Ribā in The Qur'an and The Bible: Comparative Legal-Ethical Perspectives on Economic Justice

Khulafaur Rosidin
University of Melbourne, Australia
rosidink@student.unimelb.edu.au

Ahmad Solahuddin
Universitas PTIQ, Jakarta, Indonesia
solahuddin.purwodadi@gmail.com

Abstract: The prohibition of *ribā* is a classic issue across religious traditions and remains relevant in contemporary debates on financial practice. This study aims to reinterpret the prohibition of ribā in the Qur'an and the Bible in order to formulate ethical and legal criteria applicable to modern financial instruments. *Ma'na-cum-maghza* is used as an approach to reinterpret the meaning of riba.. The first stage reconstructs the textual and contextual meanings of key verses. The second stage builds an analytic bridge through classical and modern exegetical findings. The third stage articulates the substantive message (*maghzā*) as a basis for evaluating financial practices. The findings show that the ethical core of the prohibition of *ribā* lies in the principle of neither wronging others nor being wronged. This principle rejects forms of interest or gain that are exploitative and that unduly burden debtors, while preserving the specificity of *ribā* as an ethical and legal category that cannot be reduced to a flat equivalence with interest. The study proposes practical indicators for assessing the ethical validity of contracts, which include fairness in exchange, proportionality between risk and return, protection of vulnerable parties, prevention of burdensome debt spirals, and transparency of information and costs. These results reaffirm the orientation of *maqāṣid al-sharīʿah*, with particular emphasis on the protection of wealth, and offer a cross-scriptural evaluative framework that can be adopted in the design of contemporary Islamic financial contracts and policies.
Kewords: Riba; *Maʿna-Cum-Maghzā*; *Maqāṣid al-Sharīʿah*; Qur'an and Bible; Islamic Economic Law; Islamic Economic Ethics.

Abstrak: Larangan riba merupakan isu klasik lintas tradisi agama yang tetap relevan dalam diskusrsus praktik keuangan modern. Penelitian ini bertujuan menafsirkan ulang larangan riba dalam Al-Qur'an dan Alkitab untuk merumuskan kriteria etik-legal yang relevan bagi instrumen keuangan kontemporer. Metode yang digunakan adalah pendekatan *hermeneutik maʿna cum maghzā* untuk menafsirkan ulang maksud riba. Tahap pertama berupa rekonstruksi makna tekstual dan kontekstual atas ayat kunci. Tahap kedua berupa jembatan analitik melalui temuan tafsir dan komentar klasik serta modern. Tahap ketiga berupa perumusan pesan substantif (*maghzā*) sebagai dasar evaluasi praktik keuangan. Hasil penelitian menunjukkan bahwa inti etis larangan riba terletak pada prinsip tidak menzalimi dan tidak dizalimi. Prinsip ini menolak bentuk bunga atau keuntungan yang bersifat eksploitatif dan yang memperberat beban debitur, serta tetap menjaga kekhasan *ribā* sebagai kategori etika dan hukum yang tidak dapat disamakan secara sederhana dengan istilah bunga.

Studi ini menghasilkan indikator praktis untuk menilai keabsahan etis suatu kontrak yang mencakup keadilan pertukaran, proporsionalitas antara risiko dan imbal hasil, perlindungan bagi pihak yang rentan, pencegahan penggandaan utang yang memberatkan, serta transparansi informasi dan biaya. Temuan ini menegaskan orientasi *maqāṣid asy-syarīʿah* dengan penekanan pada perlindungan harta serta menawarkan kerangka evaluatif lintas teks suci yang dapat diadopsi dalam perancangan kontrak dan kebijakan keuangan syariah masa kini.

Kata kunci: Riba; *Maʿna-Cum-Maghzā*; *Maqāṣid asy-Syarīʿah*; Qur'an and Bible; Hukum Ekonomi Islam; Etika Ekonomi Islam.

Introduction

The discourse on *ribā* has long been the subject of scholarly debate among theologians, economists, and legal practitioners. Within the Islamic tradition, *ribā* is predominantly regarded as a prohibited practice on the grounds that it entails elements of injustice and the exploitation of the vulnerable.[1] Similarly, in the Christian tradition, the prohibition of *ribā* has strong roots in Biblical texts; however, as history unfolded, this prohibition underwent reinterpretation and was ultimately relaxed within Church practice.[2] Such debates indicate that *ribā* constitutes not only a theological problem but also a social, economic, and ethical issue that traverses the broader Abrahamic religious traditions.[3]

Extensive academic inquiry has been devoted to the study of *ribā* from within the Islamic tradition. Abdullah Saeed, for instance, underscores the importance of situating *ribā* in its historical context and within the moral framework of law, arguing that modern bank interest cannot be simplistically equated with the exploitative practices of pre-Islamic Arabia.[4] Likewise, the research of Christopher Panal Lumban Gaol and colleagues reveals the philosophical complexity of debates in Islamic jurisprudence on bank interest, incorporating utilitarian, deontological, and contractual perspectives.[5] Shahzada Benazeer further argues that the Qur'anic term *al-ribā* should more appropriately be interpreted as exploitative usury rather than as interest per se in contemporary banking systems. Nevertheless, such scholarship has generally concentrated on the internal Islamic discourse and has yet to engage in comparative dialogue with other scriptural traditions.[6] In parallel, Bayindir and Ustaoglu

---

[1] Muhammad Mazhar Iqbal and Anwar Shah, "A Probable Reason for Qur'ānic Prohibition of Ribā: Dissimilarity of Price and Interest Rate as Equilibrating Variables," *Islamic Studies* 63, no. 2 (June 2024): 241–53, https://doi.org/10.52541/isiri.v63i2.2847.

[2] Natalie Schoon and Julinda Nuri, "Comparative Financial Systems in Judaism, Christianity and Islam: The Case of Interest," *SSRN Electronic Journal*, ahead of print, 2012, https://doi.org/10.2139/ssrn.2126503.

[3] Muhammad Zaid Malik, "The Impact of Zakāh and Ribā on Society: A Comparative Study," *ISLAMIC STUDIES* 61, no. 3 (September 2022): 321–30, https://doi.org/10.52541/isiri.v61i3.2108.

[4] Abdullah Saeed, "Adapting Understanding of Riba to Islamic Banking: Some Developments," in *The Foundations of Islamic Banking*, ed. Mohamed Ariff and Munawar Iqbal (Edward Elgar Publishing, 2011), https://doi.org/10.4337/9781849807937.00010.

[5] Christopher Panal Lumban Gaol, Gregory Hansrainer, and Bennett Rainey, "Bank Interest in Islamic Law," *At-Tasyrih: Jurnal Pendidikan Dan Hukum Islam* 9, no. 1 (May 2023): 34–43, https://doi.org/10.55849/attasyrih.v9i1.149.

[6] Javad Fakhkhar Toosi, "Ribā and Paying Off Non-Stipulated Interest: The Capability to Become a Prevalent Custom (ʿUrf) in Islamic Society," *Arab Law Quarterly* 38, no. 5 (June 2022): 546–78, https://doi.org/10.1163/15730255-bja10118.

demonstrate that the issue of *ribā* has also commanded significant attention within other Abrahamic religions, particularly Judaism and Christianity.[7]

More over regarding *ribā* on the Bible, Carl F. Taeusch traced the historical evolution of *ribā* as an ethical and philosophical construct that significantly influenced economic thought across the centuries, arguing that the moral reflections of medieval theologians remain relevant for understanding and addressing the crises of modern capitalism.[8] Joshua Buch, in his examination of the Hebrew terms *neshekh* and *tarbit*, elucidated the biblical prohibition against charging interest on loans to fellow community members, framing interest-free lending as both a moral obligation and an expression of social solidarity.[9] Similarly, A. Walsh analyzed the medieval Christian doctrine of *ribā*, emphasizing its roots in biblical ethics and Aristotelian philosophy. Walsh identified two key arguments underpinning the prohibition, namely the *argument from barrenness*, which holds that money is inherently unproductive, and the *argument from compulsion*, which regards *ribā* as a form of exploitation. Nevertheless, the development of *extrinsic titles* introduced limited exceptions to this prohibition, generating significant theological debate.[10] Furthermore, Syed Hussain Ali Jafri and Lawrence S. Margolis contended that the idea of interest-free banking is not unique to Islam but is also grounded in Jewish and Christian traditions, both of which reject *ribā* as a means of protecting the poor and upholding social justice.[11]

Previous studies have largely focused either on theological prohibitions of ribā in Islam or on its historical development within the Abrahamic traditions. However, these approaches fail to address the complexities of *ribā* in modern financial and capitalist systems. Building on these gaps, this article positions itself as a comparative doctrinal–ethical study that applies the *maʿna-cum-maghzā* approach to Qur'anic and Biblical texts in order to derive conceptual principles for Islamic Business-Economic Law. This article asks two questions, (1) How does a *maʿna-cum-maghzā* reading clarify the boundary between exploitative usury condemned by scripture and permissible, non-oppressive financial gains? (2) What legal-ethical criteria, as grounded in justice, proportionality, and protection of the vulnerable, can be articulated to evaluate contemporary practices and contracts within Islamic economic governance? The aim is conceptual rather than prescriptive. First, to reconstruct the anti-*ribā* prohibition as a trans-textual ethical principle of economic justice and social protection grounded in *maʿna* (textual meaning) and *maghzā* (universal moral significance).[12] Second, to delineate the conceptual grammar that distinguishes exploitative usury (*ribā nasīʾah*) from non-oppressive gain without collapsing historically diverse practices into a single label. Third, to develop a

---

[7] Servet Bayindir and Murat Ustaoglu, "The Issue of Interest (Riba) in the Abrahamic Religions," *International Journal of Ethics and Systems* 34, no. 3 (August 2018): 282–303, https://doi.org/10.1108/IJOES-09-2017-0148.

[8] Carl F. Taeusch, "The Concept of 'Usury' the History of an Idea," *Journal of the History of Ideas* 3, no. 3 (June 1942): 291, https://doi.org/10.2307/2707306.

[9] Joshua Buch, "Neshekh and Tarbit: Usury from Bible to Modern Finance," *Jewish Bible Quarterly Dor Le Dor* 33, no. 1 (2025), https://jbqnew.jewishbible.org/assets/Uploads/331/331_Neshech3.pdf.

[10] Adrian Walsh, "Usury in Medieval Christianity," in *The Palgrave Handbook of Philosophy and Money*, ed. Joseph J. Tinguely (Cham: Springer International Publishing, 2024), 595–615, https://doi.org/10.1007/978-3-031-54136-0_31.

[11] Syed Hussain Ali Jafri and Lawrence S. Margolis, "The Treatment of Usury in the Holy Scriptures," *Thunderbird International Business Review* 41, nos. 4–5 (July 1999): 371–79, https://doi.org/10.1002/tie.4270410405.

[12] Sahiron Syamsuddin, "MA'NA-CUM- MAGHZA APROACH TO THE QUR'AN: INTERPRETATION OF Q. 5:51," paper presented at International Conference on Qur'an and Hadith Studies (ICQHS 2017), Jakarta, Indonesia, *Proceedings of the International Conference on Qur'an and Hadith Studies (ICQHS 2017)*, Atlantis Press, 2018, https://doi.org/10.2991/icqhs-17.2018.21.

comparative hermeneutic framework mapping convergences and divergences between Qur'anic and Biblical discourses on justice, proportionality, and vulnerability.

