recently as 1996, the UK joined these latter ranks, with Flemmings Merchant Bank (1996) offering the first Islamic banking service, the Oasis Fund, to British customers.

The claimed advantages of the Islamic banking approach to finance are that it results in: more just and equitable distribution of resources; more responsible and profitable lending due to the necessarily closer bank-client relationship; less volatile business cycles; and more stable banking systems (Taylor & Evans, 1987); as well as ‘the relative efficiency of the interest-free money system over the alternative interest-based system’ (Darrat, 1988). On the other hand, the Islamic banking industry has been criticised on a number of counts too: for its lack of uniformity and standardisation of products, accounting systems and endorsements by different *sharia* boards (Khalaf *op.cit*); various bad-debt complications (Shreeve, 1988); the information-gathering burden on potential consumers and banks

themselves to ensure the security and profitability of their funds, as well the lack of an interest-rate mechanism to use as a macro-economic tool (*The Economist*, 1992). However, these limitations must be viewed against the backdrop of Islamic banking as a young and innovative growth market.

CONCLUSION:

The preceding paper has attempted to briefly describe the extensive history of the critique of usury, and to crystallise and synthesise the main tenants of the arguments used in support of this position. The fact that we live in a global economic system which is more usurious/interest-based than ever before begs the question, therefore: Are any of these criticisms of the past either serious and convincing enough or currently relevant enough to merit a legitimate challenge to the status quo? In the authors’ opinion, every one of the reasons cited in the critique of usury, perhaps with the exception of ‘double billing’, seems more pressing and relevant now than ever. In particular, it is

the belief of the authors' that individuals or organisations in the West with money to invest, especially those that like to consider themselves as being ethical, might have rather more to learn from Islam than is generally acknowledged. But first, society needs to be re-conscientised to the relevance of the age-old usury debate in modern times.

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Endnotes

- [i] Most notable of these is Surah 2 verses 188, 274-280; Surah 3 verse 130; Surah 4 verses 29, 161; Surah 9 verses 34-35, 43; Surah 30 verse 39.
- [ii] Exodus 22:24-25; Leviticus 25:35-37; Deuteronomy 23:19-21; Ezekiel 18: 20; Proverbs 28:8; Psalms 15:5; Nehemiah 5:7.

[iii] I Samuel 22:2; II Kings 4:1;
Isiah 50:1.

[v] Luke 6: 34.

[iv] For more first-hand detailed insight into the theological debate on usury, especially during the 16th and 17th Centuries, some republished original texts from that period include: Blaxton (1974), Culpepper (1974), Fenton (1975), Smith (1975) and Wilson (1925).

[vi] Whilst opinions on the correctness of doing so differ, the authors have presumed God and Allah to represent the same divine principle though expressed differently in the unde-rstanding of respective faiths.

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Investment, Interest and Islam

The 4th Head of the Ahmaddiya Muslim Association in Islam, Hadhrat Mirza Tahir Ahmad (may Allah have mercy on him), made himself available, at various times, to his community and to others to answer any questions that they put to him. We present below a transcript of two questions from a session recorded at Nasir Baagh, the Ahmaddiya Muslim Centre in Germany on the 11th September 1993. This was first published in *The Review of Religions*, February 1994.



Transcribed by Amatul Hadi Ahmad.

QUESTION

It is very important in Islam not to hoard money but to keep it working. How does Islam view placing money on the capitalist stock market system?

Answer:

The Islamic economic system runs on a different principle and you have to understand that system before you can get an answer to the question which you have specifically asked. There are two possible ways of drawing

capital into the working machinery of the economy – to circulate capital so that it can turn the wheels of the economy and keep it going.

