

## Banking and *Riba*

**I**nterest and *riba*: I talked about it enough, I think, in the last ten years. But, maybe, we need to remind ourselves. . . . I have talked about that topic in various meetings in and out of Toledo, and a lot of people have described me as a *kafir*. And I'll tell you something: we are always talking about Heaven and Hell, but that is a matter for God; no human being can judge another human being because "Actions are to be judged according to intentions." Instead, let us talk about topics that concern us and in which we have to use our brain to arrive at a conclusion.

Last Sunday, I was invited to a fundraiser for a mosque being built in Toronto. The people were after me for six months and I gave plausible excuses every month, but they finally cornered me and said, "You fix the date." While I was away in Toronto, you had a sort of a general assembly meeting here, and Dr. Jabarin<sup>1</sup> opened the floor to questions. Two questions were posed for Dr. Jabarin last week: one was related to bank interest, and the other was related to mentioning the names of contributors, and the dollar amount of their contributions, in the *Monitor*.<sup>2</sup> I am going to talk about these issues.

A lot of people have asked how we built that addition<sup>3</sup> to the mosque. Where did we get the money? I said we borrowed money from the bank! And they responded:

"How could you build the mosque with money on which interest or 'riba' was paid?" [*Imam talks with mock seriousness*] I replied: "You see, we like the interest-based system, our religion is half-half, so that is why we are acting that way."

*Ar-riba*. We hear about this too often. What is *ar-riba*? What is the translation of the word "riba" in English? It is not "interest"; it is another word. If you look it up in the dictionary, you'll find that the word *riba* translates into English as "usury". Instead, for the word "*ḥā-i-da*" the translation is "interest". This means there is a difference between the two. *Riba* and interest are not synonymous. So, we have to analyze these terms and concepts and understand them, because our lives everywhere in the Muslim world are in turmoil due to that "riba".

What is the difference between *riba* and non-*riba*? Let us be analytical now. We have about four Qur'anic verses which talk about *riba*. *Riba* existed before the Prophet and continued to exist during the time of the Prophet, so the revelations came to prohibit it: "Give up all outstanding gains from usury, if you are truly believers. . . ." <sup>4</sup> It is clearly stated and no one can argue that *riba* is not *harām*. No Muslim can deny that. But the question remains *WHAT IS RIBA?* What is the definition of *riba*? Our problem, nowadays, is our inability to decide whether the interest paid by the bank on money that you deposit in the bank, qualifies as *riba* or not? That is the question on which many people cannot agree. My personal opinion is that it is not *riba*. When it comes to the subject of

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<sup>1</sup> President of the Islamic Center (1979-1992)

<sup>2</sup> The bimonthly publication of the Islamic Center

<sup>3</sup> The north and south wings of the Islamic Center were added on a few years after the original building

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<sup>4</sup> 2:278

interest, I am going to use the blackboard to explain how anyone of you, who deposits money in a bank in an interest-bearing account, is *losing* at the end of the year, not gaining, even if the bank gave you 15%.

Many of the ulama<sup>5</sup> don't like to give fatwas on this topic. Why? Because they are scared of some authority. If you are employed by any agency in Saudi Arabia, you cannot say interest is halal;<sup>6</sup> otherwise your check will be stopped. It is the same in other countries. This dependence on government is what hinders the ulama from talking about that topic. On the other hand, there are some ulama who give fatwas out of ignorance, because all they do is read old books. We need someone who has studied current principles of economics, who can then analyze these principles in the light of Islam.

*I maintain that the interest paid by a bank is not riba and, in turn, is not haram.*<sup>7</sup> What is the basis of my idea? What is the logic behind it? I am going to give you my analysis, and leave the judgment up to you. I am not forcing my opinion on anybody. If it makes sense to you, accept it, otherwise continue with your own convictions; it will be better.

