

Islam: Need for reinterpretation

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PRIME Minister Datuk Seri Dr Mahathir Mohamad realises, and admits, that he was sticking his neck out when, opening the seminar discussing a system of Islamic financial instruments in Kuala Lumpur on Monday, he called on Muslims not to be obsessed with form in their interpretation of the religion.

In his usual frank and straightforward style, he questioned the infallibility of past and present scholars in their interpretation of the Quran and *Hadith* (Prophet's Traditions) on matters affecting Muslims, especially economics, finance and commerce.

In the same breath, he criticised Muslims who are more intent on fighting each other, frittering their wealth away and squabbling over insignificant matters instead of finding practical solutions to the problems faced by their brethren in this age of science and technology.

A point he cited, despite knowing it to be a dicey one, is the question of *riba* (usury or interest). Muslims are being deprived of this particular financial resource, he said, because of the interpretation of *riba* that stresses it as a form to be abhorred, and not as a cause of misery.

This is not the first time the

Prime Minister has reminded Muslims — scholars and lay-Muslims alike — to pay attention to substance rather than form, and knowing his crusading spirit, it will not be the last.

Blinkered lay-Muslims, scholars and jurists will no doubt take a narrow-minded view of the Prime Minister's earnest call. But others who have the interest of Muslims at heart, who realise what the problem is, will stop to think and acknowledge that the bottom line of Dr Mahathir's speech is that there is a need for a dynamic interpretation or reinterpretation of the Quran and *Hadith* so that Islam, meant to be a way of life for all times, can indeed be a living force in dealing with all matters.

That such an exercise needs to be undertaken by Muslim scholars and jurists speaks for itself when their brethren all over the world are being subjugated by alien thoughts and intellectualism. Slowly eroded of their Islamic values, they live in critical times, both economically and politically.

Indeed, the veracity of past scholars and jurists in finding answers to problems through sound reasoning, and their steadfastness in holding on to the Quran and *Hadith* as a guide and

not mere reference, has made Islam the ideology that once shaped the world and its adherents the best people.

But Muslims today, in the wake of Westernisation, have lost their tenacity to hold on to the Quran and *Hadith* to seek, interpret and pronounce the truth.

What we have today are pretenders of learning and wisdom who have led to intellectual barbarism, a situation which Dr Mahathir and other concerned Muslims find appalling. Many will not dispute this fact, but only some

COMMENTARY BY AMIN OMAR

will be willing to come forward and speak with bluntness that will jolt Muslims out of their slumber and intellectual incapacity.

Take the question of usury or interest as raised by Dr Mahathir. Usury or interest is an immemorial business problem and its prohibition is not only enforced in Islam, but concurred by almost all of the world's great religions and a majority of past philosophers and thinkers.

But all nations and peoples indulge in the practice even though

it has never been seen as desirable. It is universally accepted as evil, yet it has thrived.

What Dr Mahathir raised at the opening of the seminar is pertinent. Billions of dollars of Muslim-owned money are being deposited in non-Muslim-owned banks in non-Muslim countries and are collecting huge interests. That money will be lent out by the banks with interest, sometimes to enemies of Islam.

This is the age-old problem to which jurists and scholars have to find an answer, but in the current context.

Islam recognises that credit is an essential human need and has endeavoured to fulfil this necessity through ethics, the Islamic spirit of brotherhood and through the most desirable act of charity or *sadaqah*. It is enforced not through a penal code or a set of laws because Islam develops Man who develops society. Although the Quran does not prescribe any penalty for those who indulge in usury in their lifetime, the Holy Book promises them the severest of penalties in the Hereafter.

The Quran and *Hadith* are there to guide. But Muslim scholars and jurists have yet to present a coherent intellectual argument in support of this Quranic

injunction forbidding usury and to present an alternative, non-exploitative financial system. There has been a lot of talk, numerous seminars and loads of working papers, but no action so far in the direction of the latter.

Where is the spirit of brotherhood, of *sadaqah* and consultations? Where is the pronouncement that Islam also condemns excessive profiteering, hoarding, monopoly and the concentration of wealth when some are basking in ostentatious extravagance while others suffer in destitution, and die in famines?

Dr Mahathir has attacked chronic dogmatism. It is time now for the scholars and jurists to re-examine interpretations in the light of problems faced by Muslims in the 20th century.

It is up to them to propose a system that is just, because Islam stands for justice. They must propose concrete blueprints that will ensure that Muslims become strong through a financial system that enables commerce and social life to be governed by fair play.

But the sad fact is that they will not, if form takes precedence over substance, and if past scholars and jurists are regarded as infallible and their pronouncements gospel truth.