One way to do this is to reward capital with profits so that you can draw capital and utilise it as you please. That means, there are two tools created in society – one is the smaller pull of capital magnates and the other much larger and diffused pull of the society as a whole. To draw money from the profits of a society and direct it to economic

channels requires banking magnates and these banking magnates work on people's greed for profit on their capital. The fundamental principle that can be understood to apply in this capitalist system, is that money gives 'birth to children', that is, it creates money directly. In itself, it is believed to have that quality. Islam refuses to accept this notion. The Holy Prophet of Islam (peace and blessings of Allah be upon him), once asked the question of someone who had enquired about interest: 'does your money give birth to children?', i.e. if you keep it idle will it reproduce by itself?' Of course, the answer was, 'No'.

From this we see that Islam considers money to be an inert factor in an economy. A factor indeed, but an inert factor which can play both positive and negative roles depending on who is utilising that money. So human values must be wedded to money before it produces any results. If those human values are negative values and if irresponsible people get hold of money, that money

would be wasted and the whole capital would be sunk into nothingness. In other cases, if the users or usurpers of that money are clever enough to put it to some advantage in the economy, then they will gain from it, but the gain of the person who channels this money into the banks, etc. will be a limited gain and a fixed gain. It will be unrelated to the results. If someone who gets your money on the condition of interest, loses it all, then either he has to pay through his nose for the rest of his life or he would have to declare himself bankrupt. Thus this system also invites all kinds of cheats and that is what you come across in everyday life in Europe. In England, particularly these days, many fraudsters use this system to their advantage to eat up the money as best they can and then declare themselves bankrupt. With them sink the economies of millions of people.

Islam does not believe in the principle of money reproducing by itself. So Islam promotes share-holding – a contract where

the lender of money will share in the outcome. If it results in a loss, he would suffer the loss and if it turns a profit, he will share in the profit. Now, that requires very cautious decisions on the part of the lender and a higher standard of honesty and integrity in the economy, otherwise the system cannot work. So this is a resultant benefit for the society – only those stay afloat in the market who are honest and have earned the reputation of integrity. The rest are just wiped out. This is the Islamic attitude.

But the second part of the question is still to be answered: ‘How would Islam force capital to be pushed into economic channels?’

Islam uses the approach of exacting a progressive fine on idle capital. Thus, according to Islam, capital is created to run the wheels of the economy and nobody has the right to hoard capital. In this aspect, capital is the common property of the nation. It can be individual property only as long as it is

serves some purpose. When it becomes idle, then it is to be fined. The Islamic system of Zakat is exactly that fine imposed on idle capital. In Islam, if the capital owned by individuals is not employed in some economic projects, it decreases in value for that individual, that is, the cost of hoarding is paid to the nation by those who hoard money. So they are compelled to push it into the economy and there, as already explained, it requires better people, more honest people, more capable and competent people to utilise that capital.

Now, if you go back into the history of Islam, you will begin to understand that the most honest and the most pious people were the greatest ‘capitalists’, if you want to call them that, who put capital to good use for the economy. Hadhrat Imam Abu Hanifa^(rh), one of the most highly revered jurists in Islam, whose system of jurisprudence is followed by the largest number of Muslims today, was also an astute businessman. People used

to throw money at him. Some would leave pouches full of money at his doorstep with the message, 'For God's sake employ it and let us share the profit.' So, if he could employ that money he would share equally in the profit. Mostly, people benefited from his intellect and his experience and this also happened in many other cases. Integrity was supported by the economic system of Islam while on the other hand, dishonesty and the capacity to cheat came to the fore and were supported by the system of usury.

However, I think the question requires a little more exploration in one particular area. The comparative advantage or disadvantage of the two systems comes into the limelight during economic crises such as we have seen recently in England. Those companies that run on money borrowed against interest, during the idle days of the economy, must collapse. There is no chance of survival for them because they must pay through the nose, although they are not

earning anything and not benefiting from the money they had borrowed.