God did not prohibit anything except if some harm is accruing from it. Analyze every prohibition in Islam and you find that there is some harm in the prohibited activity, either for yourself, or for somebody else. Why was gambling prohibited? Because, when I win your money, you will hate me forever. Why was liquor prohibited? Because you lose the most important part in your body which is your brain: you cannot think. So why did Islam prohibit riba? Islam prohibited riba because riba is based on exploitation.

I ask myself, did the Prophet have banking? There was no banking system at that time. How, and on what basis, can we say that interest taken or given to the bank is haram? The Prophet had no such institutions in his lifetime. Riba in those days was always the result of a rich man lending money to a poor man – one way traffic – and the more the poor man was in need, the higher was the “interest rate” charged by the rich man: there was an element of exploitation. The poor man was in need of money to meet his expenses, i.e. to feed and clothe his children. So the rich man exploited his poor brother by imposing upon him “interest” or riba according to his degree of destitution: if he was in bad shape, then, the rate

would be 50%; if he was in a worse shape, it would be 75%, until it reached 100 percent. If you read the books of fiqh,<sup>8</sup> you will find that the *fuqahaa*<sup>9</sup> call this *Ar-Riba al-faahish* which means “rates of interest, which are not believable”. That is what Islam prohibits; it is exploitative.

Now, if I put \$1000.00 in Ohio Citizens Bank at 5%, am I exploiting the bank? You judge for yourself. If there is no exploitation, then, it is not riba. Islam prohibited riba because of the exploitation. What is the exploitation involved in dealing with the bank? Nothing! No exploitation!

If I buy a house for \$100,000.00, pay \$20,000.00 as down payment, and borrow from the bank the remaining \$80,000.00, is the bank exploiting me? I did not borrow that money to eat, I did not borrow it to feed my children; I borrowed it for a business – real estate. That real estate is going up in value. The house which you bought for \$15,000.00 twenty years ago will cost you \$150,000.00 today. It's a business. And I am paying installments.

A lot of people say, “O, you are paying \$800 a month to the bank in interest.” Of course I am paying installments. My response is, yes, what about you? You are renting an apartment for \$700 per month, or 800 or 1000, if you are looking for something nice. So you end up paying the same amount for rent, and every year the landlord is increasing your rent 5%. But when you buy the house, *what ever you pay is the same all your life for 30 years*. So these are points just to make you think.

[Some one from the audience asks: “If a person borrows \$20,000.00 from a *friend* should he be paying interest?” Imam answers:] It depends upon *why* that person is borrowing the money. If you are borrowing \$20,000 to open a business, then you have to give your friend his share by paying interest on the money he has loaned you. If you are borrowing it to feed your children because you are a poor guy, then it will be exploitation to take interest from you. But if you are taking money from me to make money, then why should I give you my money to make money on it for yourself. You should pay interest in that case, and, no, I don't consider that riba.

Nowadays, some of our ulama who have never read a book of economics are, nonetheless, giving fatwas regarding bank interest. But consider this: how could I translate the Arabic Qur'an into English if I don't know the Arabic

<sup>5</sup> Plural of 'alim - Religious scholars

<sup>6</sup> That which is permitted or allowed

<sup>7</sup> That which is forbidden or sinful

<sup>8</sup> Jurisprudence

<sup>9</sup> Muslim scholars

language? Get an American man, very well versed and fluent in English, and give him the Qur'an in Arabic, and ask him to translate it into English. Can he do it? He cannot. He knows English very well, but he doesn't know Arabic. In the same manner, the shaykh knows the fiqh, and the hadith,<sup>10</sup> and the Qur'an, but he doesn't know what is economics, or what capitalism is all about, or how the banking system works; he doesn't know what is the mechanism of interest rate, where it goes, who it serves, what it serves. Then, how can he give a fatwa?

