

Is the Current Practice of Murabaha In Pakistan Literally Based on Islam?

Muhammad Abbas*
Abdul Quddus Suhaib**
Nasir Sharif Chaudhary***

Introduction:

Strong edifice of conventional banking is standing tall on the pillar of interest. Despite strict prohibition of interest in all revealed religions- Judaism, Christianity and Islam, it has permeated in the life of every one. Quran, Exodus, Deuteronomy and Leviticus disapproved interest with an overt clarity. The last word of Allah- The Holy Quran- takes clear stance against riba and gives final notice to the people who are still indulge in the interest.

“O believers fear Allah and abandon interest if you are true believers. If you don't give up interest then be ready for war against Allah and his prophet. However if you repent the principal is yours. Neither you should do injustice to others nor others should do injustice to you” (1)

All monotheistic religions discourage interest therefore it remained subdued till the proliferation of banking system. But now it has become an integral part of economic system. Despite its diffusion throughout the world, a sense of its illegitimacy remained associated with it. The situation was grimmer for Muslims because primary source of Islamic Jurisprudence “The Holy Quran” has a clear stance against interest. It was argued that interest based banking system is the root cause of some severe economic problems like concentration of wealth and economic injustice. On the other hand some people believed that banking is indispensable for economic activity and religion has no alternative of banking system. Therefore people especially Muslims had no choice except living between the devil and the deep sea.

In the latter half of 20th century some Muslim scholars stood upright against this notion and proposed an alternative of conventional banking which ultimately emerged as Islamic banking system. The basic principle of Islamic banking system is economic justice. The contracting parties are bound to share risks as well as return. The concept of risk free profit is rejected by Islamic banking and alternative products were introduced by ensuring their compatibility with basic injunctions of Quran, Sunnah and Fiqh.

*Assistant Prof. Air University, Multan, Pakistan.

** Prof. Dept. of Islamic Studies, B. Z. University, Multan, Pakistan.

***M.Phil Scholar, Air University, Multan, Pakistan.

References

1. George Galloway, *Open Season*, M.Q Publications, Limited, North America, New York, 2006, p.3.
2. Mathew, Tempest, *Galloway Expelled from Labour*, Gaurdian.co.uk, September 12, 2012, p. 9.
3. *Popular & Limehouse Constituency*, The Daily Telegraph, Editorial, London, 7 May 2010, p. 4.
4. George Galloway, *Dundee Courier and Advertiser*, p. 24.
5. *Ibid.*, p. 27.
6. *Ibid.*, p. 34.
7. *The Guardian*, December 15, 2005, p. 9.
8. *The Sunday Times*, Co. UK, November 15, 2011, p. 14.
9. *The Guardian*, London, September 13, 2002, p. 2, Article Saddam and Me.
10. Galloway, *9/11 Fight Illusion Expression* BBC News, 2013.
11. *Galloway Expelled by Labour*, BBC October 24, 2003.
12. *BBC Interview with Jeremy Paxman*.
13. *The Evening Standard*, London, England, May 19, 2005, p.3 .
14. *The Guardian*, London, March 29, 2012, p. 4.
15. *The Times*, *Islamicphobia watch*, Article by Inayat Bunglawala, March 18, 2005, p. 03.
16. *Sunday Herald*, Article, *George and His Dragons*, by Morley, David, August 20, 2011, p. 4.
17. *Telegraph co.uk* March 21, 2002, p. 3.
18. *Ibid.*, p. 7.
19. *Iraq News*, *Galloway calls for global harmony between Islamic and left forces*, September 2005.
20. *Abu Dhabi TV* November 21, 2011.
21. *Ibid.*
22. *The Guardian*, London, UK, August 2, 2010, p.4.
23. *Ibid.*
24. *The Guardian*, London, April 23, 2011, p. 09.
25. *The Daily Telegraph*, London, UK, June 3, 2003, p. 04.
26. *Ibid.*, p. 06.
27. *Galloway, George Fidel Castro*, MQ Publications Ltd, New York, 2006, p. 149.
28. *Galloway, Open Season*, p. 15.
29. *Ibid.*, p. 17.
30. *Ibid.*, p. 18.
31. *Galloway, I'm Not the Only One*, Forward to the 2005 Edition.
32. *Ibid.*
33. *Ibid*
34. *Ibid.*
35. *Ibid.*
36. *Ibid.*