In Islam, it is the other way round. If the money becomes idle in the hands of the one who had borrowed it, and production has to be lowered, due to a crisis, then the lender will also have to share the burden with the borrower. The lender will not be paid anything. Such companies will be given much longer breathing periods like those animals who hibernate during winter periods. So, the Islamic system provides the possibility of hibernation, while the western capitalist system has no provision for this.

QUESTION

Why does Islam forbid the use of interest?

Answer:

This is a short question which requires a very long answer and I doubt if we have sufficient time in this forum as I cannot devote

the entire time to one single question. Although I cannot be exhaustive, I will attempt to give a satisfactory, but brief answer.

The question relates not only to an individual's requirements - the question of interest and its forbiddance in Islam is a much wider issue of a much greater impact in kind as well. All those financial systems that are run on usury and interest are called capitalist systems. They all have an inherent weakness not only one, but many inherent weaknesses which always ultimately make the people living in those areas suffer from the consequences whether they themselves directly participate in the system or not. I can't speak at length on this issue but I can give you a single example to illustrate my point.

A society that can borrow money on interest is given permission to spend its future in the present time. What happens is that if I, for example, need some money to spend on a luxurious car, a good hotel, a house or some

other article of luxury and the rate of my earnings is too low but my impatience is without limit and I can't wait until I have earned enough to fulfil my desire, the system based on usury, or the interest system provides an opportunity to borrow money from the banks. Apparently, what I am doing is that I am borrowing from my own future, so I become poorer with the passage of time and sometimes it becomes almost impossible for me to service the debts which I have got myself burdened with. Now this is not just an individual problem. From then on, it becomes a national problem and continues to become more complex.

Industry that flourishes on this system is, in fact, catering for the requirements of the day or the year and expands itself on a requirement that is not natural but artificially boosted. After a while, buying power becomes reduced more and more until it reaches a point of stalemate. The buying power of the country as a whole becomes very little and the

servicing of debt itself becomes a huge problem for the country to overcome. Industry suffers heavily and so does trade. The result is that at such times, economic crises appear.

Now, those countries that have enough avenues of foreign trade to support themselves in times of crises can see themselves through for a while. But when a large number of advanced countries reach a crisis at the same time, then it is impossible to support such a false economy. The financial crisis that recently occurred in England was in fact predicted by me in my lecture some years ago at the Queen Elizabeth II Hall when I clearly stated that their system of interest was going to land them in much deeper trouble than they believed. (*Islam's Response to Contemporary Issues* by Hadhrat Mirza Tahir Ahmad, Al-Shirkatul Islamiyyah) That is exactly what happened and the problem will expand further.

Because of the political changes in Eastern Europe, the crisis in

Western Europe has been delayed for a while for certain reasons that I do not wish to enlarge upon here. But it will come. Foreign markets will remain limited. Their buying powers are also reducing. Blood is being sucked out of Africa so rapidly now that they are suffering from anaemia - and pernicious anaemia for that matter.

If the race in Europe for acquiring more foreign markets is realised, say, in five years or so, then you will realise how intense the problem will be and how threatening it will become. Germany itself is passing through a phase of rebuilding its economy and absorbing the large number of Germans from the East. Among them is available excellent know-how and expertise which has been paid very little in the past. They are now a part of the vast German economy and stand on an equal footing and so the level of production, after an initial shock, will rise so rapidly that the rest of Europe will find itself

shuddering at the prospect of the boosted German economy. Then the race for foreign markets will really begin in earnest.

Also, Russia will not remain the Russia of today which is still suffering from the aftermath of the destruction of the communist system. Russia is regrouping itself. Its economy will start breathing again. The state of Russia today reminds us of the great work of Milton, *Paradise Regained*, in which the armies of Satan regroup themselves after the initial shock to re-capture paradise again. So, don't consider Russia out of the competition.

The USSR is a huge country, or a number of countries grouped together, whose economy is potentially stronger than that of many European countries. Once they have had the breathing time to regroup themselves and to change their system to a capitalist one then a course of events similar to that of Germany would follow. So now, imagine the situation of Europe with lessening buying power, increas-

ing economic problems and increasing competition. Such crises always lead to war and this is a fundamental principle that can never be negated.