Here is the first very important point to keep in mind, *and I would like you to open your minds very well for this*. Nowadays we deal with plastic money. You go to JC Penny, buy whatever you like, hand the cashier a little plastic card, your money is there – fantastic! Or, you pick up a bill for \$100.00 – paper, a little bit of paper, valueless – hand it over, get a suit and go out. Did the Prophet have any of these things? He had no paper money. There was no credit card at the time of the Prophet. The medium of exchange, at the time of the Prophet, was gold and silver. The Prophet used Islamic *ad-Dinar* made of gold, or Islamic *ad-Dirham* made of silver. Gold and silver – if their prices go up, their value will go up, if their prices go down, their value will go down. So the currency, at the time of the Prophet, fluctuated in value. But paper money – if, tomorrow, the Government of America demonetizes the paper money, you will have ten days to go to a bank and change your money for the new bill. If you don't go to the bank to change your money within 10 days, *all* the paper money you have is valueless. But gold will stay with you. If you find gold – a dinar – under the ground dating from the time of the Prophet, it has significant value because it is gold. The ability to maintain value is a significant difference between gold and paper currency and represents an important element for consideration today, but no one pays much attention to it.

I remember a little boy – my son, in grade six – one day came to me and. . . You know, when those kids want a toy, or some money from their Dads, they talk nicely and sit beside Daddy. He said, "Daddy, you know you are giving me a dollar every day for lunch while I am going to school, but you are not accounting for inflation. I cannot buy anything with the dollar now. Can't you give me an increase or something?" *Grade six!* Talking in the language of inflation! University graduates, ten years ago, didn't know what inflation meant!

The element of inflation is the second important point which is not taken into account, nowadays, in the discussions regarding *riba*. Suppose you put \$1000.00 in the bank today; the bank will give you 5 % if you are lucky. Am I getting back more money than I am giving the bank? No, I am not. It may even be that I am losing money. If you get 5%, your \$1000.00 next year will be \$1050.00. Last year with the \$1000.00 I was able to buy three good suits. This year, I need \$1200.00 to buy the three good suits because of inflation. In the final analysis, I am losing because the value of my money is going down: the inflation made your money lose \$150.00 in the year. You did not make money! So what is the interest you are talking about? What interest? I lost! The ulama who are talking about banking and interest don't know what inflation means, have never read a book of economics, but are, nonetheless, giving fatwas regarding interest. Inflation is an economic concept which did not exist at all at the time of the Prophet. Why? Because gold and silver maintain their value.

The third important point to keep in mind is that, at the time of the Prophet, the loan was for consumption. The poor borrowed money from the rich to feed and clothe their children. Today, if I go to the bank and say to the manager that I need \$5000.00 he will ask me, "Why?" If I say, "To feed my children," he will say: "Mr. Khattab, I am very sorry, I cannot take the stomach of your children as collateral." If you are buying a house or a car, the bank requires that you pay at least 20 percent so the bank will then guarantee its loan fully. That's how your loan is guaranteed. Nowadays the loans are for business, and not for consumption.

The fourth very important point to keep in mind is that, at the time of the Prophet, money lending was a one-way traffic: from rich to poor. The poor never lent money to the rich. So the rich always exploited the poor, and the more the poor person was in need, the higher the *riba*. The lender did whatever he wanted and however he wanted and there was no system to control it, so that, sometimes, it reached even 100%. This does not happen nowadays. The interest rate is controlled, nowadays, by the government, or what they call, "The Fed". Our banking system, now, is two-way: I borrow from the bank, and I lend the bank. If I borrow a loan for a house or a car, I am paying a certain percentage. This percentage is not controlled by the bank which is lending me the money, but by the Fed – a government agency. The bank is not free to charge whatever it wants. Secondly, the bank borrows from you in the form of deposits: you deposit money

<sup>10</sup> A report or account of what the Prophet said

into your savings account, or CDs, for example, and *YOU* get revenue from the bank. The difference between the two – what you take and what you give – is very small: it is called service charge to pay the utilities, to pay the building rent, to cover the employees; there are many expenses involved in maintaining a bank. So, in the final analysis, the give-and-take is nearly equal. If that bank, from which I am borrowing and to which I am paying interest, is flourishing, I have a share in it. That share is in the form of building roads, building factories, increased employment – all these things from which I benefit when I am living in that community. This is different from what was prevalent at the time of the Prophet. It is two-way traffic now, whereas at the time of the Prophet, it was one-way traffic only, so how can you call it *riba*? So, as Muslims living in America, I think we know a little bit more than our counterparts back home. I would like just to summarize for you so you can take these ideas with you, and think about them.