and civilization. On the contrary the US should eradicate the true cause of deprivation, poverty and illiteracy. If Muslim countries may avail their sources and utilize them properly, they can get progress by leaps and bounds. In this respect Muslim leaders should be like Fedel Castro and Muhatar Muhammad. Western intrigues may be crushed by creating awareness in Muslims alongwith Western masses, there should be no snatching of sources and open the doors of education to the Muslims that are banned due to becoming Pakistan a Nuclear Power. So fair play is the only solution. Such a writers like George Galloway, Robert Fisk, Seymour Hersh, Noam Chomsky, Karen Armstrong, John L. Esposito and Bernard Lewis may be highlighted by the Muslims so that such plus points and positive pockets may aware the east and the west properly. This forum can play well, can aware the western society by the printed and electronic media; it can make a stoppage to the US attacks in the Muslim world in different shapes. The need is to organize them systematically.

respects the law but bypasses and gets the target by hook or by crook". (33)

Galloway is of the view that British, claiming the oldest democracy in the world, never had a consultation in the house (Parliament) or open discussion at mass level, over the attack of on Iraq and Afghanistan, merely a secret done agreement to crush the Muslims. He depicts the British history a full of such follies, it never trusted even its lower administration and changed without warning as is the ease in parliament, inside the country and also internationally.(34)

Galloway throws light the circumstances this coalition created in the perspective of crusades where United States and United Kingdom revenge alongwith restoring economy in the guise of reinstating democracy and eradicating fundamentalism. He writes:

"Gordon Brown paid for the war-crime without demur. Alan Muburn, Jack Straw, David Blunkett, Charles Clarke, John Reid all the pretenders to the Blairite throne sang for Ten Downing Street cabinet supper from the same hymn sheet as the Vicar of Bray himself. Britain, like any modern developed country, needs a labour party; for those who have become too old to work and for their grandchildren; a party which speaks for those with nothing to sell except their work, for party which not only speaks for, but legislates for, equality between the races, religions and genders, and for the most vulnerable, the marginalized and the despised".(35)

He is of view that I founded a new party respect, so, the people may know, respect can only be get by welfare and respecting others. He writes;

There are no signs that Britain is going to get its original labour Party back any time soon. But a political vacuum will always be filled and I am one of those determined that it shall be. I am now trying to put some Respect back into British politics. Because I continue to believe the things that drew me into the socialist movement so many years ago, I believe that another Britain is possible. I believe we can build a world without war or exploitation one by another. I believe in justice and equality and that the earth and all who live upon it deserve respect. You may say I'm a dreamer. But I'm not the only one".(36)

Conclusion:

George Golloway with many other western writers criticizes West and its Allies should reconsider of this war of terror. This alliance merely desires to crush Muslim army, economic sources, alongwith their culture

A4 posters bearing the legend 'Galloway = IRA' had been posted throughout the constituency. Outside every polling station. On every shelter. In fact more of them than we could count".(30)

I'm not the Only One:

Third book by Galloway is I'm not the only one. Why did he write this book Galloway elaborates:

"Britain today is caught in a systematic political crisis. Victims of a lethal combination; no written constitution or proper mechanisms for dealing with abuses of political power, and a media which is browbeaten or bribed into submission or is in full collusion with the abuses".(31)

This book which is his biography, ideas and the details of his Iraq and Middle East visits, particularly his backing up to the weak nations and criticism on Allies i.e. Britain, United States and rest of the aggressive countries France, Canada, Spain and others who monitorily and by manpower both help out to American coalition to eat up sources in the Muslim countries. He writes:

"Just a year ago the BBC was defenestrated. Its Director General and Chairman were forced out by a ferocious government assault. Its star reporter Andrew Gilligan was crushed to the edge of suicide for reporting and standing by a story which said that Tony Blair and Alastair Campbell had sexed up' the intelligence case for war on Iraq".