That is why in prohibiting usury or interest, the Holy Qur'an says that if you do not desist from usury, then be ready to go to war with Allah and His Prophet, which means that the divine system would be at odds with you and you are bound to enter a situation of war. So this is the shortest possible answer that I could give but there is far more to be said.

CYRUS the Great

By Fazal Ahmad – UK

History records the legend of a great King who emerged from Persia called Cyrus. Not only did he rapidly expand the Persian Empire, but the manner in which he did that and then treated his new subjects has left him a great position in history. But he is also mentioned in the Bible, as he had a huge impact on the Middle East and on the fortunes of the Jews. This article takes a closer look at his life, and considers whether he is the Dhu'l Qarnain mentioned in the Holy Qur'an.

There is no doubt that a great King emerged out of Persia by the name of Cyrus and he is mentioned in the Bible. His place in the Bible was secured and preserved by the Jews obviously because he played such a critical role in their freedom from bondage and return to Jerusalem. It was after all Cyrus who allowed them to rebuild their temple on the Mount of Jerusalem. What is more intriguing is the character mentioned in the Holy Qur'an by the name of Dhu'l Qarnain. He is described as a religious and compassionate ruler, and there is detail about his exploits.

There has been much debate

about the identity of Dhu'l Qarnain. Some scholars considered Dhu'l Qarnain to be a generic person, but the detail in Surah Al-Kahf (Chapter 18) relates to a specific person and specific events and locations.

This article examines two candidates, Cyrus the Great and Alexander the Great, against the profile of Dhu'l Qarnain to see if we can identify the character mentioned in the Qur'an.

The Legend of Cyrus

History records the story of a great and tolerant ruler who emerged from Persia (modern Iran) to stabilise the Middle East. King Cyrus (c.590 - 529 BCE),

also referred to as ‘the Great’, was the King of Persia. He was known as the ‘father of his people’ by the Persians. He is remembered for building a great empire with bravery and intelligence, and also for being a fair ruler of all of his people.

He was born in 590 BCE to an Achaemenid family in the province of Persis in south-western Iran. He had an imperial background in that he was the grandson of Astyages, the King of the Medes¹. Interestingly, Astyages had dreamt that his grandson would overthrow him, so at the child’s birth, he had ordered one of his officials to oversee his death. However the official did not kill the child, and in the end, a shepherd raised Cyrus as his own son.

His philosophy and religious beliefs are thought to be outstanding. He was a pupil of Zarathustra^(as) (Zoroaster), the inspired prophet of Persia.

We will study his achievements and character a little later.

Cyrus in the Bible

King Cyrus had a great influence in the Middle East and on the Jews of Palestine. Hence, he is mentioned at length in the Old Testament. One such mention is in Isaiah:

Thus says the Lord to His anointed, to Cyrus, whose right hand I have held, to subdue nations before him, and loose the armour of kings.

(Isaiah 45:1)

In the Bible, Cyrus is associated with the freedom from slavery of the Jews, and as the leader who allowed them to return to Israel and rebuild the Temple that they had lost. It had been another Persian, Nebuchadnezzar, who had initially enslaved them.

Even Daniel had a dream related to similar events:

I saw a ram pushing westward and northward, and southward; so that no beasts might stand before him; neither was there any that



Temple of the Double-Headed Eagle, Taxila

could deliver out of his hand;
but he did according to his
will, and became great.
(*Daniel 8:4*)

So Cyrus was regarded as the ‘anointed of the Lord’ by the Jews, and respected for the freedom he gave to them, and for the way that he ruled over his subjects. His name is mentioned 22 times in the Bible, most notably in Ezra where there is the account of his freeing the Jews in Babylon from slavery and allowing them to re-build their

temple. The use of language such as ‘the anointed’ in the Bible to describe Cyrus shows that his status was spiritual as well as temporal, in that only a monotheistic King would have been described in such a way, even if he had shown such favours to the Jews.

