



DESTRUCTION

DUE TO RIBAA

RIBAA





I implore all of us to increase
our *taqwa* of Allah *Subhaanahu
Wata'aala* by fulfilling all of
His Commands and abstaining
from all of His prohibitions.

Let us increase our remembrance of Allah *Subhaanahu Wata ‘aala* and *salawaat* upon our beloved Prophet Muhammad *sallAllahu ‘alayhi wasallam*, and to strive in implementing all of his *sunnah*. We hope that all these will help us to attain *rahmah* in this world and the next.

Ribaa (usury or interest) is a type of transaction that unlawfully takes away the right of others. This practice has long existed since the period of *Jaahiliyyah* (Ignorance). After the coming of Islam, Allah *Subhaanahu Wata ‘aala* has

made it forbidden through
the version in al-Qur'an
which mentions:

*“But Allah has permitted
trade and has forbidden
interest.”*

(al-Baqarah 2:275)

According to Imaam ash-Shaafi‘i *rahimahullah*, *ribaa* can be defined as a contract that includes an increase of an amount for a particular effort that is unclear according to the *Sharee‘ah*. Among the increasing of value that is

considered as *ribaa* is the debit-credit contract stipulating a higher amount upon debt payment or delay in paying back the loan. The same goes in selling and buying transaction;

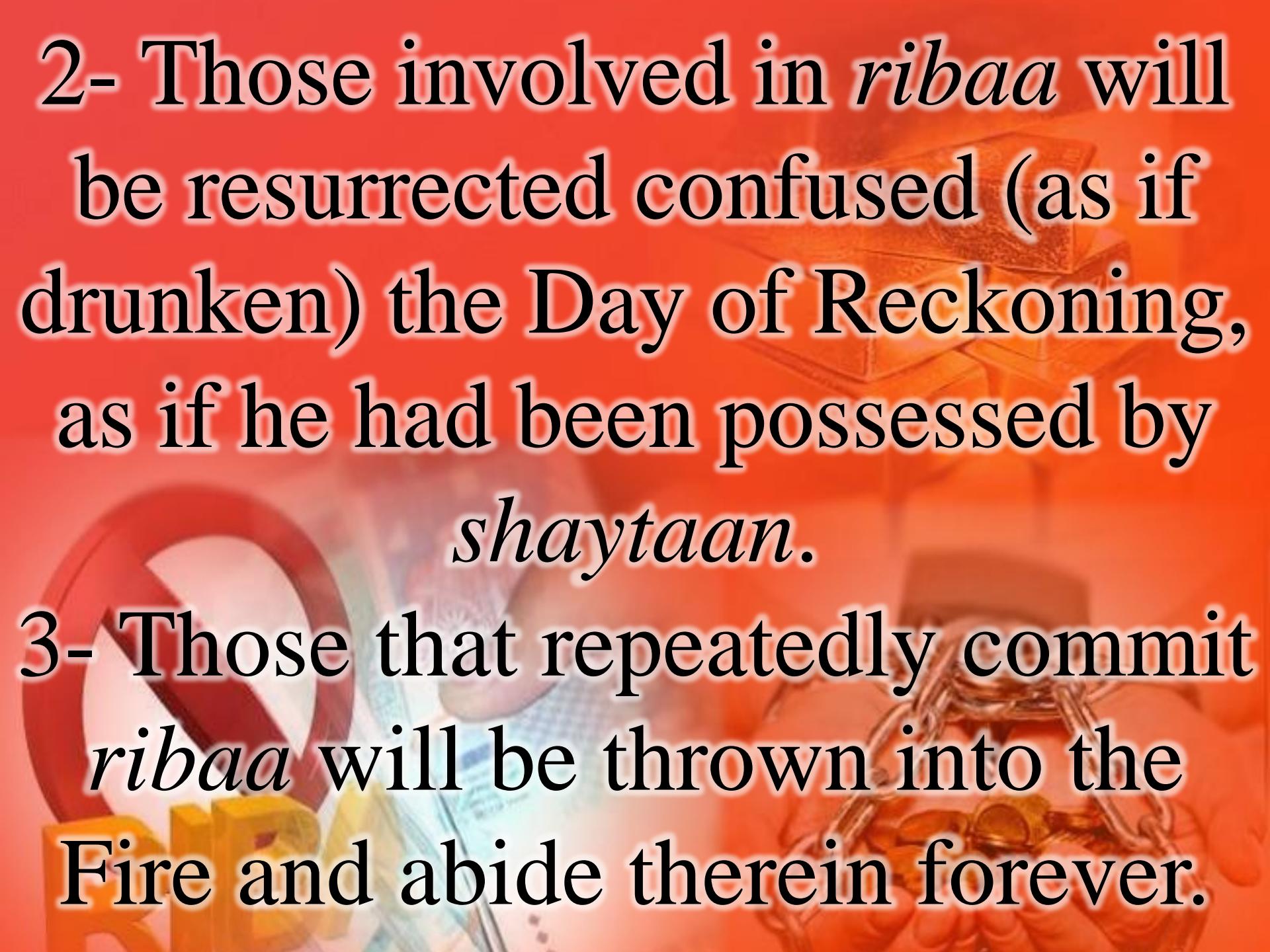


when there is excess of value in certain commodities such as gold, silver, wheat, and its like, then it is regarded as *ribaa*. Clearly, *ribaa* is *haraam* according to the *Sharee'ah*.