He, then, writes, the bottom line is that Britain has a prime minister who entered into a secret agreement with a foreign power to commit British forces to a military attack on a member state of the United Nations in defiance of domestic and international law. And he is still lying about it. Moreover, it has turned out to be a catastrophic failure, achieving the very reverse of the benefits claimed for it". There were no fearsome weapons of mass destruction. The Iraqis continue to fight the illegal occupation with a bitterness and bloodiness which seems to have taken the great 'war leaders' quite by surprise. Far from paving the way to a road map for a settlement between Israel and the Palestinians the Oslo peace process has been washed away in the bloodshed. Terrorism and Al-Qaeda, which didn't exist in Iraq before the war, have alighted like spores of anthrax upon the gaping wounds of a country shattered by Crusader invasion. So the whole world is now an incomparably more dangerous place. And still the losses, and the costs, in blood and treasure, ineluctably rise and rise.(32) He writes: "West has a history of cruelty and intrigues inside the country and outside, as it never

with him so he can depict the true picture of the hero of North and Latin America truly. Galloway comments at many places the weak stand of United States of Russia as it had taken back the missiles from Cuba.(27)

Open Season:

His second book is Open Season. The theme is about Neil Lennon, a Catholic, Celtic footballer was removed from the team captaincy, managership, beaten, threaten and sent parcel bombs, just he was from Ireland and a Catholic. In this book Galloway unveils the covers of majority protestants who have narrow approach and cannot bear the Catholics and someone who is not their fellow minded i.e. they hate Lennon he has the sect other than the rest of the team members and viewers so he has to face the biased mentality of the majority terrorists. Galloway writes;

“The cause of my troubles on that front were my views on Ireland. I have all my life supported the struggle for freedom, unity and independence in Ireland. This is my DNA, but it is not mere sentiment. Ireland was England’s first colony. It was taken by force. When the force was no longer enough it was cheated by the promise of the independent. Britain voted for by the partition of the country, the gerrymandering of what is describing as Ulster to ensure a permanent (so they hoped) protestant (mainly settlers from Scotland) Unionist majority. I hate colonialism not for religious or familiar reasons but because I am above all anti-imperialist approach to change the situation by protesting against it”.(28)

Open Season is a reflection of Galloway’s mind as a revolutionary. Galloway has been a footballer from the very tender age so he concludes that playground should be free of narrow and coward culture, as this footballer is tortured just to snub his talent and qualities, Galloway rejects and simultaneously criticizes the situation to create an open-mindedness. Galloway writes in this context;

“Once I came home from school having been presented by a huge map of the world colored largely in pink, and told my Irish grandfather Tommy Reilly that the teacher had told us that, ‘Britain had an empire so vast that upon it the sun never set’. My grandfather answered, ‘that’s because God would never trust the British in the dark’.(29)

Galloway from the younger age had a cleanliness of mind and desired to get an atmosphere where everyone should get his due share and right. He writes, In the subsequent general election in 1992 I woke up on polling day to discover literally thousands of green and white sticky backed

been seriously defamatory, it should be awarded a payment of one lace fifty thousand euro plus apologize Galloway as there was found nothing against him.(24) His innocence was proved by another evidence as the Christian Monitor also published an article that Galloway received a sum of ten million dollars from the Iraqi government. Later on it was known that it was a false news and Galloway rejected the paper's apology, continued a libel claim against the paper, paper settled the matter by paying the Galloway an undisclosed sum in damage.(25)

United States Senate claimed that Galloway with French Foreign Minister Charles Pasqua received money in exchange of selling oil during 1999 to 2000 but as Galloway arrived United States, declared his position that these allegations are due to revenge against anyone including me who did not support the invasion of Iraq.(26)

Literary Work by George Galloway:

George Galloway also produced some literary work that is as under.