1. *Riba* was a one-way traffic, always the rich man lending the poor man. Today, interest transactions are bi-directional.
2. The rate – the give and take – is nearly equal.
3. The loans at the time of the Prophet were for consumption. Today, if you go to the bank and ask them for \$1000.00 to feed your children you will not get a penny, and they will say, “My son, I need collateral, I’m not going to seize the stomach of your children if you cannot pay the amount back.” This means that our borrowing, nowadays, is for business not for consumption.
4. The *riba* used to be between individuals – one man to another man – but, nowadays, the interest is between agencies and the public.

These days we have mortgage. What is mortgage? It is a new word for Muslims. How can we fit that word into the Islamic lexicon? We have a whole chapter in Islamic jurisprudence which talks about mortgage, but calls it another name. A mortgage is a loan given to you by the bank and secured with collateral. That collateral could be land, could be a house, or a car. Some people say the mortgage is haram. Why?

The concept of mortgage is employed in Muslim countries, but they call it *ar-rah*. For example, Salih Jabarin asks me for a \$10.00 loan and promises to give it back to me after one week. I say, okay, give me your watch as “*rah*”; when

you bring the \$10.00 I’ll return your watch. That’s acceptable in Islam. So what is the bank telling me? It is telling me, take the loan for \$90,000.00 to buy the house, but, if you fail to pay me back, I’ll take the house. It’s collateral. Just read it [Imam quotes Arabic verse. The translation is:]

“And if you are on a journey and cannot find a scribe, pledges (*rahn*) may be taken in hand so you can keep it until he pays back your money.”<sup>11</sup> Can’t we see mortgage in light of this verse? Yet, some people still maintain that a mortgage is haram. Okay, if so, then there is another section in Islam called *mudarabah*.

What is *mudarabah*? For example, there is a man who has money but he doesn’t know how to invest it, and there is a man who is well versed in the field of trade and business but he has no capital. So these two meet and agree that one will pay the money and the other will contribute his experience, and the profit will be divided between them 50-50, 40-60, 70-30, or as agreed. That is called *mudarabah*. When I deposit my money in the bank, I am entering into a contract with the bank, called, in Islam, the contract of *mudarabah*, because I don’t know how to invest, but the bank has people experienced in different sectors of the economy, and the bank invests it. It means I am entering into a contract (*mudarabah*) with the bank. I give them my money, but it is called a deposit. And the bank employs people who invest that money in the stock market, in buildings, in housing, in building roads for the public, in various projects. And the bank agreed with me that it will give me five, six, or eight percent on that deposit.

Every Muslim has a house and nearly every one of them is paying mortgage and it is okay. But, if we borrow some money to build the mosque they say, “*Astaghfirullah Al-Adheem*. You build the mosque with *riba*?” That is the double standard! *You* built your house with “*riba*”.

We have some examples, not too far from us, in Cleveland and Columbus. We are lucky, here, in Toledo. We are lucky because we took the plunge early by going to the bank and borrowing one million or more. But our brothers in Cleveland, Ohio, three-quarters of whom are doctors in the heart clinic, and, since I came here, they are in the process of building a mosque and they did not start yet. Why? Each of those communities has half a million in the bank already. They have a plan, and they invite bids on it. But, when they get a contractor and tell him that they would like to build a mosque,

<sup>11</sup> 2:283

the contractor tells them it will cost them \$800,000. So the people are short of \$300,000.00, and since it is “haram” to borrow the money from the bank, they say *Amr-e-illalLah*,<sup>12</sup> let us collect some more money; let us collect that \$300,000.00 before we start building. It takes them one or two years to collect the \$300,000.00 and now they have \$800,000. Come contractor, we would like to build the mosque. The contractor says: “People, the price of materials is going up, and there is an increase for the labor, sorry, our bidding was two years ago. Now, with the inflation, it will cost you \$1 1/4 million.” Again they cannot build. They have to collect the \$450,000.00. Now they work on it for another two, three years, collect the money, but, now the contractor says the mosque will cost them two million dollars. And, as a result, they did not put one single brick in the ground until now, and it has been 10 years since I came here. And when they phoned me and asked me, I said to them, people, go and borrow the money from the bank, pay interest, and I’ll sign for hell on behalf of you.