Operationally, the *maʿna-cum-maghzā* approach proceeds through three interconnected stages that function as a coherent framework for scriptural interpretation. The first stage is textual and contextual analysis, or maʿna, which asks the exegete to attend to linguistic, syntactic, and semantic features and to locate the text in its socio-historical milieu.[13] This involves examining *asbāb al-nuzūl* (occasions of revelation), consulting classical commentaries, and mapping the semantic range of key terms so that the historical meaning can be approximated as it would have been understood by the Prophet's contemporaries.[14] A second stage follows as an analytical and synthetic reflection that bridges *maʿna* and *maghzā*. Insights from textual and historical work are integrated to surface underlying ethical, moral, or theological principles. In debates on *ribā*, the interpreter abstracts principles of justice, anti-exploitation, and social solidarity that are traceable across Qurʾanic and Biblical horizons. This movement avoids textual literalism while preserving fidelity to the moral and theological spirit of revelation.[15]

A final stage turns to contemporary relevance and ethical recontextualization, or *maghzā*, which formulates the contextual significance of the text for present conditions. Universal principles identified through *maʿna* are related to current socio-economic, ethical, and political realities so that scriptural ethics become living guidance for communities today.[16] With respect to *ribā*, *maghzā* articulates a wider moral imperative against systemic economic injustice rather than restricting interpretation to premodern financial forms. This operationalization enables disciplined cross-scriptural comparison and clarifies how Qurʾan and Bible converge on shared values of equity, compassion, and the protection of the vulnerable. In this way, *maʿna-cum-maghzā* maintains textual integrity, generates conceptually precise criteria for interpretation, and sustains a pathway from historical meaning to present significance without collapsing diverse practices into a single label.

Applied to both the Qur'an and the Bible, the *maʿna-cum-maghzā* theory works as a dialogical hermeneutic that preserves textual integrity while recovering shared ethical cores.[17] Primary data consist of scriptural passages on economic ethics, namely Qur'an 2 verses 275-279, Qur'an 3:130, Qur'an 4:161, together with Deuteronomy 23 verses 19-20, Exodus 22-25, Leviticus 25:35-37, Luke 6:34-35, and Matthew 25:27. Supplementary data comprise classical *tafsīr* and selected Biblical commentaries, read alongside responsible modern

---

[13] Yazida Ichsan et al., "Realizing Islamic Education Based on Religious Moderation with the Wasathiyah Islamic Paradigm from the Perspective of the Qur'an," *Jurnal Pendidikan Agama Islam* 21, no. 1 (June 2024): 247–63, https://doi.org/10.14421/jpai.v21i1.9944.

[14] Muhammad Dzilfikri Al Baihaqi, "Unveiling the Implicit Message: A Comprehensive Exploration of Qur'anic Democracy Using Ma'na-Cum-Maghza Approach," *Jurnal Studi Ilmu-Ilmu Al-Qur'an Dan Hadis* 23, no. 2 (July 2022): 391–416, https://doi.org/10.14421/qh.v23i2.4616.

[15] M. Ajril Mually and Naser Ali Abdulghani, "Deconstruction in the Maʿnā-Cum-Maghzā Method and Linguistic Hermeneutics: A Comparative Analysis of Qur'anic Interpretative Approaches," *Al-Karim: International Journal of Quranic and Islamic Studies* 2, no. 2 (August 2024): 185–208, https://doi.org/10.33367/al-karim.v2i2.4261.

[16] Rima Rayhana Hana et al., "Contextual Reading of Surah Al-Baqarah [2]: 222 with the Ma'na Cum Maghza Approach," *QOF* 7, no. 2 (December 2023): 281–300, https://doi.org/10.30762/qof.v7i2.1725.

[17] Irwan Ahmad Akbar, Ahmad Izzuddin, and Jamilah Jamilah, "Women's Menstruation Is a Dirt: The Application of Ma'na-Cum-Maghza Approach in Qur'an," in *Proceedings of the 4th Annual International Conference on Language, Literature and Media (AICOLLIM 2022)*, ed. Rohmani Nur Indah et al., Advances in Social Science, Education and Humanities Research (Paris: Atlantis Press SARL, 2023), 725:642–51, https://doi.org/10.2991/978-2-38476-002-2_60.

scholarship on *ribā*. Comparative procedure establishes thematic equivalence, conducts parallel historical analyses that attend to Arabian tribal society, covenantal Israel, and the Hellenistic Roman milieu, then abstracts shared principles such as the rejection of exploitation and the cultivation of compassion. A concluding step articulates a transcultural maghzā relevant to economic justice, interfaith ethics, and social sustainability.[18]

Results and Discussion

Riba on The Quran: Non-Oppression in Exchange, Restraint of Compounded Liability, and Safeguarding Communal Wealth

Read as a unit, Qur'an al-Baqarah [2] verses 275 to 279 stages a legal–ethical contrast between al-*bayʿ* (lawful trade) and *ribā* (exploitative usury), rejecting the claim *al-bayʿ* is like *ribā* with the affirmation *aḥalla Allāhu al-bayʿa wa ḥarrama al-ribā*. The passage frames *ribā* as moral disorientation and warns of its eschatological consequence, then sets an economy of virtue through *yamḥaqu Allāhu al-ribā wa yurbī al-ṣadaqāt* which links prohibition to distributive ethics where *ṣadaqāt* and *zakāh* cultivate increase that is socially just. Believers are called to *ittaqū Allāha* and to relinquish *mā baqiya mina al-ribā*, establishing repentance and restitution as the pathway out of injustice. The remedial rule *falakum ruʾūsu amwālikum* secures the return of principal while the clause *lā taẓlimūna wa lā tuẓlamūn* supplies a normative test that no party should wrong or be wronged. Refusal triggers *fa'dhanū bi ḥarbin mina Allāhi wa rasūlih*, signalling a state of moral emergency rather than a merely private sin. This arc prepares the doctrinal terrain on which classical exegetes situate the prohibition within a Medinan project of building a socio-economic order oriented to equity and sustainability.

Qur'an 2:275–279 occupies a pivotal position in affirming the prohibition of *ribā* and articulating the Qur'an's broader vision of justice within the Islamic economic system. From the perspective of *ma'na*, classical exegetes such as al-Ṭabarī (839–923 CE), Ibn Kathīr (1300–1373 CE), al-Qurṭubī (1214–1273 CE), al-Suyūṭī (1445–1505 CE), and al-Maḥallī (1389–1460 CE) approached these verses through careful attention to linguistic features and the historical context of revelation. They consistently emphasized that the prohibition of *ribā* was revealed during the Medinan period, when the nascent Muslim community was constructing a socio-economic order grounded in principles of equity and sustainability.[19]

Historically, the proscribed form of *ribā* referred primarily to *ribā nasī'ah*, the practice of compounding interest on loans over time. Debtors who failed to repay within the stipulated term faced escalating charges, resulting in an ever-increasing burden of debt. Al-Ṭabarī and Ibn Kathīr highlight the prevalence of this practice in pre-Islamic Arabia, where it perpetuated cycles of social injustice. The Qur'an, within the framework of *ma'na*, addressed this practice incrementally, beginning with a moral censure (Q 30:39), followed by the prohibition of compounded *ribā* (Q 3:130), and culminating in the comprehensive interdiction of *ribā* in Q 2:275–279.[20]

---

[18] M. Badruz Zaman, Itmam Aulia Rakhman, and Ahmad Mundzir, "The Meaning of Jilbāb and Khimār in Contextual Interpretation: Integrating Gadamer's Hermeneutics and Ulūm al-Qur'ān," *QOF* 8, no. 2 (December 2024): 301–20, https://doi.org/10.30762/qof.v8i2.1381.

[19] Ahmad Solahuddin and Muhamad Ulul Albab Musaffa, "Qaṭ'ī-Dzannī Keharaman Riba Dan Bunga Bank: Kajian Heuristik Terhadap Ayat-Ayat Riba," *Asy-Syir'ah: Jurnal Ilmu Syari'ah Dan Hukum* 53, no. 1 (April 2019): 86–113, https://doi.org/10.14421/ajish.v53i1.1598.

[20] Zezen Zainul Ali, Annisa Wulandari, and Anwar M Radiamoda, "Qardh Implementation in Islamic Financial Institutions (LKS) and Advantage in Enterprise World," *Az-Zarqa': Jurnal Hukum Bisnis Islam* 14, no. 2 (October 2022): 221–41, https://doi.org/10.14421/azzarqa.v14i2.2592.

The *asbāb al-nuzūl* of verses 278–279 further illustrates this dynamic. According to Ibn Kathīr, al-Ṭabarī, and al-Qurṭubī, the verses were revealed concerning usurious dealings between the Banū Thaqīf and Banū Mughīrah. After embracing Islam, the Banū Thaqīf persisted in demanding accrued interest on pre-Islamic debts. Revelation then instructed that only the principal sum be recovered, without any increment. Al-Qurṭubī notes that these verses were revealed after the conquest of Mecca (8 AH/630 CE), representing a critical juncture in the consolidation of Islamic law and the institutionalization of a just economic order.[21]

Linguistically, the Qur'an, al-Baqarah [2]:275, employs striking imagery to underscore the prohibition. The phrase *"lā yaqūmūna illā kamā yaqūmu alladhī yatakhabbaṭuhu al-shayṭān min al-mass"* is interpreted by al-Ṭabarī as depicting mental and physical disorientation induced by demonic possession, while Ibn Kathīr[22] and al-Qurṭubī[23] regard it as a metaphor for the disgrace awaiting usurers on the Day of Judgment. The verb *yatakhabbaṭuhu*, derived from the root *kh-b-ṭ*, produces an evocative image of inner and outer ruin wrought by usurious practices.

Equally significant is the contrast in Qur'an, al-Baqarah [2]:276, *"yamḥaqu al-ribā"* (God obliterates usury) juxtaposed with *"yurbi al-ṣadaqāt"* (God multiplies charity). Al-Ṭabarī interprets *yamḥaqu* as the removal of divine blessing,[24] while Ibn Kathīr observes that wealth obtained through *ribā* is often dissipated through calamity.[25] In contrast, al-Qurṭubī explains that *yurbi al-ṣadaqāt* conveys the notion of charitable rewards multiplied up to seven hundredfold.[26] At the level of *ma'na*, this reflects empirical social realities, whereas at the level of *maghza*, it communicates a universal principle that *ribā* is destructive, while charity is constructive, nurturing solidarity within society.

The rhetoric of al-Baqarah [2]:279 intensifies with the declaration, *"fa'dhanu biḥarbin min Allāh wa rasūlihi"* (then be warned of war from God and His Messenger). Al-Qurṭubī interprets this as a dual threat, worldly and eschatological,[27] while Ibn Kathīr underscores the gravity of engaging in *ribā*.[28] This is not merely figurative language but a theological assertion that *ribā* destabilizes the social order. The concluding expression, *"lā taẓlimūna wa lā tuẓlamūn"* ("you shall not wrong, nor shall you be wronged"), articulates the principle of reciprocal justice. For al-Ṭabarī[29] and Ibn Kathīr,[30] this parallel structure serves as a foundational axiom of the Islamic economic system, which categorically rejects exploitation.

Through the hermeneutical lens of *ma'na-cum-maghza*, these verses are not confined to the seventh-century Medinan context but extend into contemporary realities. *Ma'na* situates

---

[21] Muhammad Halaby, "Riba According to The Al-Quran View: Thematic Tafsir Study About Riba Verses," *International Journal of Islamic Thought and Humanities* 1, no. 1 (March 2022): 17–26, https://doi.org/10.54298/ijith.v1i1.12.