Dhu’l Qarnain in the Qur’an

The Holy Qur’an tells the story of a character called Dhu’l Qarnain in Chapter 18, Surah Al-Kahf.

The Qur'an describes Dhu'l Qarnain as follows:

And they ask thee about Dhu'l Qarnain. Say, 'I will certainly recite to you something of his story.

We established him in the earth and gave him the means to accomplish everything.

Then he followed a certain way

Until when he reached the setting of the sun, he found it setting in a pool of murky water; and near it he found a people. We said, 'O dhu'l Qarnain, either punish them, or treat them with kindness.'

He said, 'As for him who does wrong, we shall certainly punish him; then shall he will be brought back to his Lord, Who will punish him with a dreadful punishment.'

But as for him who believes and acts righteously, he will have a good reward, and We

shall speak to him easy words of Our command

Then indeed he followed another way. Until, when he reached the rising of the sun, he found it rising on a people for whom We have made no shelter against it.

Thus indeed it was. Verily, We encompassed with Our knowledge all that was with him.

Then he followed another way.

Until, when he reached the place between the two mountains, he found beneath them a people who would scarcely understand a word.

They said, 'O Dhu'l Qarnian, verily, Gog and Magog ate creating disorder in the earth; shall we then pay thee tribute on condition that thou set up a barrier between us and them?'

He replied, 'The power with which my Lord has endowed

me about this is better, but you may help me with physical strength; I will set up between you and them a rampart.

'Bring me blocks of iron'. They did so till, when he had levelled up the space between the two mountain sides he said, 'Now blow with your bellows'. They blew with bellows till when he had made it red as fire, he said, 'Bring me molten copper that I may pour it thereon.'

So they (Gog and Magog) were not able to scale it, nor were they able to dig through it.

Thereupon he said, 'This is a mercy from my Lord. But when the promise of my Lord shall come to pass, He will break it into pieces. And the promise of my Lord is certainly true.'
(Ch.18: Vs.84-99)

The above verses tell an amazing tale of a great leader. His characteristics are summarised as follows:

- He was a servant of God, received revelations and was therefore a spiritual man;
- He was a great conqueror and also very benevolent;
- He marched to the West and conquered much land until he reached a point where the Sun set in a pool of murky water and he then turned East and made huge inroads in a region where there is little shade from the Sun;
- In a midway region, he built a defensive wall to prevent the advances of a savage people.

However, it is worth noting that for such a significant act as freeing the Jews from bondage and allowing them to return to Jerusalem to rebuild their Temple, the Qur'an makes no mention of this act in reference to anyone, and definitely not regarding Dhu'l Qarnain.

Cyrus' Empire

Cyrus quickly overthrew and united the two great kingdoms of

the Medes and the Persians and created the great Persian dynasty. His grandfather Astyges was overthrown in 550 BCE. The man who had ordered the baby Cyrus to be killed was not humiliated by Cyrus, but was rather given a new residence in the capital city.

Cyrus' empire soon grew outside the realms of Persia to cover Turkey, Egypt and Mesopotamia in the West, and as far as Afghanistan and Pakistan in the East. The extent of the eastern edges of the empire included the famous settlement of Taxila which later became a hub for Buddhism.

The Qur'an describes that 'when he reached the setting of the sun, he found it setting in a pool of murky water'. The term the setting of the sun is an Arabic expression meaning the furthest west point, and so we can interpret this as the first conquest of Dhu'l Qarnain in the West and the murky water would be at the westernmost place where Cyrus' expedition got to. He would have seen the sun setting in a pool of

murky water which could either be a lake, pool or even a sea.

Cyrus took his expedition to Asia Minor (modern Turkey) right to modern Istanbul. His troops would have been on the southern shores of the Black Sea which in itself could be described as a murky water and hence its name, the Black Sea.