Those that are involved in
the realm of *ribaa* has been
given stern warning and
threat from Allah

Subhaanahu Wata ‘aala with
various form of hardship and
torment, among them:

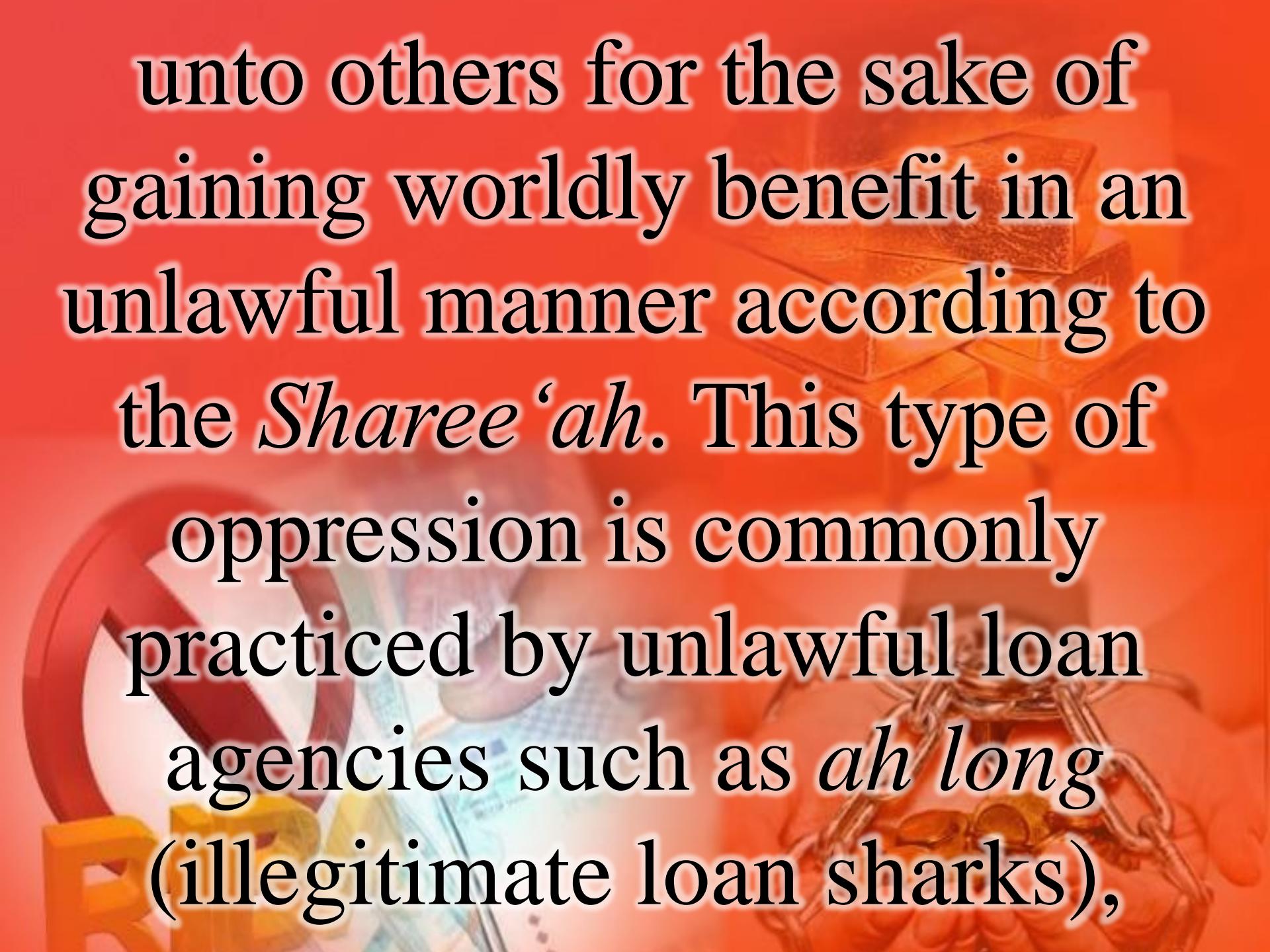
1- Those involved with *riba*
will not attain tranquility in
'ibaadah for Allah
Subhaanahu Wata'aala does
not bestow *barakah* upon
wealth that originated from
riba sources.



2- Those involved in *ribaa* will be resurrected confused (as if drunken) the Day of Reckoning, as if he had been possessed by *shaytaan*.