[22] Ismā'īl ibn 'Umar ibn Kathīr al-Qurashī al-Dimashqī, *Tafsīr Al-Qur'ān al-'Aẓīm*, vol. 1 (Riyadh: Dār Ṭayba, 2002). P. 709

[23] Shams al-Dīn Muḥammad ibn Aḥmad al-Anṣārī al-Qurṭubī, *Al-Jāmi' Li-Aḥkām al-Qur'Ān*, vol. 3 (Beirut: Dār al-Fikr, 2010). P. 317

[24] Muhammad ibn Jarīr al-Tabarī, *Jāmi' al-Bayān 'an Ta'Wīl Āy al-Qur'Ān*, vol. 3 (Beirut: Dār al-Fikr, 1998).

[25] Ismā'īl ibn 'Umar ibn Kathīr al-Qurashī al-Dimashqī, *Tafsīr Al-Qur'ān al-'Aẓīm*, vol. 1.

[26] al-Qurṭubī, *Al-Jāmi' Li-Aḥkām al-Qur'Ān*, vol. 3.

[27] al-Qurṭubī, vol. 3.

[28] Ismā'īl ibn 'Umar ibn Kathīr al-Qurashī al-Dimashqī, *Tafsīr Al-Qur'ān al-'Aẓīm*, vol. 1.

[29] Muhammad ibn Jarīr al-Tabarī, *Jāmi' al-Bayān 'an Ta'Wīl Āy al-Qur'Ān*, vol. 3.

[30] Ismā'īl ibn 'Umar ibn Kathīr al-Qurashī al-Dimashqī, *Tafsīr Al-Qur'ān al-'Aẓīm*, vol. 1.

the prohibition of *ribā* as a response to exploitative lending practices of the time, while *maghza* distills universal principles of economic justice, social solidarity, and protection of the vulnerable. Accordingly, the interdiction of *ribā* should not be reduced to a historical normative command, but rather apprehended as a timeless ethical imperative rejecting financial injustice in its various modern manifestations, including predatory banking interest, exploitative capitalist structures, and inequitable global economic regimes.

Extending the Medinan ethic of *lā taẓlimūna wa lā tuẓlamūn*, Qur'an Alī 'Imrān[3]:130 addresses *al-ribā aḍʿāfan muḍāʿafatan* and orders *ittaqu Allāha* so that prosperity aligns with justice. Read through *maʿna*, the phrase *aḍʿāfan muḍāʿafatan* marks the compounding burden that turns credit into domination, a form of extraction that the first audience would recognise as socially corrosive. Through *maghzā*, the verse speaks beyond a single premodern form and articulates a general norm against disproportionate liability and the escalation of debt that traps the vulnerable, which anchors Islamic Economic Law to an ethic of non-oppression and communal protection. The prohibition therefore functions not as a narrow technical rule but as a guiding principle for evaluating arrangements that magnify claims without commensurate risk sharing or real sector contribution, while the call to *taqwā* situates compliance within moral accountability. Thus, the verse functions not merely as a restriction on a specific financial practice, but as a normative principle guiding the formation of a just society.

Al-Qurṭubī (d. 1273 CE/671 AH), citing Ibn ʿAtiyyah, acknowledged the absence of a definitive cause of revelation. Mujāhid (d. 722 CE/104 AH), however, maintained that the verse referred to the practice of pre-Islamic *ribā*, in which deferment of debt repayment was consistently accompanied by an increment. Interpreted through *maʿna-cum-maghzā*, this report is not simply descriptive of past custom; rather, it illustrates the Qurʾān's categorical rejection of practices that multiply debt and oppress the vulnerable. The prohibition thereby operates as a mechanism of social protection against predatory economic structures.[31]

Ibn Kathīr (1301–1373 CE/701–774 AH) similarly described pre-Islamic *ribā* as a system whereby debt deferment entailed repeated interest accrual, ultimately leading to unmanageable obligations. From the perspective of *maʿna*, this reflects the concrete financial reality of that period. Yet from the perspective of *maghzā*, Ibn Kathīr's exposition underscores the ethical import of the verse emphasizing that Islam sought to liberate its adherents from systemic economic exploitation. The prohibition, therefore, is part of a broader moral transition toward a more equitable financial order.[32]

Historically, this verse was revealed in the aftermath of the Battle of Uḥud (3 AH), a period during which the Muslim community in Medina was consolidating its socio-economic foundations.[33] The phrase *lā taʾkulū al-ribā* is, at the *maʿna* level, a categorical prohibition of pre-Islamic *ribā*. Yet its *maghzā* functions as a moral corrective for a society undergoing identity formation. By rejecting *ribā*-based economic structures, Islam guided its followers toward an order predicated upon the repudiation of exploitation. Consequently, the verse conveys a transhistorical message that oppressive economic structures, regardless of their form, must be abandoned.

Through a *maʿna-cum-maghzā* reading, Āli ʿImrān [3]:130 can thus be understood as more than a technical prohibition confined to compounded *ribā* in the pre-Islamic era. It

[31] al-Qurṭubī, *Al-Jāmiʿ Li-Aḥkām al-Qur'Ān*, vol. 3.

[32] Ismāʿīl ibn 'Umar ibn Kathīr al-Qurashī al-Dimashqī, *Tafsīr Al-Qur'ān al-'Aẓīm*, vol. 1.

[33] Javier Albarrán, "The Battles of the Umayyads. Remembering War from West to East," *Der Islam* 100, no. 2 (October 2023): 346–69, https://doi.org/10.1515/islam-2023-0019.

represents a universal moral principle rejecting all forms of economic injustice. The verse underscores that justice and social righteousness are integral to faith itself. Accordingly, its relevance transcends its historical milieu, providing a transformative ethic applicable to contemporary financial systems, wherein practices such as interest and other financial instruments must be critically examined for their consonance with the Qurʾānic vision of justice.

Flowing from *aḍʿāfan muḍāʿafatan* and the ethic of *lā taẓlimūna wa lā tuẓlamūn*, Qur'an 4 verse 161 binds *al-ribā* to *akl al-māl bil-bāṭil* and frames economic transgression as institutional injustice. Ibn ʿAtiyyah (d. 541 AH/1147 CE) notes that Qur'an 4 verses 161 to 162 do not possess an explicitly authentic *asbāb al-nuzūl*, which directs the reading toward the text's internal linkage between prohibited *ribā* and wrongful appropriation.[34] Al-Baghawī (d. 516 AH/1122 CE) reports that the transgression included not only forbidden *ribā* but also broader corruption such as *rashwah* and coercive confiscation that targeted vulnerable groups.[35] Read through *maʿna*, the verse depicts a composite offence that aggregates increment and corrupt acquisition. Read through *maghzā*, the coupling of *ribā* with *bil-bāṭil* supplies a criterion for identifying arrangements that magnify claims without right and that erode communal protection.[36] This trajectory keeps the focus on proportionality and non-oppression and prepares the transition to the ensuing discussion that unfolds the normative arc of the passage.

Historically, this verse was revealed in Medina during a period when Muslim–Jewish relations were central to shaping a pluralistic society. At the *maʿna* level, the verse alludes to the involvement of certain Jewish tribes (particularly Banū Qaynuqāʿ and Banū Naḍīr) in *ribā* and economic manipulation.[37] Yet the *maghzā* extends beyond the Medinan context, emphasizing the necessity of constructing a social order rooted in justice and rejecting exploitation in all forms. The moral message, therefore, remains transhistorically relevant.[38]

The linguistic structure of verse 161 employs the phrase *wa akhdhihim al-ribā wa qad nuhū ʿanhu*, which, at the level of *maʿna*, highlights a conscious and deliberate violation of Torah law. The verb *akhdh* (to take) connotes intentional and avaricious action.[39] Furthermore, the expression *wa aklihim amwāl al-nās bil-bāṭil* expands the condemnation beyond *ribā* to encompass corruption and fraud. From the *maghzā* standpoint, the verse conveys a universal warning that any pursuit of material gain that disregards justice corrodes the moral fabric of society and leads to collective ruin.[40]

A deliberate contrast is introduced in verse 162, marked by the particle *lākinna*, which distinguishes the blameworthy group from the praiseworthy. At the *maʿna* level, the verse commends *al-rāsikhūna fī al-ʿilm* (People of the Book firmly grounded in knowledge and faith) among whom ʿAbd Allāh b. Salām (d. 43 AH/663 CE) is often cited. According to al-Baghawī, these individuals sincerely accepted the truth of revelation, including the prophethood of Muḥammad (peace be upon him). From the *maghzā* perspective, this

[34] Fakhr al-Dīn al-Rāzī, *Mafātīḥ Al-Ghayb*, vol. 11 (Beirut: Dār Iḥyā' al-Turāth al-'Arabī, 1999). P. 83

[35] Al-Ḥusayn ibn Mas'ūd al-Baghawī, *Ma'ālim al-Tanzīl*, vol. 2 (Riyadh: Dār Ṭayba, 2010). P. 310

[36] Muḥammad Rashīd ibn ʿAlī dan Muhammad Abduh Riḍā, *Tafsīr Al-Manār*, vol. 6 (Cairo: al-Hayʾah al-Miṣriyyah lil-Kitāb, 2010). P. 50

[37] Muḥammad Jamāl al-Dīn al-Qāsimī, *Maḥāsin Al-Ta'wīl*, vol. 5 (Beirut: Dār Iḥyā' al-Kutub al-'Arabiyya, 1957). P. 1717

[38] Fakhr al-Dīn al-Rāzī, *Mafātīḥ Al-Ghayb*, vol. 11.

[39] Fakhr al-Dīn al-Rāzī, vol. 11.

[40] Muḥammad Jamāl al-Dīn al-Qāsimī, *Maḥāsin Al-Ta'wīl*, vol. 5.

acknowledgment underscores the Qurʾān's inclusivity, as those who embrace the truth, irrespective of prior communal affiliation, are honored with divine reward.[41]

The linguistic form of verse 162 also contains a notable peculiarity. The phrase *wal-muqīmīna al-ṣalāt* is written in the accusative (*naṣb*) rather than the nominative (*rafʿ*). While some authorities, such as ʿĀʾishah (d. 58 AH/678 CE), regarded this as a scribal error, the majority (including ʿUthmān b. ʿAffān, d. 35 AH/656 CE) interpreted it as either a legitimate dialectal variation or a deliberate stylistic emphasis. From a *maʿna* perspective, this feature reflects the flexibility of Arabic grammar. From a *maghzā* perspective, it demonstrates that technical linguistic variations do not compromise the substantive ethical teachings concerning faith, prayer, and almsgiving.[42]

In conclusion, a *maʿna-cum-maghzā* reading of QS al-Nisāʾ [4]:161–162 demonstrates that the Qurʾānic prohibition of *ribā* is not confined to Jewish practices in Medina but constitutes a universal repudiation of all forms of economic exploitation. Its moral message emphasizes the imperative of social justice, the rejection of greed, and the honoring of sincere faith. Together, these verses illustrate that the Qurʾān is not merely a legal text but also an ethical framework guiding humanity toward a just, balanced, and truth-oriented society.

Ribā in the Biblical Tradition: A *Maʿnā-cum-Maghzā* Reading of Economic Justice

Taken as a coherent legal-ethical unit, Deuteronomy 23 verses 19 to 20 lays out a compact ethic of lending that pivots on נֶשֶׁךְ / *neshekh* which literally means a bite and signals the injurious extraction that interest inflicts on a debtor's livelihood.[43] The prohibition targets interest on *kesef* money, *okhel* food, and *kol davar* anything lent, and it frames lending within covenantal solidarity toward *achikha* your brother, while permitting interest toward the *nokhri* foreigner. Rather than a technical banking rule, the unit encodes a social grammar that privileges compassion, communal responsibility, and protection of the vulnerable over opportunistic gain.[44] Read dialogically with Qur'anic materials, this differentiation does not license exploitation; it highlights how communities police internal justice and stabilise subsistence through interest-free support. The key term *neshekh* will therefore guide the verse-by-verse discussion that follows, with verse 19 setting the baseline ban within the community and verse 20 clarifying the boundary of application together with the promise of blessing that attaches to obedience. In what follows, the analysis turns to the wording and historical horizons of each verse in order to trace the ethical core that later traditions interpreted as a safeguard against predatory extraction and as a positive discipline of mercy in credit relations.