An expedition to the Black Sea looking for signs of the great flood of Noah reported :

'the remarkable thing about the Black Sea is that the water in its murky depths is toxic, meaning that the organisms ordinarily responsible for destroying wood from wrecked ships or other man-made structures cannot survive, hence the artefacts can be perfectly preserved in the anoxicity (lack of oxygen).'

(National Geographic Magazine - May 2001)

So the Black Sea could legitimately be described as

murky water, although perhaps not a pool of murky water.

Along the way, he had taken on Mesopotamia and it was here that the Jews were freed from cities such as Babylon.

Having conquered his main adversary Croesus, he gave his enemy the rule of the city of Barene. As with the treatment of his grandfather, this was an intelligent approach not witnessed before from a conqueror. His approach to make intelligent alliances rather than seek revenge at every turn won him friends and influence.

Having conquered Asia Minor in the west, he then travelled east past Hyrcania and conquered Drangiana, Arachosia, Margiana and Bactria. He crossed the Oxus river and travelled as far as the Jaxartes taking in Samarkand and much of modern Uzbekistan. Here he built fortified towns to defend his kingdom from the nomadic tribal hordes of Central Asia. A thousand years later, it was those Mongol hordes that

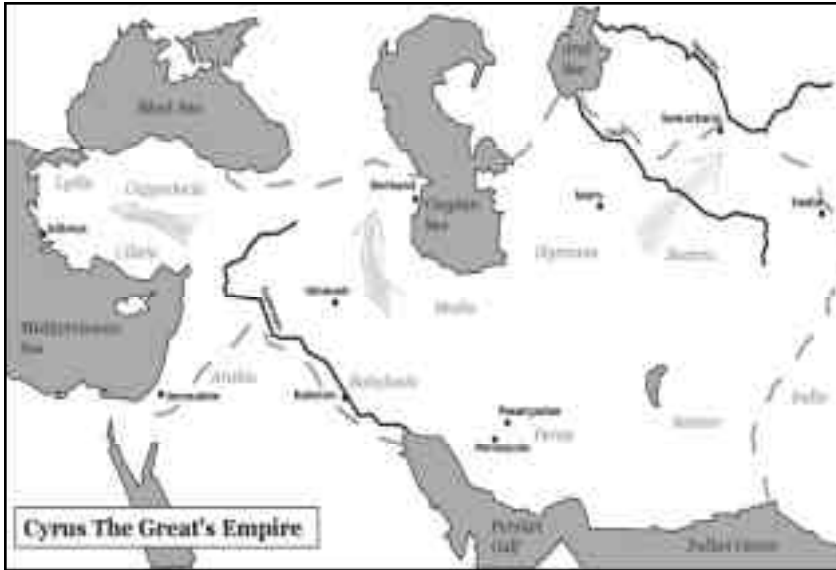
would redefine the whole region. Those hordes were from parts of China and Mongolia which have no protection from the Sun and where, consequently, the people have very slight eyes to protect them from the direct sunlight that they face. The reference in the Qur'an to Cyrus' eastward march to a place that had no protection from the Sun would hint at the region west of China where the barren flat lands witnessed these tribes with very slight eyes.

Prior to his death, he founded a new capital city at Pasargade in Persia, not far from Persepolis. From here, he governed his Kingdom, and after his death, he was followed by his sons.

Cyrus' Character

So Cyrus had built up the largest empire in the world at the time, and it would have been very easy for him to become arrogant and heavy-handed. However, the opposite was true.

Cyrus was known for his tolerance towards his new subjects. His tolerance encom-



Map of the extent of Cyrus the Great's Empire - shows the direction of his journeys to extend his empire West into Asia Minor (Turkey), East towards India and Uzbekistan, and in the Central Asian area near the Caspian Sea where he established a barrier to fend off the warring hordes that had been attacking Persia and Asia Minor.

passed their religion and culture. The Jews were just one of the many communities that benefited under his patronage. In 539 BCE, he allowed more than 40,000 Jews to leave Babylon and return to Palestine. He also allowed them to rebuild their temple in Jerusalem.

