

A Comparative Analysis of Contemporary Perspectives on Quranic Verses on Riba: Emphasizing the Views of Bel'aid, Shahrour ,Al-Qaradawi, and Al-Ashmawi

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Abstract:

The prohibition of *riba* in contemporary economics is a major challenge in Islamic economic jurisprudence, highlighting the differences between the socio-economic context of the Qur'anic revelation and the modern era. Using a comparative descriptive-analytical method, this study examines the views of four prominent thinkers—Sadiq Bel'aid, Muhammad Shahrour, Yusuf Al-Qaradawi, and Muhammad Saeed Al-Ashmawi—on the interpretation of Qur'anic verses on *riba* and their jurisprudential implications.

All four scholars agree on the exploitative nature of pre-Islamic usury, yet differ in their conclusions. Al-Qaradawi, from a traditional perspective, considers bank interest to be prohibited *riba* and advocates Islamic banking based on participatory contracts. Bel'aid ,through a hermeneutic approach, regards modern bank interest as distinct from the *riba* prohibited in the Qur'an. Shahrour, based on his theory of limits, restricts the prohibition to compounded usury and permits reasonable interest .Al-Ashmawi, adopting a maqāsid-based approach, considers exploitation and injustice, rather than the form of the transaction, as the primary criterion.

The study concludes that differences among these views arise from distinct interpretive methodologies and that constructive dialogue among jurisprudential approaches can help address contemporary economic challenges.

Keywords: Ijtihad; Riba, Islamic Banking; Maqasid al-Shariah; Jurisprudential Modernism.

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