Table 1

Hebrew (MT)	Transliteration	English (ESV)
לֹא־תַשִּׁיךְ לְאָחִיךָ נֶשֶׁךְ־כֶּסֶף נֶשֶׁךְ אֹכֶל	*Lōʾ-taššīkh leʾāḥīḵā nešeḵ-kesef nešeḵ ʾōḵel nešeḵ kāl-dāḇār ʾăšer yiššāḵ.*	"You shall not charge interest on loans to your brother, interest on money, interest on food, interest on anything that is lent for interest. (v.19)"

[41] Fakhr al-Dīn al-Rāzī, *Mafātīḥ Al-Ghayb*, vol. 11.

[42] Riḍā, *Tafsīr Al-Manār*, vol. 6.

[43] Hillel Gamoran, "The Biblical Law against Loans on Interest," *Journal of Near Eastern Studies* 30, no. 2 (April 1971): 127–34, https://doi.org/10.1086/372105.

[44] Bernard J. Meislin and Morris L. Cohen, "Backgrounds of the Biblical Law against Usury," *Comparative Studies in Society and History* 6, no. 3 (April 1964): 250–67, https://doi.org/10.1017/S0010417500002152.

נֶשֶׁךְ כָּל־דָּבָר אֲשֶׁר יִשָּׁךְ (יט)		
לַנָּכְרִי תַשִּׁיךְ וּלְאָחִיךָ לֹא תַשִּׁיךְ לְמַעַן יְבָרֶכְךָ יְהוָה אֱלֹהֶיךָ בְּכֹל מִשְׁלַח יָדֶךָ עַל־הָאָרֶץ אֲשֶׁר אַתָּה בָא־שָׁמָּה לְרִשְׁתָּהּ (כ)	*Lannāḵrī tašīkh, ulʾāḥīḵā lōʾ tašīkh; lemaʿan yḇāreḵḵā YHWH ʾĕlōheḵā bĕḵōl mišlaḥ yādeḵā ʿal-hāʾāreṣ ʾăšer attā bāʾ-šāmmah lĕrišttāh.*	"You may charge a foreigner interest, but you may not charge your brother interest, that the Lord your God may bless you in all that you undertake in the land that you are entering to possess. (v.20)"

Deuteronomy 23:19–20 cannot be dated with precision in terms of day, month, or year according to the modern calendar. Within Jewish religious tradition, the Book of Deuteronomy is regarded as deriving from the teachings of the Prophet Moses in the thirteenth century BCE, when the Israelites were encamped on the plains of Moab prior to their entry into Canaan.[45] Modern biblical scholarship, however, generally locates its composition or final redaction in the seventh century BCE, specifically around 622 BCE during the reign of King Josiah in Judah. Josiah's religious reforms sought to centralize worship in Jerusalem and restore adherence to Torah law.[46] Consequently, Deuteronomy 23:19–20 should not be understood as the record of a discrete historical event but rather as a legal formulation that developed through a complex process of oral transmission, early written codification, and subsequent redaction within a particular socio-political setting.

The so-called Social and Economic Laws (Deuteronomy 22-25) articulate regulations governing Israel's daily life in the framework of justice and solidarity. Laws concerning marriage, divorce, and sexual integrity sought to maintain moral order and communal cohesion.[47] Special provisions were made for vulnerable groups (slaves, the poor, widows, orphans, and foreigners) underscoring the ethical imperative to shield them from oppression. Economic prohibitions targeted fraudulent practices in trade, which threatened both social integrity and covenantal fidelity. Regulations on loans and pledges emphasized that financial assistance must not become a mechanism of exploitation. The prohibition of *ribā* in 23:19-20, in particular, reflects a theological and ethical commitment to internal solidarity. Laborers, moreover, were entitled to the fruit of their labor, indicating that the Torah recognized labor rights as integral to covenantal justice.[48]

Closely related are the Laws of Holiness and Communal Life (Deuteronomy 23-26), which stress the purity of Israel's encampment both ritually and socially. Provisions regarding foreigners, runaway slaves, prostitution, and ritual impurity were designed to safeguard moral

[45] Christoph W. Stenschke, "The Prophet like Moses (Dt 18:15–22): Some Trajectories in the History of Interpretation," *Verbum et Ecclesia* 42, no. 1 (April 2021), https://doi.org/10.4102/ve.v42i1.1962.

[46] Briks, Piotr. "Reforms of King Josiah of Judah (640–609 BC)–defeat or success?." *In The Ancient World*: 35.; Michał Baranowski et al., eds., *Elites in the Ancient World*, Szczecińskie Studia Nad Starożytnością, vol. 2 (Szczecin: Wydawnictwo Naukowe Wydziału Humanistycznego US Minerwa, 2015).

[47] Markl, "No Future without Moses: The Disastrous End of 2 Kings 22–25 and the Chance of the Moab Covenant (Deuteronomy 29–30)," *Journal of Biblical Literature* 133, no. 4 (2014): 711, https://doi.org/10.15699/jbibllite.133.4.711.

[48] Jônatas Mattos Leal, "Loans, Debts and Interest: A Study on the Relevance of Deut. 23:19-20 for Christians Today," *PRÁXIS TEOLÓGICA* 14, no. 1 (December 2018): e1593, https://doi.org/10.25194/2317-0573.2018v14n1.e1593.

integrity and communal stability.[49] The reiteration of the prohibition of *ribā* within this section highlights the perceived danger of economic exploitation for Israel's unity. Regulations on vows and oaths underscored the sanctity of commitments made before God, while social provisions such as gleaning rights for the poor represent an early form of religion-based social welfare. The section culminates in chapter 26 with the command to offer first fruits, symbolically affirming the interconnection of socio-economic life with spiritual fidelity.

From the standpoint of location and provenance, Jewish tradition situates these laws within Moses' addresses on the plains of Moab, east of the Jordan River, intended as a sacred guide for life in the Promised Land.[50] Historical-critical scholarship, however, associates the legal corpus of Deuteronomy (especially chapters 12–26) with Jerusalem in the seventh century BCE, in the context of Josiah's reforms that centralized worship in the Temple and sought to purify Israelite identity.[51] Accordingly, these laws may be linked to two settings: the Moabite encampment in traditional interpretation and Jerusalem as the locus of legal codification in historical reconstruction. The laws of holiness and communal life theologically express Israel's covenantal identity as a people set apart for God, integrating ritual and ethical conduct as socio-religious mechanisms that ensure obedience, justice, and communal cohesion.

Deuteronomy 23:19–20 specifically prohibits charging interest on loans made to fellow Israelites, whether in money, food, or other commodities, while permitting such practice with foreigners. Historically, this distinction reflects the agrarian and communal structure of ancient Israel, where lending was typically motivated by subsistence crises. The ban on *ribā* within the community sought to prevent exploitation and preserve solidarity, whereas the allowance toward foreigners reflects the exclusivist worldview of the time, where ethnic and religious identity delineated the boundaries of obligation.[52]

At the level of *maʿnā-cum-maghzā* (substantive meaning), the central focus of the passage lies not in ethnic or economic distinctions but in preventing exploitative lending practices. Its core message emphasizes social solidarity, the protection of the vulnerable, and the promotion of justice in economic life. Loans were intended as acts of compassion rather than tools of oppression. In contemporary contexts, this passage can be understood as a moral call to reject exploitative interest systems regardless of ethnicity, religion, or class. Thus, Deuteronomy 23:19–20, when interpreted through the maʿnā-cum-maghzā framework, stands as a timeless teaching on economic justice and human solidarity beyond its ancient Israelite origins.

a. ***Exodus 22:25***

Considered as a unified passage, Exodus 22 verse 25 frames lending as relief for *heʿānī* the poor "with you" and forbids becoming a *kĕnōsheh* moneylender or imposing *neshekh*, so credit functions as compassion and communal responsibility rather than extraction. The verse

---

[49] Klaus D. Issler, "Lending and Interest in The Ot: Examining Three Interpretations to Explain The Deuteronomy 23: 19-20 Distinction in Light of The Historical Usury Debate," *Journal of the Evangelical Theological Society* 59, no. 4 (December 2016): 761–89.

[50] Seymour Jason, "The Geography of Deuteronomy: Evidence for Moses' Authorship," *Aletheias* 4, no. 1 (2019): 179.

[51] M. H. Segal, "The Book of Deuteronomy," *The Jewish Quarterly Review* 48, no. 4 (April 1958): 315, https://doi.org/10.2307/1452696.

[52] Phyllis Bird, "Of Whores and Hounds: A New Interpretation of the Subject of Deuteronomy 23:19," *Vetus Testamentum* 65, no. 3 (August 2015): 352–64, https://doi.org/10.1163/15685330-12301200.

places vulnerability at the center of legal judgment and treats interest as an injurious bite into subsistence, which aligns lending ethics with covenantal solidarity and the protection of the weak. Read dialogically with the Qurʾanic materials on *lā taẓlimūna wa lā tuẓlamūn*, this norm points to non-oppression as the controlling principle and prepares the discussion that follows on wording, setting, and reception.

Table 2

Hebrew (MT)	Transliteration	English (ESV)
אִם־כֶּסֶף תַּלְוֶה אֶת־עַמִּי אֶת־הֶעָנִי עִמָּךְ לֹא־תִהְיֶה לוֹ כְּנֹשֶׁה לֹא־תְשִׂימוּן עָלָיו נֶשֶׁךְ	*ʾIm-kesef talweh ʾet-ʿammī, ʾet-heʿānī ʿimmāḵ, lōʾ tihyeh lō kĕnōsheh, lōʾ tĕśīmūn ʿālāyw nešeḵ.*	"If you lend money to any of my people with you who is poor, you shall not be like a moneylender to him, and you shall not exact interest from him."

Exodus 22:25, which prohibits the exaction of interest from the poor, is situated within Jewish and Christian traditions as part of the divine law revealed through Moses to the Israelites following their departure from Egypt. At this formative stage, the Israelites were emerging from slavery and establishing their identity as a covenantal community.[53] The legislation, given in the wilderness after the Sinai theophany, is traditionally located in the thirteenth century BCE and is interpreted as part of a larger framework designed to establish a just social order grounded in solidarity, mutual responsibility, and the protection of the vulnerable.[54]

Modern historical and textual criticism, however, maintains that Exodus 22:25 does not derive directly from the Mosaic era but instead belongs to the Covenant Code, a body of laws composed or codified in Judah between the eighth and seventh centuries BCE.[55] This corpus reflects the socio-economic realities of agrarian Israelite society, particularly the regulation of poverty, indebtedness, and the protection of marginalized groups. From this perspective, the verse represents a codified expression of Mosaic tradition, transmitted and finalized through a long process of legal development.

Subsequent to the Babylonian exile in the sixth century BCE, this legal material underwent further redaction, rendering it more systematic and applicable to post-exilic Jewish community life.[56] Thus, Exodus 22:25 should not be read narrowly as the record of a specific event in a fixed historical setting, but rather as the outcome of a dynamic process in which religious tradition was continually transmitted, reinterpreted, and adapted in response to changing socio-political circumstances. The text therefore carries a dual character for it is simultaneously divine revelation within the framework of faith and a legal text shaped by Israel's historical experience.