When he conquered Babylonia, he established the first Charter of

Human Rights known to mankind. While incorporating the various peoples into his empire, he did not force his religion upon them, but rather he gave them dignity and respect and set an example of tolerance for his empire to follow.

In Asia Minor, the Greeks that he conquered regarded him as a Law-giver. The Greeks had spent hundreds of years uniting their

country through wars, and then spreading their influence into Turkey through first Troy and then the other regions and cities. They had seen the Persians and Turks as their biggest threat for hundreds of years and as a barbaric enemy. Yet even the Greeks acclaimed Cyrus as a humane and admirable ruler.

He presented himself within his empire less as a victorious conqueror, but rather as a liberator. He would leave people free to rule themselves within the confines of the Persian Empire of which he was the King.

The temple scribes of Marduk gave praise to their King in a preserved cylinder of clay known as the Cylinder of Cyrus (Ref: J Campbell) and ascribe the following to Cyrus himself:

‘I am Cyrus, the great King ... when I made my gracious entry into Babylon and, amid rejoicing and delight established myself in the seat of lordship, the palace of the kings, Marduk, the great

Lord, turned the noble heart of the Babylonians towards me, and I gave daily thought to His worship. ... I restored the communities to their people, whose habitations I rebuilt. ... I allowed the gods to find, unmolested, a dwelling in their sanctuaries for the pleasure of their hearts’

(Cylinder of Cyrus)

He is remembered by historians for his high moral and ethical character. His ethics were reflected in the constitution and Judicial system that he established to safeguard the rights of all of his people. He ordered his local governors to treat people as if they were their own children and he abolished slavery.

When he conquered new areas, he was modest towards his defeated opponents and often allowed them to maintain their local standing.

The Barrier of Dhu’l Qarnain

So far, we have examined the expansion of Cyrus’ empire and it

seems in keeping with Dhu'l Qarnain. We have also compared his character to that of Dhu'l Qarnain and there is a good fit. The Qur'an also mentions a barrier of iron and copper. If we could locate this barrier and link it to Cyrus, it would be conclusive proof.

The story of Dhu'l Qarnain is linked to the fate of Gog and Magog in the Qur'an, and the episode of the Barrier was to prevent Gog and Magog invading that part of the world, so this part of the story is critical to the importance of Dhu'l Qarnain above and beyond his being a leader with ethics.

Some scholars have unimaginatively looked for obvious barriers such as the Great Wall of China, and yet the Qur'an provides a detailed description of a barrier incorporating Iron and Copper, while the Great Wall is built of brick alone.

A more interesting theory is that there was such a gate near a town called Derbend, around 150 miles

southeast of Bukhara. It is now known in Turkish as Buzghol Khana but was formerly known as Bab al Hadid (Iron Gate). It was erected between two mountains to keep out the Mongol hordes and was even witnessed by a Chinese traveller, Hiouen Tsiang, in the 7th Century. There is also an account that the Abbasi Caliph, al-Wathiq, (842-846 CE) sent a mission to investigate the Iron Gate, and that they found the gate 150 yards wide made of iron and lead. However, this would have been at the Eastern edge of the Empire whereas the Qur'an seems to hint at a location in the centre of Cyrus' Empire.

Yet another theory is that the warring people were those of the Central Asian areas near the Caspian Sea from where the Scythians had been attacking Persia and Asia Minor. Here is another place by the name of Derbend near Baku (Azerbaijan) in the region of Daghestan.

Again, there was a small pass between the Caucasus Mountains and the Caspian Sea that had

been used frequently by marauding hordes to attack Persia and Asia Minor. The local people who had been suffering these attacks would have spoken a Turkic language that would have been hard for Cyrus to understand, but would have definitely sought protection from the invading armies.