We borrowed 2.6 million dollars in the first stage of the building of this mosque. And we paid it, as you know, in 4 1/2 years. The total interest we paid the bank was about one-third of one million in the 4 1/2 years. When I asked the construction company how much they would charge us for this building, if we were to build it today, they said, “Our contract was 2.6 million at that time, but, today, we’ll charge 5.2 million.” Double! *So, I saved 2 million and a half because I paid 350,000 in interest!* So, if I don’t use my head, my money will be going down the drain. And Islam is very open, but our minds are not open; that is the whole problem. Our first contract was 2.6 million dollars, 1.4 million dollars our second contract. This adds up to 4 million dollars. But we built it by entering into an interest-bearing transaction with the bank. If you get an appraising company to appraise that building today, it is worth \$10 million. That is the element of inflation; that is what we don’t take into account when we talk about *riba*. And when our *ulama* give their *fatwas*, they don’t know about inflation, or what it means. Why am I telling you all this? I am saying this because we need a new mind – we need a transplant with a *Muslim* mind! Because the *Muslim* mind is the most expensive one! Do you know that? Have I told you this before? When they started doing organ

transplants at the Medical College of Ohio, someone came wanting a brain transplant; he would like to have a new brain. The doctor asked him what type of a brain he wanted. German, American, British, Muslim. He said it would depend on the price because he had a budget for that operation. The doctor informed him that an American brain would cost \$10,000, a British brain \$5000, a German brain \$2000, and a Muslim brain \$500,000. The patient asked the doctor why the Muslim brain cost so much more. The doctor replied that it had not been used yet! The mileage is still on 00! What we lack, as Muslims, is the *use* of our brains; if we use our brains, then we can understand our faith, because our faith was revealed for every time and for every place. This means it is like clay and you shape it in every time and in every place according to the needs. We have to utilize our brain.

There are some people who say, “But nowadays there are Islamic banks, which do not deal with *riba*.” And I will tell you something about these so-called Islamic banks and this is not something that I am saying from my own. I have two nephews who are working in Islamic banks in Cairo, and I know exactly how those Islamic banks work. I have an account in one of the Islamic banks myself and my nephew is taking care of it for me. All the Islamic banks are dealing in “*riba*” if we consider interest synonymous with *riba*.

I asked my nephews how those banks operate. They said whenever they have some deposits which they cannot utilize, they deposit them in Chase Manhattan bank in New York at seven or eight, or whatever, percent. That is happening. Why are they resorting to that? Because they understand that the depositor expects some gains. He is waiting for some profit. Unless they fulfill that expectation, he will withdraw his money from there and go to some other bank. So we have the same system at the international level. All the Muslim countries that have money, especially those who have oil, deposit their money in foreign countries, with interest. So when our “new” Muslim people, here, come and make our life miserable in every way by saying this is haram, and this is haram, and this is haram, then, the easiest thing is to shoot yourself. That’s the easiest thing to do, because if we are going to follow such people, our total life in this country will be haram: everything you eat is made by interest from the bank, every company is based upon interest and, therefore, all the clothes you wear are haram based upon that thinking. So the best thing is to die so you get out of the haram. Kill yourself! And, remember, even killing yourself is haram!

