RLPC 790 & ILA 790 Religion & Human Rights:  
Restorative Justice as a Postmodern Sacred

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Islam, human rights, and restorative justice

The Real Terror of the West:  
Islam vs ‘Usury’

An Unlikely Hypothesis

The real terror of the West is the prospect of an Islamic revolution that would impact global markets and capitalist economies if . . .

If a critical mass of Muslims themselves, a ‘tipping point,’ were simply to practice the 3rd pillar of Islam, Zakat or wealth-sharing with the poor, what would ensue? More precisely, what if they did so by including in their practice an observance of the orthodox prohibition against 'usury'—against profit-making or excessive profit based on accruing interest?

**usury**: 1303, from M.L. *usuria* . . . Latin *usura* "usury, interest," from *usus*, from stem of *uti* (see use).

Originally the practice of lending money at interest, later, at excessive rates of interest.


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The Holy Qur’an:

Al Baqarah (2:275):  God hath permitted trade and forbidden usury . . .

Al Baqarah (2:276):  Allah does not bless usury, and He causes charitable deeds to prosper . . .

The failure of even orthodox Muslims to observe that key feature of Islam is an occluded or hidden scandal of the tradition itself. But 'never mind that,' from the perspective of the West. Better that they continue to betray their own ideals than that, by adhering to those ideals, they should create a cascading disruption of world economics. Such disruption would decimate the Saudi oil monopoly and require a new world order of theocratic banking. Imagine and shudder: a non-interest based banking system that even some retro-orthodox Christians and Jews—for whom usury was historically problematic during the Middle Ages—might favor, support, and advocate for in the West.
Why We Prefer a ‘Violent Islam’

Rather than face that terror it is preferable to focus on Islam as a religion of repression and violence, fanaticism and conquest, extremism and autocratic state systems. By displacing our fear of Islam as a pillar of economic righteousness, onto Islamic fundamentalism as if that were the real virus threatening to infect the liberal democratic West, we successfully vilify and handicap the very thing that would cure our own economies; cure us of our own endemic relegation of the poor and working classes to their enduring positions of exploitation and subservience.

This hypothesis does not require, one must hasten to observe, a consciousness of Zakat or anti-usury, or of the tradition’s failure to uphold anti-usury, among the commonplace awareness of most Western observers. Rather, as Max Weber demonstrated persuasively in his classic study of The Protestant Ethic and the Spirit of Capitalism, it is sufficient for a prevailing ideology to become self-serving and self-sustaining once the key institutions of a culture inculcate its belief structures by means of religious conviction and ecclesiastical sanction.

Accordingly we could imagine a series of related categories like ‘The Catholic Ethic and the Spirit of Capitalism,’ or ‘The Islamic Ethic and the Spirit of Capitalism,’ or ‘The Hindu . . .’, ‘The Buddhist . . .’, ‘The Secular Humanist . . .’ etc. Any or all of these religio-economic systems, irrespective of the particular culture or its specific (ir)religious traditions, could arise and persist based on the reality that Paul Tillich formulated: “Religion is the substance of culture; culture is the form of religion.” Capitalist culture is the form of Christian religion that has spawned what we now call the liberal democratic West, but capitalist Islam has become its enabler and successor among the oil-rich economies of the Middle East and, by extension, its enforcer among the underdeveloped and impoverished economies of the third world elsewhere in the Middle East as well as in Africa and Asia.

Scapegoating by Any Other Name

Ironically, therefore, we would rather scapegoat ‘violent Islam’ than endorse the emergence of a truly orthodox, post-capitalist Islam. This preference conforms to the great terror that proverbially afflicts governments (and corporations?) that contemplate the prospect of world peace: ‘What if peace should break out?’ The actual economic costs of peace, some observers opine, would bankrupt the arms industry with repercussions throughout the military-industrial-technological complex at a level so severe that the very prospect is too forbidding to contemplate. In other words we cannot afford peace.
Rather, in a capitalist framework profit-making requires war—the instruments and the economics of war. Psycho-culturally, therefore, we must maintain a violent Islam lest there arise an anti-usury or post-capitalist Islam. (This would not be a communist or socialist Islam, by the way! See further below.) We must maintain such a distorted form of Islam, that is, lest an authentic Islam emerge to achieve the economic righteousness that would also redeem the West from its own (religio-cultural) forms of economic avarice and injustice. In this regard we must continue to scapegoat Islam as a violent religion in order to maintain our own Western unanimity against the threat to our economic way of life that its authentic practices would achieve.

An apt analogy here is available (again in psycho-cultural perspective) from family systems theory. A staple case in systems analysis is the family in which all the other members zealously manipulate matters in order to maintain the addiction of one of its members. Their explicit protests to the notwithstanding, their behavior gives the lie to their claims that they desire the addict’s recovery from addiction. All their actions conspire otherwise. The cost of actively changing their routinized and enmeshed patterns of behavior and familiar operating processes is too high for them to cooperate with the addict’s treatment program. Instead they pretend to cooperate in ways that in fact (if also unawarely) sabotage the addict’s recovery, and in ways that allow them to be able to continue blaming the addict as ‘the problem.’ The real problem is systemic, however. And in order to really save her/himself from that system the addict often has to divorce from the family itself.

The Final Frontier: Interfaith-full Interventions

A final interfaith conjecture: Islamic post-capitalism is potentially even more forbidding by comparison than the threat to the West formerly represented by the USSR and its ideological partners espousing ‘godless communism.’ A theistic or monotheistic movement, versus an atheistic or socialist-based challenge to interest-based banking, could potentially marshal religious energies that would successfully inhibit our current glut of runaway profit-making. Indeed, an Islamic initiated movement in that regard might garner an interfaith coalition among other monotheists, notably Jews and Christians, that would achieve the kind of harmony of world religions that many superficially espouse (without having in view the kind of structures of cooperation such a harmony would involve).

This brief essay envisions a movement toward such harmony and considers its initiation by the one tradition best positioned in the world today to achieve it. In the absence of such initiation,
perhaps the Spirit is authorizing Islam’s co-religionists to offer encouragement and affirmations from those of us who acknowledge our need for each other’s religious intervention in this area of economic righteousness. Is it possible, in this regard, that co-religionists can achieve together what no single tradition has so far been able to achieve on its own?

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