- i. Fedel Castro Handbook
- ii. Open Season
- iii. I'm not the Only One

Fedel Castro Handbook

Mr. George Galloway sent this book to the author as a gift by air mail on December 18, 2012, along with another book Open Season. Fedel Castro handbook shows Fedel's struggle to make Cuba strong economically, strategically, educationally and in the field of medicine and health. It is a reflection of Galloway's mind, that how does he like a revolutionary personality and desires to get power where he could build his mind's palace i.e. the ideal state, where everyone should get his due share and the nation, a free strong and independent homeland. So he wishes at many places that if Castro can do this why somebody else not? As Castro did not bow before the exploitation of the lootings of United States. Why the rest of the world politicians can not do this?

Chronologically Galloway provides the brief account of Fedel's life, education and his miracle of converting the Cuban nation into a strong mountain against the intrigues of United States. Muslims can also develop themselves into such a united standpoint that may be a hurdle in the economic plundering of America, NATO and Britain so that they may not invade Iraq and Afghanistan making a hell of poverty and deprivation to the Muslim World. As Galloway met Castro personally and exchanged views

results in hunger, bad health, unclean water and so many miseries. They infact are real terrorists, they the real rogue states, that broke international law, invaded a country, killed their innocent children, it create more terrorists and made the world more dangerous.(21) Galloway is of the view that suicide bombings is the result of the cruelties doing west under American umbrella, it creates bitterness among the Muslims. If the west has a just policy for the Muslims as they are careful for their countrymen can only win the cooperation and coordination of the Muslims. (22) Galloway is bold enough, says, I don't order someone to kill Bush, but if any body does, it would be entirely logical and explicable and morally equivalent to ordering the deaths of thousands of innocent people in Iraq as Blair did. George Galloway discusses Pakistan and its politics, he comments, in a third world countries like Pakistan only the politicians can better govern the state. If army comes to power it is not appreciable, democracy has a bad name due to corruption. He criticized former Pakistani Leader Pervaiz Musharraf taking power, crushing elected Government.

Maryam Appeal:

Mariam Hamza, an Iraqi girl was brought to Britain to receive treatment for Leukaemia, indeed it was an attempt to show the rest miserable and helpless people of Iraq to the world that how they have so bad health conditions due to sanctions imposed by United Nations Organizations. Maryam Hamza was brought to Britain in 1998, cured and sent back as a healthy life. Galloway's campaign, fund raising was for thousands of other Iraqi children to get medicines. Moreover, Galloway covered five thousand miles route through France, Belgium, Spain, Morocco, Algeria, Tunisia, Libya and Egypt and entered into Palestine with the convey of the hundred and twenty Turks carrying medicines, tools clothes, blankets and gifts for children. During the traveling he got one three hundred and eighty more loaded trucks by Libya's Gadafi Foundation. All it was handed over to the elected government of Palestine. Galloway personally gifted three cars and donated 25,000 pounds to Hamas Prime Minister Ismael Haniya.(23)

Oil for Food:

The Daily Telegraph published a story that with the help of Iraqi intelligence agents that Galloway got three lac seventy five thousand euro per year from the proceeds of oil for food programme. Galloway approached to British High Court, Justice David Eady ruled the story had

Criticizes Gulf War:

George Galloway got big importance on his criticism on foreign policy taking a special interest in Libya, Pakistan, Iraq and the Palestine, Iraq issue. Galloway is Islamist backed, i.e. his constituency consist on Muslim voters.(12) He opposed the 1991 Gulf War before it started. (13) He visited Iraq twice, had to bear criticism. George Galloway appreciated Saddam Hussain remaining firm against the economic sanctions that was merely a stage show, to show that they were the champions of peace. Later on BBC declared that he was not saluting Saddam Hussain, instead he was encouraging and paying tribute to Iraqi people.(14) Bradshaw, Foreign Minister said that George Galloway was a mouth piece for Iraqi people.(15) Obviously the British government was a part of NATO so how could it bear criticism over the policies of Britain towards Iraq.