<sup>12</sup> “My affairs are in the hands of Allah”, or, “I trust my affairs to Allah”

We like to emphasize things “Islamic”, for example, when some people would like to marry, they say they have to marry the “Islamic way”. What’s the “Islamic way”? There is no “Islamic way” in marriage. There is a marriage in Islam in which you have a proposal from one party, and an approval from the other party, in the presence of two witnesses. And note, in the area of marriage, Islam does not ask for one man and two women, it asks simply for “two witnesses”: they could be two women only. That is another topic we will be talking about because a lot of people claim that, in Islam, every two women are equal to one man. That is wrong. And they analyze and justify their claim by saying that this is so because the woman was created with less memory. However, when I look at those articles about business in the Wall Street Journal written by women, or I watch those women on television broadcasting their ideas about the stock market, personally, *I* feel that I don’t know, after my 17 years of studies, what she is talking about. And they would like to tell me she was created with less memory! She has memory seven times as big as mine! We have to find some other way. . . . We have to utilize our heads.

[A questioner from the audience is asking about the “Islamic Credit Union”. Imam replies:] Yeah, they laugh at God. They trick Allah. I have experience with that “Islamic Credit Union” in Canada. Some Muslim group in Toronto felt that we should not deal with the “riba” in Canada, so they decided to establish, what they called, the Islamic Credit Union. Every member pays, for example, \$500 a month, until there is ten thousand dollars paid by each one, and then they draw by lot who will get a house first. If, for example, my name is drawn in the lot to buy a house, and my money in the credit union is \$10,000 whereas the house is worth \$100,000.00, then, they say the credit union will pay the \$90,000 while I pay \$10,000. And the title will be *mushaaraka*. *Mushaaraka* means “partnership”: I and the credit union purchased the house, 10% for me, and 90% for them; the title is drawn up and everything is finalized. They say, “Would you like to go to the house?” Yes. “Take the key, but let us write a rent contract.”

The rent contract is \$1000 per month: so \$100 for me [the 10%] and \$900 for the credit union [because they own 90%]. Very good. Islamically, there is nothing wrong with all that. After five or six years my grandfather dies and I inherit substantial wealth, so I say to them, people, I would like to buy

the house now from you, and pay you the total amount. They say: “Good. But get an appraiser.” The appraiser will come and say that after five years the house is now worth \$200,000.00. You know, the price of houses in Toronto goes up vertically! Two hundred thousand dollars: they tell me I own 10% which is \$20,000, and they own 90% which is \$180,000. So I have to kill my second grandfather to pay that! In this respect, I consider the Ohio Citizens Bank very, very, very nice compared to that Islamic Credit Union, or the so-called Islamic Credit Union. At least, from the first minute you buy the house it is yours; if you sell it for half a million dollars afterwards – it is yours – because you are carrying the risk, and whatever installment you are paying, it will be equal to the rent. These concepts truly need someone to utilize reason and think them over; we cannot take whatever is written in the books of three, or four, or five hundred years ago, on their face value, because times have changed.

There is a chapter in the Islamic Fiqh called *Al-masaalih-il Mursala* which means “the benefits of the public”. We have never talked about that. What does “benefits of the public” mean? This is something to think of, also. Sometimes you lend your money to the American government in the form of a treasury bill. A large percentage of the public deposits money into treasury bills, and the government gives us, for example, 5% interest on it. Without all that money there will be no roads, no canals, no bridges, no factories – all these things that benefit the public. When you lend to the Government by depositing money with them, it is like lending it to yourself, because you are part of the American public. But, at the time of the Prophet, and also after his time, the people used to save their money and put it in a steel case underground. My grandfather used to do this. We found 13,000 Egyptian pounds in a steel case in a wall when we were demolishing our own house in order to rebuild. Even now, in our villages, when they demolish a house they sometimes find money in thousands, but it is useless, because it is cancelled money. But this money was useless even at that time because it was not circulating so it could be used for building houses and new developments etc. All this money was buried in the ground while the rest of the public in the village was starving to death. This is what the Qur’anic verse, known as *Ayat-ul-Kanz*, came to condemn: “. . . But, as for all who lay up treasures of gold and silver and do not spend them for the sake of God – give them the tiding of grievous suffering [in the life

to come].”<sup>13</sup> That is the meaning of *kanz*: collecting money and putting it underground so that neither *you* nor the public will benefit from it. Their idea was that it is haram to put it in the bank. But there are some fatwas at the present time, very recent fatwas, and I know about them, that say: “Dealing with banks is haram” period, even if it is just a checking account.