At Derbend, there is evidence of a huge Iron Wall which was 29 feet high and 10 feet deep, and had several sentry points. There is still evidence of the Caucasian Wall here, and history suggests that after the construction of the barrier, the invaders were forced to use other routes to attack Persia. In later history, the Mongols, Russians and Persians all took their turn holding the pass and the gate. The only slight problem is that the Qur'an mentions the barrier location to have been 'the place between the two mountains', whereas this Derbend is between a huge mountain and an open sea. If the verse was implying a pass between two obstacles, then Derbend still fits as a location.

There is no conclusive proof yet for the location of this barrier, although the two locations called Derbend have many of the characteristics of the barrier we would imagine Dhu'l Qarnain to have built. For many reasons, it would seem more likely that the location near the Caspian Sea would seem to fit.

We have focussed on Cyrus the Great, but many theologians have associated Dhu'l Qarnain with the famous Greek General Alexander the Great.

Alexander the Great

Alexander the Great was a great Greek leader from Macedonia who went on to conquer Asia Minor, Egypt, Mesopotamia, Persia and right up to India. He was brought up believing that the Greek culture was superior and that all others were barbarians. As he conquered the ancient world, his army destroyed towns and massacred their people.

As a military leader who built a great empire, Alexander is known throughout the world.

His tactical ability even in the face of greater enemies is now legendary.

Alexander's army marched through Turkey, then down through Syria into northern Egypt. Having defeated the Egyptians, he then headed north and East through Iraq, Persia and through the Caspian Gates as far east as India (Taxila), and the cities of Bukhara, Tashkent and Samarkand. In the extent of his empire, Alexander had emulated Cyrus from two centuries earlier. His army struggled against the climate and disease, and as he was leading them back through Persia, he died in 323 BCE at the tender age of just 33. After his death, his empire fragmented into fiefdoms run by his military generals.

On the face of it, Alexander's empire ended up covering a similar geography to Cyrus'. However, looking at the detail, Alexander marched East first to India (meandering through Egypt on the way) and then turned back west, so this does not fit the story in the Qur'an. Scholars would

point to his first conquest west of Macedonia. They refer to the lake of Ochrida where the water is dark and fed by springs of murky water. This needs further investigation, but given its proximity, is unlikely to be described as a westward journey in the way that Cyrus' expedition out of Persia into Turkey could be.

On the subject of the Gates of Iron, Alexander is associated with locations such as Derbend and other locations that could be described as Gates.

However, Alexander's ethics and religion would not fit the description of Dhu'l Qarnain. Firstly, Alexander was not a monotheist, and secondly, he was ruthless towards his colleagues and towards the people that he subjugated. He was definitely a charismatic leader with great military tactics, but then other classical leaders such as Achilles and even the Romans could have claimed such characteristics. It is the behaviour and ethics of Cyrus that differentiate him and won

him plaudits even from his enemies in Greece.

In these terms, Alexander has never been described as exceptional or exemplary. His standing has always come from his knowledge of military tactics and his prowess as a general.

Conclusion

Cyrus was a great world ruler and had the attributes of tolerance and religious purity that make him stand out as a truly great leader of men. He emerged from Persia at a time when Zoroaster^(as) was starting to spread his religious teachings and it is well understood that Cyrus was influenced by Zoroastrianism.

This is attested to by not just his own people, but also those other nations that he liberated or conquered. The way that he is described in the Bible shows the impact that he had upon the Jewish community. So he could claim to be a man of God.

As to the true identity of Dhu'l Qarnain, there seems a lot of

evidence to point in Cyrus' favour and away from Alexander the Great. However, there is still the issue of his interaction with the Jews not being mentioned in the Qur'an that perhaps needs further investigation.

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- 1 At that time, Persia was divided into two great kingdoms, the Medes and the Persians.

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