---

[53] Joseph Adasi-Bekoe, "Combating the Downward Spiral of Poverty: Lessons from Leviticus 25:35-22 and Its Implications for Modern Day Poverty Alleviation Efforts of the Church," *E-Journal of Humanities, Arts and Social Sciences*, November 29, 2024, 2658–71, https://doi.org/10.38159/ehass.202451416.

[54] Yung Suk Kim, "Lex Talionis in Exod 21:22–25:- Its Origin and Context," *The Journal of Hebrew Scriptures* 6 (March 2009), https://doi.org/10.5508/jhs.2006.v6.a3.

[55] Ronald Hendel, "The Exodus in Biblical Memory," *Journal of Biblical Literature* 120, no. 4 (2001): 601, https://doi.org/10.2307/3268262.

[56] Bob Becking, Alex Cannegieter, and Wilfred Van Der Poll, *From Babylon to Eternity*, 0 ed. (Routledge, 2016), https://doi.org/10.4324/9781315541235.

The Book of Exodus (Shemot) itself combines narrative and legal material and can broadly be divided into four sections, namaely (1) Israel's enslavement in Egypt and liberation through Moses by God's power (1-15); (2) the journey through the wilderness toward Sinai, marked by divine provision and miraculous interventions (16-18);[57] (3) the Sinai revelation, including the Decalogue and covenantal laws as the foundation of Israel's communal life (19-24); and (4) instructions for the Tabernacle as the dwelling place of God among His people, interwoven with accounts of Israel's disobedience (25-40). This structure reflects the theological conviction that liberation from Egypt was to be followed by the establishment of a moral, social, and spiritual order.[58]

Within the third section, especially chapters 21-23, lies the Covenant Code, which expands upon the Decalogue by providing detailed legal instructions governing slavery, restitution, social justice, interpersonal relations, and the protection of the poor.[59] The central emphasis is that the freedom granted by God cannot become an instrument of oppression but must instead be expressed through justice and solidarity.[60]

It is within this framework that Exodus 22:25 acquires its significance. The verse prohibits Israelites from charging interest on loans extended to the poor. Theologically, it underscores the covenantal principle that fellow members of the community are not to be exploited for economic gain but regarded as kin. Socially, it functions as a safeguard against the entrapment of vulnerable individuals in cycles of debt and exploitation. The prohibition, therefore, transcends the realm of economic regulation, embodying God's vision for a compassionate and just society.[61]

Viewed through the *maʿna-cum-maghzā* approach, the verse carries a moral message beyond the literal ban on taking interest. It calls for economic relations based on justice, compassion, and solidarity. Lending to the poor should serve as a form of help, not a tool of exploitation. This teaching remains relevant today, urging financial systems to uphold fairness and social responsibility. Ultimately, it reminds that true wealth must never be built upon another person's suffering.

b. *Leviticus 25:35–37*

Taken as a coherent legal unit, Leviticus 25 verses 35 to 37 orients credit toward subsistence protection and covenantal solidarity. The passage commands support for *ʾāḥîḵā* a brother who has fallen into poverty, treats him as *gēr* and *tôšāb* living with you, and forbids *nešeḵ* and *tarbît* so that your brother may live beside you in dignity grounded in reverence for God. Money is not to be lent *běnešeḵ* and food is not to be given *běmarbît*, which places the maintenance of life and the shielding of the vulnerable at the center of legal judgment. Interest is framed as an injurious extraction that corrodes communal life, while the ethic of proximity and mutual aid stabilises households under strain. Read dialogically with the

57 Ron Zvi, "What Is It? Interpreting Exodus 16: 15," *Jewish Bible Quarterly* 38, no. 4 (2010): 229–236.

58 Burton L. Visotzky, "Exodus in Rabbinic Interpretation," in *The Book of Exodus*, ed. Thomas Dozeman, Craig A. Evans, and Joel N. Lohr (BRILL, 2014), 535–562, https://doi.org/10.1163/9789004282667_023.

59 David P. Wright, "The Origin, Development, and Context of the Covenant Code (Exodus 20:23–23:19)," in *The Book of Exodus*, ed. Thomas Dozeman, Craig A. Evans, and Joel N. Lohr (BRILL, 2014), 220–44, https://doi.org/10.1163/9789004282667_010.

60 Shaikh Mahmud Ahmad, "JUDAISM AND INTEREST," *Islamic Studies* 20, no. 1 (1981): 47–82, JSTOR. http://www.jstor.org/stable/20847156.

61 Lloyd R. Bailey, "Exodus 22:21–27 [Hebrew: 20–26]," *Interpretation: A Journal of Bible and Theology* 32, no. 3 (July 1978): 286–90, https://doi.org/10.1177/002096437803200305.

Qurʾanic concern for *lā taẓlimūna wa lā tuẓlamūn*, the unit supplies a criterion of non-oppression and proportionality that guides the discussion that follows on wording, setting, and reception.

Table 3

Hebrew (MT)	Transliteration	English (ESV)
וְכִי־יָמוּךְ אָחִיךָ וּמָטָה יָדוֹ עִמָּךְ וְהֶחֱזַקְתָּ בּוֹ גֵּר וְתוֹשָׁב וָחַי עִמָּךְ (לה)	*Wĕkhī-yāmūḵ ʾāḥîḵā, ûmāṭṭā yādō ʿimmāḵ, wĕheḥĕzaqtā bō gēr wĕtōšāḇ wāḥay ʿimmāḵ.*	"If your brother becomes poor and cannot maintain himself with you, you shall support him as though he were a stranger and a sojourner, and he shall live with you. (v.35)"
אַל־תִּקַּח מֵאִתּוֹ נֶשֶׁךְ וְתַרְבִּית וְיָרֵאתָ מֵאֱלֹהֶיךָ וְחֵי אָחִיךָ עִמָּךְ (לו)	*ʾAl-tiqqaḥ mēʾittō nešeḵ wĕtarbīt, wĕyārēʾtā mēʾlōheḵā, weḥēy ʾāḥîḵā ʿimmāḵ.*	"Take no interest from him or profit, but fear your God, that your brother may live beside you. (v.36)"
אֶת־כַּסְפְּךָ לֹא־תִתֵּן לוֹ בְּנֶשֶׁךְ וּבְמַרְבִּית לֹא־תִתֵּן אָכְלֶךָ (לז)	*ʾEt-kaspĕḵā lōʾ-tittēn lō bĕnešeḵ; ūḇĕmarbīt lōʾ-tittēn ʾoḵleḵā.*	"You shall not lend him your money at interest, nor give him your food for profit. (v.37)"

The historical background of Leviticus 25:35-37 cannot be established with reference to a precise day, date, or year, as the passage emerged within the broader framework of religious law that developed progressively throughout Israel's history. Nonetheless, its development may be situated within two main historical layers.[62] The first layer corresponds to the thirteenth-twelfth centuries BCE, following the exodus from Egypt, when Israel began to form its identity as a covenant community in the wilderness and subsequently in Canaan. At this stage, the prohibition of interest appears to have functioned as a response to the fragile socio-economic realities of an agrarian society. Loans were extended not for commercial gain but to address subsistence needs (such as food, seed, or survival) so the prohibition was intended to prevent exploitation of vulnerable community members.[63]

The second layer belongs to the post-exilic period (sixth century BCE), when the Book of Leviticus was compiled and codified within priestly circles. In this context, Israel, having returned from Babylonian exile, sought to reconstitute its religious and social identity. The prohibition of interest, together with the laws of the Sabbatical Year and the Jubilee in Leviticus 25, articulated an ideal socio-economic vision grounded in solidarity, justice, and recognition that both land and life belong ultimately to God.[64]

---

[62] Christopher R. Smith, "The Literary Structure of Leviticus," *Journal for the Study of the Old Testament* 21, no. 70 (June 1996): 17–32, https://doi.org/10.1177/030908929602107002.

[63] James W. Watts, "The Historical Role of Leviticus 25 in Naturalizing Anti-Black Racism," *Religions* 12, no. 8 (July 2021): 570, https://doi.org/10.3390/rel12080570.

[64] Y. Jian, "Economic Ethics in the Old Testament," *Interdisciplinary Studies of Literature* 6, no. 4 (2022): 691–704, Scopus; S. Stein, "THE LAWS ON INTEREST IN THE OLD TESTAMENT," *The Journal of Theological Studies* 4, no. 2 (1953): 161–70, JSTOR. http://www.jstor.org/stable/23953146.

Thus, the emergence of Leviticus 25:35-37 is best understood as part of a long historical trajectory that began with Mosaic legal traditions in the wilderness (thirteenth/twelfth century BCE) and culminating in its textual consolidation during the post-exilic era (sixth century BCE). The prohibition of *ribā* reflects Israel's recurring experiences of economic inequality, slavery, and dispossession of land.[65]

The Book of Leviticus (*Vayikra*) exhibits a systematic structure organized around the theme of holiness. It may be divided into three broad sections. Chapters 1-7 contain sacrificial regulations, prescribing the various offerings by which the community sought atonement and sanctification.[66] Chapters 8-24 encompass laws of holiness, including priestly ordination, dietary restrictions, purification rites, the Day of Atonement, and prohibitions against practices deemed idolatrous or impure. Chapters 25-27 conclude the book with legislation on the sabbatical year, the Jubilee, blessings and curses, and regulations concerning vows and special offerings.[67]

Within this broader framework, chapter 25 is notable for emphasizing the socio-economic dimensions of holiness. It legislates the sabbatical year, during which the land was to rest every seventh year, and the Jubilee, observed every fiftieth year as a time of restoration when land was returned to its original owners, slaves were emancipated, and debts were canceled. These provisions functioned to prevent the concentration of wealth in the hands of a few and to protect the poor from systemic exploitation, thereby sustaining communal equilibrium and solidarity.

Within this context, Leviticus 25:35-37 occupies a significant role. The passage instructs the Israelites to support kin who have fallen into poverty, not by charging interest or profiting from their plight, but through care and responsibility as fellow members of God's people. The prohibitions against interest (נֶשֶׁךְ, neshekh, "bite") and additional profit (תַּרְבִּית, tarbit, "increase") underline that economic relations are not to become instruments of oppression.[68] Holiness, accordingly, is not confined to ritual observance but is equally expressed in the establishment of a just and compassionate social order consistent with divine will.

From a historical perspective, the passage emerges in the legal framework of the sabbatical year and Jubilee. It directs Israel to sustain impoverished kin so that they may live with dignity in the community, rather than ensnaring them in cycles of debt. In agrarian Israel, loans were generally subsistence-oriented (intended for food, seed, or survival) rather than commercial. For this reason, interest was regarded as a form of oppression that

[65] Louis Jonker, Gideon Kotzé, and Christl M. Maier, *The Forest and the Trees: The Place of Pentateuchal Materials in Prophecy of the Late Seventh/Early Sixth Centuries BCE* (BRILL, 2017), https://doi.org/10.1163/9789004353893.

[66] James W. Watts, "THE RHETORIC OF RITUAL INSTRUCTION IN LEVITICUS 1-7," in *The Book of Leviticus*, ed. Rolf Rendtorff and Robert Kugler (BRILL, 2003), 79–100, https://doi.org/10.1163/9789047401643_007.

[67] Robert A. Kugler, "Holiness, Purity, the Body, and Society: The Evidence for Theological Conflict in Leviticus," *Journal for the Study of the Old Testament* 22, no. 76 (December 1997): 3–27, https://doi.org/10.1177/030908929702207601.