But why don’t we consider, rather, that dealing with banks enters in the circle of *at-takaful al-ijtimaa’i* (social co-operation)? When you deposit your money in the bank and the bank is lending it to different agencies, there is a circulation of money and there is a benefit for everyone; we are pooling our money in that institution to serve the public. Why don’t we look at it from that aspect? You are supposed to share the loss as well as the gain. When the bank known by its initials BCCI was shut down by the US Government, who got their money? YOU lost! When INTRA Bank in Lebanon<sup>14</sup> was finished, who got his money back? No one. So there is a risk. You are sharing a risk. In the same way, you share in the gain in the form of the five percent interest that they are giving you. If I put \$1000.00 in the bank, and you put the same, and a third person puts the same, then the bank will invest it all in several projects. Some projects lose money, some gain 20%, some gain 5%. How will the bank know that my money is in that project and yours is in this project? Maybe your money in the bank didn’t make five percent but only two percent, while my money made 20%, so we are sharing and making it 5%.

You hear me talking like this because it happened, by chance, that I studied courses in economy. But, before I came to this country, and while I was studying theology only, in Egypt, I did not know what inflation is. We had never heard that term while we were in Al Azhar. And our ulama, nowadays, who have never seen a book of economics, are giving fatwas, like summer showers, in the field of economics. You have to give fatwa in your own area of education and expertise. When you need to consult for a sickness you see a doctor, when you want to consult for legal matters you ask a lawyer, when you want to sell your house you consult with a real estate agent, why, then, is *EVERYONE* an authority on religion? Moreover, they give fatwas in the most thorny and

controversial areas. You have people who have never read about these things and they come and say to you “this is haram”, and “this is halal”.

I hope that these ideas will serve just to open our minds and make us think, so we don’t take everything we read in the old books for granted. There are numerous books written about Islam which are not even worth reading. The only Book you *must* read is the Book of God, therein is the truth, and use your brain, think. You know, our brothers who read the whole Qur’an in *Taraweeh*<sup>15</sup> in Ramadan, read it like parrots – very fast, you cannot catch up with them; they are like an express train; not only that, they have the Qur’an in front of them because they haven’t memorized it. What do they gain? The Qur’an is to be read as it was revealed: the Qur’an was revealed in installments, verse by verse, over a period of 23 years. So, also, when we read it, we must take our time, contemplate, concentrate, understand what we are reading, and think of how we can apply it in our lives. Instead, nowadays, we compete in who will finish the whole Qur’an first in the *Taraweeh*: some mosques do *khatam*<sup>16</sup> in three days even! And when someone dies, we gather a number of people to do *khatam* on behalf of the deceased. How will that reading of the Qur’an help the person, if, during all his life, he never prayed one rak’at? There are many misconceptions and traditions in our lives that we have turned into “religion”.

It reminds me of a man in our village while we were little kids. That man was a beggar. He used to extend his hand like that [Imam demonstrates] all the day, and say, “For Allah. Give me.” So the people, out of kindness, would give him money. And he got rich. Then, whenever anyone in the village needed money they would go and borrow from that man at 20%! One day the beggar said that he would like to perform Hajj. So the big ‘*alim*’<sup>17</sup> of our village said to him, “Listen, your money is from haram. Go to the city, and if you have 1000 Egyptian pounds, exchange them in the bank and get 1000 new notes, because you cannot do Hajj with that old money.” That is the fatwa he gave him in order to legitimize the Hajj for him! Imagine! This shows you how we have to utilize our brains in this respect.

<sup>13</sup> 9:34

<sup>14</sup> 1951-1966

<sup>15</sup> Special nightly prayers offered in Ramadan

<sup>16</sup> Completing a recitation of the entire Qur’an

<sup>17</sup> “Scholar”