Discloses the Conspiracy of West:

Moreover Saddam Hussain, he said, should be removed by any other means not attacking Iraq, as Iraqi people did not commit any crime that they should be punished in this way. Galloway criticizes Margaret Thatcher's government selling arms to Iraq, (16) America equipped Iraq to crush Iran, when it was discussed that he met Saddam Hussain, he explained I met Saddam same times as US Secretary Defence Donald Rumsfeld met him, difference is he met to sell arms and maps to better targets and my visit was to remove sanctions and sufferings of war.(17) He considers that Zionist, American and British occupation is to occupy Muslim sources. (18) Mr. Galloway was interviewed to Socialist Worker and demonstrated Hezbollah had never been a terrorist organization. In this context Hamas leader Ismail Haniya sent him a Palestinian passport. (19)

In talking to Alex Jones a host Radio America, Galloway told Israel was a stampede of European Union. He added the Zionists were funded by Alfred Hitler. To an interview on Abu Dhabi TV Galloway said, "The murdering of Iraqi people was a crime worth to be burned in hell, to the western terrorists history will witness them as assassigators, they will be remembered as war criminals. He criticized Arab rulers helping the NATO Allies, will also burn in same hell fire"s. (20)

NATO Heroes as Economic Killers:

Galloway is of the view that Bush, Blair and Japanese Prime Minister are economic killers as they support Israel, as this economic plundering is more horrible than Hitler killed the people in World War II. It

British Government particularly on Middle East. He delivered many critical statements on the invasion of Iraq by United States. Tony Blair and George W. Bush were declared as wolves, and advised British troops to refuse to obey illegal orders. He wrote Tony Blair is a lie machine, attacked Iraq like hungry wolves. (7)

After Litigation Formed a New Political Party

This was not to be overlooked by the ruling elites. The National Executive of Britain looked into the matter. The dispute prolonged and the General Secretary of the Labour Party suspended Galloway from the labour party on May 6, 2003. Galloway reacted, this was a politically incited Kangaroo Court whose decision had been written already in the interest of Labour Party. George Galloway, formed a new party with the members of the socialist alliance in England, Wales and others, the Unity Alliance, Respect. The government split his electoral college into three adjoining constituencies, his long time friend Muhammad Sarwar and Galloway, were in one constituency. Galloway did not want to challenge him. He contested in Bethnal Green and Bow, it had a stronghold of the Muslim voters and Labour MP, Oona King who supported the Iraq War. In spite of threats and speculation George Galloway according to the BBC reports, the extremists (Al-Ghurabaa Organization) threatened him with death, (8) won the seat. Galloway commented; "I don't believe that people get elected because of the color of their skin. I believe people are elected due to their record (services) and policies". (9)

In the parliament Galloway remained silent and participated in the debates a few and far between, even not ask any oral question. At the end of the division in the House of Commons it was only fifteen percent participation by Galloway. Meanwhile the search committee continued his inquiry, on July 17, 2007, after four years long investigation, it was concluded that there was no evidence that he got any personal or financial benefit from "The Oil for Food Programme". Galloway continued his struggle (10) and as Marsha Singh resigned, he returned to the parliament in March 2012 from Bradford West by-election in an unexpected landslide result. Galloway commented, the most sensational victory in British political history. (11)

George Galloway declares Israel as aggressor and does not favour nuclear race. He visited Pakistan several times. He takes interest issues in Pakistan, Libya, Iraq, and Palestine.