[68] Calum Carmichael, "Biblical Law and Literature," in *The Cambridge Companion to the Bible and Literature*, 1st ed., ed. Calum Carmichael (Cambridge University Press, 2020), 63–79, https://doi.org/10.1017/9781108386081.005.

exacerbated poverty. The law emphasizes that God is the ultimate owner of land and life, obligating Israelites to treat one another as kin rather than as objects of profit.[69]

The principal message of this text is that holiness is measured not only through ritual worship but also through the structuring of social and economic relationships. Assisting the poor without extracting interest serves as a concrete manifestation of solidarity and justice within the covenant community. In contemporary terms, the *maghzā* of the passage underscores the ethical imperative that financial systems (despite their complexity) must safeguard human dignity. Practices that entrap the poor in high-interest debt, whether through moneylending, consumer loans, or exploitative financial mechanisms, run counter to the spirit of the law.

Through the *maʿna-cum-maghzā* hermeneutic, Leviticus 25:35-37 can thus be read not merely as an ancient prohibition of interest but as a social vision calling God's people to construct an economy that protects the vulnerable. The text affirms that love, compassion, and solidarity are inseparable from holiness. In modern contexts, its maghzā provides both a critique of exploitative economic systems and a call to develop just financial instruments, such as cooperative microfinance schemes, zakat, or interest-free systems within Islamic finance. Consequently, the passage continues to serve as a source of ethical-economic inspiration across historical and cultural boundaries.

1. New Testament

a. Luke 6:34–35

Luke 6 verses 34 to 35 reframe credit relations through *daneízete mēdèn apelpízontes*, which is lending with no expectation of return. The antithesis centers *agapāte* love and agathopoieíte doing good, grounds economic conduct in cháris grace and filial likeness to the Hypsistos the Most High who is *chrēstos* kind even toward the ungrateful and the wicked, and treats lending as a practice of mercy rather than extraction so that discipleship, not profit, becomes the measure of action. To anchor the analysis, the passage is presented in NA28 Greek with transliteration and an ESV gloss.

Table 4

Greek (NA28)	Transliteration	English (ESV)
καὶ ἐὰν δανείζητε παρ' ὧν ἐλπίζετε λαβεῖν, ποία ὑμῖν χάρις ἐστίν; καὶ γὰρ ἁμαρτωλοὶ ἁμαρτωλοῖς δανείζουσιν ἵνα ἀπολάβωσιν τὰ ἴσα. (v.34)	*Kai ean daneízēte par' hōn elpízete labeîn, poía hymin cháris estin? kai gàr hamartōloì hamartōloîs daneízousin hína apolábōsin tà ísa.*	And if you lend to those from whom you expect to receive, what credit is that to you? Even sinners lend to sinners, to get back the same amount. (v.34)
πλὴν ἀγαπᾶτε τοὺς ἐχθροὺς ὑμῶν, καὶ ἀγαθοποιεῖτε καὶ δανείζετε μηδὲν ἀπελπίζοντες· καὶ ἔσται ὁ μισθὸς ὑμῶν πολύς, καὶ	*Plēn agapāte toùs echthroùs hymōn, kai agathopoieîte kai daneízete mēdèn apelpízontes; kai éstai ho misthòs hymōn polýs, kai ésethe huioì Hypsístou, hóti*	But love your enemies, and do good, and lend, expecting nothing in return, and your reward will be great, and you will be sons of the Most High,

[69] Krista Dalton, "Rabbis, Money, and Jewish Solidarity in the Roman Empire," in *The Palgrave Handbook of Philosophy and Money*, ed. Joseph J. Tinguely (Cham: Springer International Publishing, 2024), 455–79, https://doi.org/10.1007/978-3-031-54136-0_24.

ἔσεσθε υἱοὶ Ὑψίστου, ὅτι αὐτὸς χρηστός ἐστιν ἐπὶ τοὺς ἀχαρίστους καὶ πονηρούς. (v.35)	*autòs chrēstós estin epì toùs acharístous kai ponēroús.*	for he is kind to the ungrateful and the evil. (v.35)

Luke 6:34 to 35, situated in the Sermon on the Plain and parallel to Matthew's Sermon on the Mount, addresses a first century Jewish context marked by Roman rule, social injustice, and debt intensified by exploitative interest. In this setting Jesus commands, lend, expecting nothing in return, a radical ethic that rejects transactional reciprocity in favor of love and generous, selfless giving. Written in Koine Greek for a largely Gentile audience in Greece or Asia Minor,[70] Luke uses this teaching to insist that Christian faith be embodied in practices that exceed conventional morality,[71] namely giving without repayment, loving enemies, and imitating divine generosity. The passage affirms that Jesus' ethical vision remained normative for the nascent church in the Roman world, with mercy and love, not profit, as the defining marks of Christian identity.[72]

Textually, Luke 6:34-35 is located in the Sermon on the Plain. Jesus declares, *"And if you lend to those from whom you hope to receive, what credit is that to you? … But love your enemies, do good, and lend, expecting nothing in return."* The Koine Greek verb δανείζω (*daneizō*) denotes to lend money or goods, while the phrase *μηδὲν ἀπελπίζοντες* (*mēden apelpizontes*) conveys the sense of "expecting nothing back".[73] At the *maʿnā* level, the text presents an ethical injunction against lending for personal gain, in deliberate contrast to the interest-bearing transactions that characterized Jewish society in the first century.[74]

The deeper significance of this passage is not restricted to economic regulations but extends to the reconstitution of social relations. Whereas ordinary human interaction operates on the principle of reciprocity (giving in order to receive) Jesus offers an alternative paradigm that embodies a transcendent ethic of love that requires giving without self-interest, even to adversaries. Its *maghzā* lies in the demand to shape social relations not around economic profit but around generosity reflective of God's own nature, who "is kind to the ungrateful and the wicked" (Luke 6:35).

In contemporary perspective, the *maghzā* of Luke 6:34-35 may be read as a critique of exploitative economic and social systems. Practices such as usurious lending, financial corruption, and transactional approaches to giving stand in direct opposition to the ethic of gratuitous love articulated by Jesus. This text challenges faith communities to enact social solidarity, to provide unconditional assistance to the vulnerable, and to cultivate a culture of

[70] Stanley E. Porter, "The Use of Greek in First-Century Palestine: A Diachronic and Synchronic Examination," *Journal of Greco-Roman Christianity and Judaism* 12, no. 1 (2016): 203–28.

[71] Louis Ndekha, "Luke's Gospel and Greco-Roman Panegyrics: The Sermon on the Plain (LK 6:20-49) in Its Social Context" (PhD, University of Gloucestershire, 2020), https://doi.org/10.46289/RP76BS28; Margarita A. Korzo, "Restitution in the Catholic Moral Theology Before the Early Modern Times: Main Contexts," *Ethical Thought* 24, no. 2 (December 2024): 47, https://doi.org/10.21146/2074-4870-2024-24-2-47-60.

[72] Susan Niditch, *Ethics in the Hebrew Bible and Beyond*, 1st ed. (Oxford University PressNew York, 2023), https://doi.org/10.1093/oso/9780197671979.001.0001.

[73] David Lambert, "Biblical Narrative as Ethics?: The Limits of Exemplarity in Ancient Jewish Literature," *Dead Sea Discoveries* 28, no. 3 (October 2021): 423–47, https://doi.org/10.1163/15685179-bja10029.

[74] Jan G. Van Der Watt, "You Must Love Your Neighbour as Well as Your Enemy: Love in Luke 6: 27-38 and 10: 25-37," *In Die Skriflig / In Luce Verbi* 55, no. 1 (July 2021), https://doi.org/10.4102/ids.v55i1.2744.

generosity. Thus, Luke 6:34-35 functions both as a summons to personal ethical conduct and as a prophetic critique of unjust socio-economic structures, calling for the establishment of a more compassionate and equitable social order.

b. Matthew 5:42

Matthew 5 verse 42 sets an open-handed ethic in credit relations through *dós* give and *daneísasthai* to borrow coupled with *mē apostraphēs* do not turn away so that refusal of the needy is ruled out and lending is aligned with mercy rather than extraction. The imperative belongs to the Sermon on the Mount and positions generosity as a public marker of covenantal righteousness within communities living under pressure. Key terms orient action toward protection of the vulnerable and toward a social order that resists exploitative reciprocity.

Table 5

Greek (NA28)	Transliteration	English (ESV)
τῷ αἰτοῦντί σε δός, καὶ τὸν θέλοντα ἀπὸ σοῦ δανείσασθαι μὴ ἀποστραφῇς.	*Tō aitountí se dós, kai tòn thélonta apò soû daneísasthai mē apostraphēs.*	"Give to the one who begs from you, and do not refuse the one who would borrow from you."

Matthew 25:27 is situated within the Parable of the Talents (Matthew 25:14-30), delivered by Jesus toward the conclusion of His ministry in Jerusalem, shortly before the crucifixion. The pericope belongs to the broader Eschatological Discourse (Matthew 24-25), in which Jesus underscores the necessity of preparedness for the coming of the Kingdom of God. Addressed to His disciples in Jerusalem, the teaching was given in a context of heightened tension, as conflict with the Jewish leadership reached its climax. The reference to interest (*tokos* in Greek; *neshekh* in Hebrew idiom) should not be construed as an endorsement of usurious practice, but rather as a rhetorical device. Within the parable, the idle servant is chastised for failing to act responsibly since at the very least he could have entrusted the talent to money changers so that it might yield a modest return. Accordingly, the passage functions not as economic legislation but as an ethical and eschatological exhortation.[75]

Scholarly consensus generally situates the composition of Matthew's Gospel between 80–90 CE, subsequent to the destruction of the Jerusalem Temple in 70 CE by Roman forces.[76] At this juncture, Jewish-Christian communities were negotiating their identity under dual pressures, namely exclusion from the synagogue and marginalization under Roman imperial authority. The Gospel, composed in Koine Greek but permeated with Jewish idioms and frequent citations from the Hebrew Scriptures, reflects this complex socio-religious environment.

Within this literary and historical setting, the Parable of the Talents, including Matthew 25:27, served as an admonition to the early Christian community.[77] The parable exhorts

---

[75] Brice L. Martin, "Matthew on Christ and the Law," *Theological Studies* 44, no. 1 (March 1983): 53–70, https://doi.org/10.1177/004056398304400103.

[76] Eyal Regev, "Why Did the Early Christians Care about the Temple after 70 CE? The Case of the Gospel of Matthew," in *Contextualizing Jewish Temples*, ed. Tova Ganzel and Shalom E. Holtz (BRILL, 2020), 157–71, https://doi.org/10.1163/9789004444799_011.

[77] Nanci DeBloois, "Coins in the New Testament," *Brigham Young University Studies* 36, no. 3 (1996): 239–51, JSTOR.

believers to cultivate and advance their faith and vocation, rather than conceal them out of fear. The imagery of money and interest, familiar within Roman economic practice, would have been intelligible to Matthew's audience. Yet its purpose was not to deliberate on the legality of *ribā* but to stress the spiritual responsibility entrusted to the followers of Christ.[78]

The Gospel of Matthew is characterized by a distinctive structural arrangement, consisting of a narrative of Jesus' ministry interwoven with five major discourses, a pattern often interpreted as paralleling the Pentateuch. In this way, Matthew presents Jesus as the New Moses who delivers a new Torah. The Gospel opens with a prologue (chapters 1-2) narrating Jesus' genealogy and birth, proceeds with His initial ministry in Galilee (chapters 3-4), and then alternates between narrative and five major discourses: the Sermon on the Mount (5-7), the Mission Discourse (10), the Parables of the Kingdom (13), the Community Discourse (18), and the Eschatological Discourse (24-25). It concludes with the passion, death, and resurrection (26-28). Within this structure, Matthew accentuates both the authority of Jesus and His fulfillment of the Torah.[79]

Matthew 25:27 appears in the Eschatological Discourse within the Parable of the Talents, where a master rebukes the servant who returned only what was entrusted, saying he should at least have placed the money with bankers to yield *τόκος* (tokos, means interest). At the *maʿnā* level the verse censures inertia and affirms the necessity of even minimal effort, while its deeper *maghzā* shifts from economics to stewardship, accountability, and faithful use of God-given trusts. [80]Interest thus operates as a metaphor that divine gifts, opportunities, and responsibilities must not lie idle; discipleship entails productive, responsible, and active engagement. In contemporary terms the passage critiques passivity, apathy, and negligence in managing personal talents, social roles, or collective opportunities, and it should not be read as legitimating economic *ribā* but as a call to existential responsibility and courageous initiative.

Conclusion

Through a *maʿna-cum-maghzā* reading, the distinction between exploitative *ribā* condemned by scripture and permissible non oppressive financial gain becomes clearer as the Qurʾanic and Biblical traditions converge on a shared moral grammar rooted in justice, proportionality, and protection of the vulnerable. At the level of *maʿna*, the Qurʾan denounces *ribā nasīʾah*, a compounding practice that turned debt into domination, while affirming *al-bayʿ* as a lawful counterpart grounded in reciprocity and shared risk. The Old Testament likewise forbids *neshekh* and *tarbīt*, terms that evoke the bite of interest, as violations of covenantal solidarity within Bani Israʾil. Teachings in Luke that commend lending while expecting nothing in return and in Matthew that encourage generous giving radicalize this ethic by locating credit relations in *agapē*, understood here as selfless love, rather than in mere transactional equivalence. At the level of *maghzā*, these diverse expressions disclose a transhistorical

78 Adrian Walsh, "Usury in Medieval Christianity," in *The Palgrave Handbook of Philosophy and Money*, ed. Joseph J. Tinguely (Cham: Springer International Publishing, 2024), 595–615, https://doi.org/10.1007/978-3-031-54136-0_31.

79 Mark E. Biddle, "The Biblical Prohibition Against Usury," *Interpretation: A Journal of Bible and Theology* 65, no. 2 (April 2011): 117–27, https://doi.org/10.1177/002096431106500203; Amit Gvaryahu, "Usury and Poverty: A Case Study of the Post-Rabbinic Moment in Midrash and Piyyut," *Harvard Theological Review* 114, no. 1 (January 2021): 72–95, https://doi.org/10.1017/S0017816021000067.

80 Tomas Sedlacek, "Economics, Religion, and Ethics: Economics of Good and Evil," in *Market, Ethics and Religion*, ed. Niels Kærgård, Ethical Economy (Cham: Springer International Publishing, 2023), 62:85–100, https://doi.org/10.1007/978-3-031-08462-1_6.

principle that economic exchange must sustain human dignity and circulate wealth through fairness and compassion rather than through extraction and coercion, so scriptural condemnation of *ribā* functions not as a rejection of all profit but as a safeguard against the commodification of need and as an alignment of faith, law, and economy with distributive justice.

Building on this synthesis, the prohibition of *ribā* in the Qurʾan and the Bible reveals a shared ethical foundation despite distinct historical and communal contexts. The Qurʾan addresses *ribā nasīʾah* that produced compounding debts and exploitation of the poor, while the Torah forbids *ribā* in Exodus 22 verse 25, Leviticus 25 verses 35 to 37, and Deuteronomy 23 verses 19 to 20, reflecting the economic vulnerability of early agrarian Israel. The Hebrew term נֶשֶׁךְ, read as *neshekh* meaning bite, captures the predatory nature of *ribā* as a social ill that undermines communal solidarity and mutual care. Both scriptures denounce *ribā* as systemic injustice that corrodes social and moral fabric. Qur'an al-Baqarah 2 verses 275 to 279 declares that those who persist in *ribā* are at war with God and His Messenger, affirming that economic arrangements must not perpetuate suffering or inequity. The Torah emphasizes compassion for the poor and the preservation of communal integrity even while differentiating between Israelites and foreigners. The New Testament reframes the discussion within a moral spiritual register, with Luke 6 verses 34 to 35 commending generosity without expectation of return and Matthew 25 verse 27 employing tokos, meaning interest, metaphorically to illustrate spiritual productivity and responsible stewardship rather than to justify *ribā*.

This study is limited by its textual and comparative focus and does not test how these norms operate within banking regulation, Sharia board deliberation, or interfaith financial design. Future work should integrate jurisprudence, finance, and social ethics. Empirical studies could evaluate how *maʿna-cum-maghzā* principles guide contract structuring, consumer protection, and debt relief, while comparative legal research could examine intersections between *maqāṣid al-sharīʿah* and Christian social teaching to shape inclusive models of interest free or equitable finance.

References

Adasi-Bekoe, Joseph. "Combating the Downward Spiral of Poverty: Lessons from Leviticus 25:35-22 and Its Implications for Modern Day Poverty Alleviation Efforts of the Church." *E-Journal of Humanities, Arts and Social Sciences*, November 29, 2024, 2658–71. https://doi.org/10.38159/ehass.202451416.

Ahmad, Shaikh Mahmud. "JUDAISM AND INTEREST." *Islamic Studies* 20, no. 1 (1981): 47–82. JSTOR.

Akbar, Irwan Ahmad, Ahmad Izzuddin, and Jamilah Jamilah. "Women's Menstruation Is a Dirt: The Application of Ma'na-Cum-Maghza Approach in Qur'an." In *Proceedings of the 4th Annual International Conference on Language, Literature and Media (AICOLLIM 2022)*, edited by Rohmani Nur Indah, Miftahul Huda, Irham Irham, Muzakki Afifuddin, Masrokhin Masrokhin, and Deny Efita Nur Rakhmawati, 725:642–51. Advances in Social Science, Education and Humanities Research. Paris: Atlantis Press SARL, 2023. https://doi.org/10.2991/978-2-38476-002-2_60.

Al Baihaqi, Muhammad Dzilfikri. "Unveiling the Implicit Message: A Comprehensive Exploration of Qur'anic Democracy Using Ma'na-Cum-Maghza Approach." *Jurnal*

Studi Ilmu-Ilmu Al-Qur'an Dan Hadis 23, no. 2 (July 2022): 391–416. https://doi.org/10.14421/qh.v23i2.4616.

Albarrán, Javier. "The Battles of the Umayyads. Remembering War from West to East." *Der Islam* 100, no. 2 (October 2023): 346–69. https://doi.org/10.1515/islam-2023-0019.

Ali, Zezen Zainul, Annisa Wulandari, and Anwar M Radiamoda. "Qardh Implementation in Islamic Financial Institutions (LKS) and Advantage in Enterprise World." *Az-Zarqa': Jurnal Hukum Bisnis Islam* 14, no. 2 (October 2022): 221–41. https://doi.org/10.14421/azzarqa.v14i2.2592.

Bailey, Lloyd R. "Exodus 22:21–27 [Hebrew: 20–26]." *Interpretation: A Journal of Bible and Theology* 32, no. 3 (July 1978): 286–90. https://doi.org/10.1177/002096437803200305.

Baranowski, Michał, Kamil Biały, Kamila Swinarska, Piotr Briks, Małgorzata Cieśluk, Danuta Okoń, Jerzy R. Pachlowski, and Uniwersytet Szczeciński, eds. *Elites in the Ancient World*. Szczecińskie Studia Nad Starożytnością, vol. 2. Szczecin: Wydawnictwo Naukowe Wydziału Humanistycznego US Minerwa, 2015.

Bayindir, Servet, and Murat Ustaoglu. "The Issue of Interest (Riba) in the Abrahamic Religions." *International Journal of Ethics and Systems* 34, no. 3 (August 2018): 282–303. https://doi.org/10.1108/IJOES-09-2017-0148.

Becking, Bob, Alex Cannegieter, and Wilfred Van Der Poll. *From Babylon to Eternity*. 0 ed. Routledge, 2016. https://doi.org/10.4324/9781315541235.

Biddle, Mark E. "The Biblical Prohibition Against Usury." *Interpretation: A Journal of Bible and Theology* 65, no. 2 (April 2011): 117–27. https://doi.org/10.1177/002096431106500203.

Bird, Phyllis. "Of Whores and Hounds: A New Interpretation of the Subject of Deuteronomy 23:19." *Vetus Testamentum* 65, no. 3 (August 2015): 352–64. https://doi.org/10.1163/15685330-12301200.

Carmichael, Calum. "Biblical Law and Literature." In *The Cambridge Companion to the Bible and Literature*, 1st ed., edited by Calum Carmichael, 63–79. Cambridge University Press, 2020. https://doi.org/10.1017/9781108386081.005.

Dalton, Krista. "Rabbis, Money, and Jewish Solidarity in the Roman Empire." In *The Palgrave Handbook of Philosophy and Money*, edited by Joseph J. Tinguely, 455–79. Cham: Springer International Publishing, 2024. https://doi.org/10.1007/978-3-031-54136-0_24.

DeBloois, Nanci. "Coins in the New Testament." *Brigham Young University Studies* 36, no. 3 (1996): 239–51. JSTOR.

Fakhr al-Dīn al-Rāzī. *Mafātīḥ Al-Ghayb*. Vol. 11. Beirut: Dār Iḥyā' al-Turāth al-'Arabī, 1999.

Gamoran, Hillel. "The Biblical Law against Loans on Interest." *Journal of Near Eastern Studies* 30, no. 2 (April 1971): 127–34. https://doi.org/10.1086/372105.

Gvaryahu, Amit. "Usury and Poverty: A Case Study of the Post-Rabbinic Moment in Midrash and Piyyut." *Harvard Theological Review* 114, no. 1 (January 2021): 72–95. https://doi.org/10.1017/S0017816021000067.

Halaby, Muhammad. "Riba According to The Al-Quran View: Thematic Tafsir Study About Riba Verses." *International Journal of Islamic Thought and Humanities* 1, no. 1 (March 2022): 17–26. https://doi.org/10.54298/ijith.v1i1.12.

Hana, Rima Rayhana, Akhmad Dasuki, Munirah, and Muhammad Hafiz Badarulzaman. "Contextual Reading of Surah Al-Baqarah [2]: 222 with the Ma'na Cum Maghza Approach." *QOF* 7, no. 2 (December 2023): 281–300. https://doi.org/10.30762/qof.v7i2.1725.

Hendel, Ronald. "The Exodus in Biblical Memory." *Journal of Biblical Literature* 120, no. 4 (2001): 601. https://doi.org/10.2307/3268262.

Iqbal, Muhammad Mazhar, and Anwar Shah. "A Probable Reason for Qur'ānic Prohibition of Ribā: Dissimilarity of Price and Interest Rate as Equilibrating Variables." *Islamic Studies* 63, no. 2 (June 2024): 241–53. https://doi.org/10.52541/isiri.v63i2.2847.

Ismāʿīl ibn ʿUmar ibn Kathīr al-Qurashī al-Dimashqī. *Tafsīr Al-Qur'ān al-ʿAẓīm*. Vol. 1. Riyadh: Dār Ṭayba, 2002.

Jafri, Syed Hussain Ali, and Lawrence S. Margolis. "The Treatment of Usury in the Holy Scriptures." *Thunderbird International Business Review* 41, nos. 4–5 (July 1999): 371–79. https://doi.org/10.1002/tie.4270410405.

Jason, Seymour. "The Geography of Deuteronomy: Evidence for Moses' Authorship." *Aletheias* 4, no. 1 (2019): 179.

Jian, Y. "Economic Ethics in the Old Testament." *Interdisciplinary Studies of Literature* 6, no. 4 (2022): 691–704. Scopus.

Jonker, Louis, Gideon Kotzé, and Christl M. Maier. *The Forest and the Trees: The Place of Pentateuchal Materials in Prophecy of the Late Seventh/Early Sixth Centuries BCE*. BRILL, 2017. https://doi.org/10.1163/9789004353893.

Joshua Buch. "Neshekh and Tarbit: Usury from Bible to Modern Finance." *Jewish Bible Quarterly Dor Le Dor* 33, no. 1 (2025). https://jbqnew.jewishbible.org/assets/Uploads/331/331_Neshech3.pdf.

Kim, Yung Suk. "Lex Talionis in Exod 21:22–25:- Its Origin and Context." *The Journal of Hebrew Scriptures* 6 (March 2009). https://doi.org/10.5508/jhs.2006.v6.a3.

Klaus D. Issler. "Lending and Interest in The Ot: Examining Three Interpretations to Explain The Deuteronomy 23: 19-20 Distinction in Light of The Historical Usury Debate." *Journal of the Evangelical Theological Society* 59, no. 4 (December 2016): 761–89.

Korzo, Margarita A. "Restitution in the Catholic Moral Theology Before the Early Modern Times: Main Contexts." *Ethical Thought* 24, no. 2 (December 2024): 47. https://doi.org/10.21146/2074-4870-2024-24-2-47-60.

Kugler, Robert A. "Holiness, Purity, the Body, and Society: The Evidence for Theological Conflict in Leviticus." *Journal for the Study of the Old Testament* 22, no. 76 (December 1997): 3–27. https://doi.org/10.1177/030908929702207601.

Lambert, David. "Biblical Narrative as Ethics?: The Limits of Exemplarity in Ancient Jewish Literature." *Dead Sea Discoveries* 28, no. 3 (October 2021): 423–47. https://doi.org/10.1163/15685179-bja10029.

Leal, Jônatas Mattos. "Loans, Debts and Interest: A Study on the Relevance of Deut. 23:19-20 for Christians Today." *PRÁXIS TEOLÓGICA* 14, no. 1 (December 2018): e1593. https://doi.org/10.25194/2317-0573.2018v14n1.e1593.

Lumban Gaol, Christopher Panal, Gregory Hansrainer, and Bennett Rainey. "Bank Interest in Islamic Law." *At-Tasyrih: Jurnal Pendidikan Dan Hukum Islam* 9, no. 1 (May 2023): 34–43. https://doi.org/10.55849/attasyrih.v9i1.149.

Malik, Muhammad Zaid. "The Impact of Zakāh and Ribā on Society: A Comparative Study." *ISLAMIC STUDIES* 61, no. 3 (September 2022): 321–30. https://doi.org/10.52541/isiri.v61i3.2108.

Markl. "No Future without Moses: The Disastrous End of 2 Kings 22–25 and the Chance of the Moab Covenant (Deuteronomy 29–30)." *Journal of Biblical Literature* 133, no. 4 (2014): 711. https://doi.org/10.15699/jbibllite.133.4.711.

Meislin, Bernard J., and Morris L. Cohen. "Backgrounds of the Biblical Law against Usury." *Comparative Studies in Society and History* 6, no. 3 (April 1964): 250–67. https://doi.org/10.1017/S0010417500002152.

Mually, M. Ajril, and Naser Ali Abdulghani. "Deconstruction in the Maʿnā-Cum-Maghzā Method and Linguistic Hermeneutics: A Comparative Analysis of Qur'anic Interpretative Approaches." *Al-Karim: International Journal of Quranic and Islamic Studies* 2, no. 2 (August 2024): 185–208. https://doi.org/10.33367/al-karim.v2i2.4261.

Muhammad ibn Jarīr al-Tabarī. *Jāmi' al-Bayān 'an Ta'Wīl Āy al-Qur'Ān*. Vol. 3. Beirut: Dār al-Fikr, 1998.

Muḥammad Jamāl al-Dīn al-Qāsimī. *Maḥāsin Al-Ta'wīl*. Vol. 5. Beirut: Dār Iḥyā' al-Kutub al-'Arabiyya, 1957.

Ndekha, Louis. "Luke's Gospel and Greco-Roman Panegyrics: The Sermon on the Plain (LK 6:20-49) in Its Social Context." PhD, University of Gloucestershire, 2020. https://doi.org/10.46289/RP76BS28.

Niditch, Susan. *Ethics in the Hebrew Bible and Beyond*. 1st ed. Oxford University PressNew York, 2023. https://doi.org/10.1093/oso/9780197671979.001.0001.

Qurṭubī, Shams al-Dīn Muḥammad ibn Aḥmad al-Anṣārī al-. *Al-Jāmi' Li-Aḥkām al-Qur'Ān*. Vol. 3. Beirut: Dār al-Fikr, 2010.

Regev, Eyal. "Why Did the Early Christians Care about the Temple after 70 CE? The Case of the Gospel of Matthew." In *Contextualizing Jewish Temples*, edited by Tova Ganzel and Shalom E. Holtz, 157–71. BRILL, 2020. https://doi.org/10.1163/9789004444799_011.

Riḍā, Muḥammad Rashīd ibn ʿAlī dan Muhammad Abduh. *Tafsīr Al-Manār*. Vol. 6. Cairo: Al-Hayʾah al-Miṣriyyah lil-Kitāb, 2010.

Saeed, Abdullah. "Adapting Understanding of Riba to Islamic Banking: Some Developments." In *The Foundations of Islamic Banking*, edited by Mohamed Ariff and Munawar Iqbal. Edward Elgar Publishing, 2011. https://doi.org/10.4337/9781849807937.00010.

Schoon, Natalie, and Julinda Nuri. "Comparative Financial Systems in Judaism, Christianity and Islam: The Case of Interest." *SSRN Electronic Journal*, ahead of print, 2012. https://doi.org/10.2139/ssrn.2126503.

Sedlacek, Tomas. "Economics, Religion, and Ethics: Economics of Good and Evil." In *Market, Ethics and Religion*, edited by Niels Kærgård, 62:85–100. Ethical Economy. Cham: Springer International Publishing, 2023. https://doi.org/10.1007/978-3-031-08462-1_6.

Segal, M. H. "The Book of Deuteronomy." *The Jewish Quarterly Review* 48, no. 4 (April 1958): 315. https://doi.org/10.2307/1452696.

Smith, Christopher R. "The Literary Structure of Leviticus." *Journal for the Study of the Old Testament* 21, no. 70 (June 1996): 17–32. https://doi.org/10.1177/030908929602107002.

Solahuddin, Ahmad, and Muhamad Ulul Albab Musaffa. "Qaṭ'ī-Dzannī Keharaman Riba Dan Bunga Bank: Kajian Heuristik Terhadap Ayat-Ayat Riba." *Asy-Syir'ah: Jurnal Ilmu Syari'ah Dan Hukum* 53, no. 1 (April 2019): 86–113. https://doi.org/10.14421/ajish.v53i1.1598.

Stanley E. Porter. "The Use of Greek in First-Century Palestine: A Diachronic and Synchronic Examination." *Journal of Greco-Roman Christianity and Judaism* 12, no. 1 (2016): 203–28.

Stein, S. "THE LAWS ON INTEREST IN THE OLD TESTAMENT." *The Journal of Theological Studies* 4, no. 2 (1953): 161–70. JSTOR.

Stenschke, Christoph W. "The Prophet like Moses (Dt 18:15–22): Some Trajectories in the History of Interpretation." *Verbum et Ecclesia* 42, no. 1 (April 2021). https://doi.org/10.4102/ve.v42i1.1962.

Syamsuddin, Sahiron. "MA'NA-CUM- MAGHZA APROACH TO THE QUR'AN: INTERPRETATION OF Q. 5:51." Paper presented at International Conference on Qur'an and Hadith Studies (ICQHS 2017), Jakarta, Indonesia. *Proceedings of the International Conference on Qur'an and Hadith Studies (ICQHS 2017)*, Atlantis Press, 2018. https://doi.org/10.2991/icqhs-17.2018.21.

Taeusch, Carl F. "The Concept of 'Usury' the History of an Idea." *Journal of the History of Ideas* 3, no. 3 (June 1942): 291. https://doi.org/10.2307/2707306.

Toosi, Javad Fakhkhar. "Ribā and Paying Off Non-Stipulated Interest: The Capability to Become a Prevalent Custom (ʿUrf) in Islamic Society." *Arab Law Quarterly* 38, no. 5 (June 2022): 546–78. https://doi.org/10.1163/15730255-bja10118.

Van Der Watt, Jan G. "You Must Love Your Neighbour as Well as Your Enemy: Love in Luke 6: 27-38 and 10: 25-37." *In Die Skriflig / In Luce Verbi* 55, no. 1 (July 2021). https://doi.org/10.4102/ids.v55i1.2744.

Visotzky, Burton L. "Exodus in Rabbinic Interpretation." In *The Book of Exodus*, edited by Thomas Dozeman, Craig A. Evans, and Joel N. Lohr, 535–62. BRILL, 2014. https://doi.org/10.1163/9789004282667_023.

Walsh, Adrian. "Usury in Medieval Christianity." In *The Palgrave Handbook of Philosophy and Money*, edited by Joseph J. Tinguely, 595–615. Cham: Springer International Publishing, 2024. https://doi.org/10.1007/978-3-031-54136-0_31.

———. "Usury in Medieval Christianity." In *The Palgrave Handbook of Philosophy and Money*, edited by Joseph J. Tinguely, 595–615. Cham: Springer International Publishing, 2024. https://doi.org/10.1007/978-3-031-54136-0_31.

Watts, James W. "The Historical Role of Leviticus 25 in Naturalizing Anti-Black Racism." *Religions* 12, no. 8 (July 2021): 570. https://doi.org/10.3390/rel12080570.

———. "THE RHETORIC OF RITUAL INSTRUCTION IN LEVITICUS 1-7." In *The Book of Leviticus*, edited by Rolf Rendtorff and Robert Kugler, 79–100. BRILL, 2003. https://doi.org/10.1163/9789047401643_007.

Wright, David P. "The Origin, Development, and Context of the Covenant Code (Exodus 20:23–23:19)." In *The Book of Exodus*, edited by Thomas Dozeman, Craig A. Evans, and Joel N. Lohr, 220–44. BRILL, 2014. https://doi.org/10.1163/9789004282667_010.

Yazida Ichsan, Sahiron Syamsudin, Zalik Nuryana, and Sukiman. "Realizing Islamic Education Based on Religious Moderation with the Wasathiyah Islamic Paradigm from the Perspective of the Qur'an." *Jurnal Pendidikan Agama Islam* 21, no. 1 (June 2024): 247–63. https://doi.org/10.14421/jpai.v21i1.9944.

Zaman, M. Badruz, Itmam Aulia Rakhman, and Ahmad Mundzir. "The Meaning of Jilbāb and Khimār in Contextual Interpretation: Integrating Gadamer's Hermeneutics and Ulūm al-Qur'ān." *QOF* 8, no. 2 (December 2024): 301–20. https://doi.org/10.30762/qof.v8i2.1381.

Zvi, Ron. "What Is It? Interpreting Exodus 16: 15." *Jewish Bible Quarterly* 38, no. 4 (2010): 229–36.