3- Those that repeatedly commit *ribaa* will be thrown into the Fire and abide therein forever.

Even though Islam does not prevent us Muslims from accumulating wealth through business trade, but revenues amassed from *ribaa* is unlawful and extremely despised by the *Sharee'ah*. This is because it is a form of *dhulm* (oppression)

A large red 'No' symbol is overlaid on a background image. The background image shows a stack of various banknotes (including US dollars and Indian rupees) and a metal chain, all set against a warm orange and yellow gradient.

unto others for the sake of
gaining worldly benefit in an
unlawful manner according to
the *Sharee‘ah*. This type of
oppression is commonly
practiced by unlawful loan
agencies such as *ah long*
(illegitimate loan sharks),

moneylenders, and its like. There are times where such oppression has led to death or injuries to the borrower or even the family members.

Among the form of

oppression within *ribaa* that

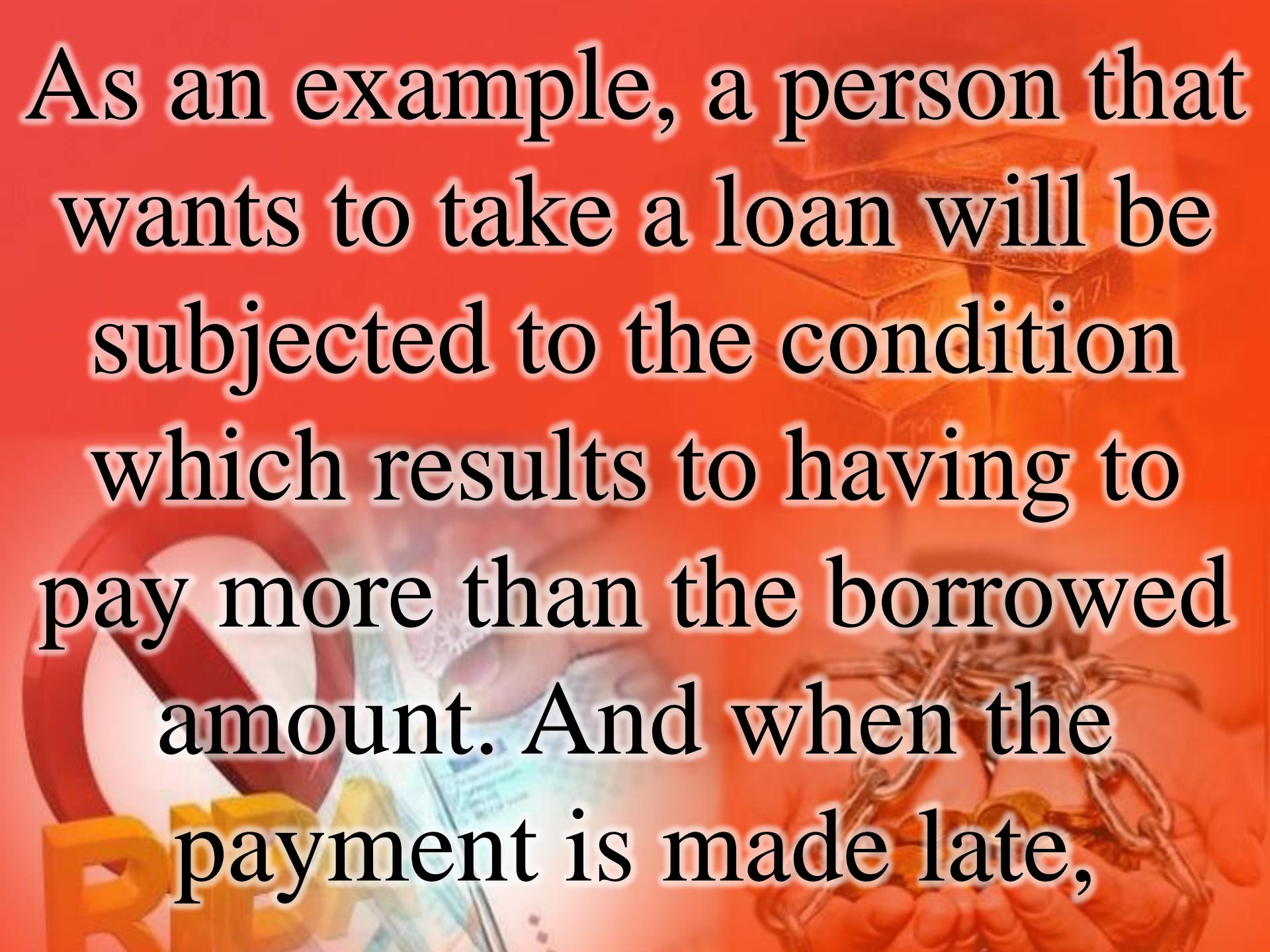
is very common nowadays is

specifying an interest rate in

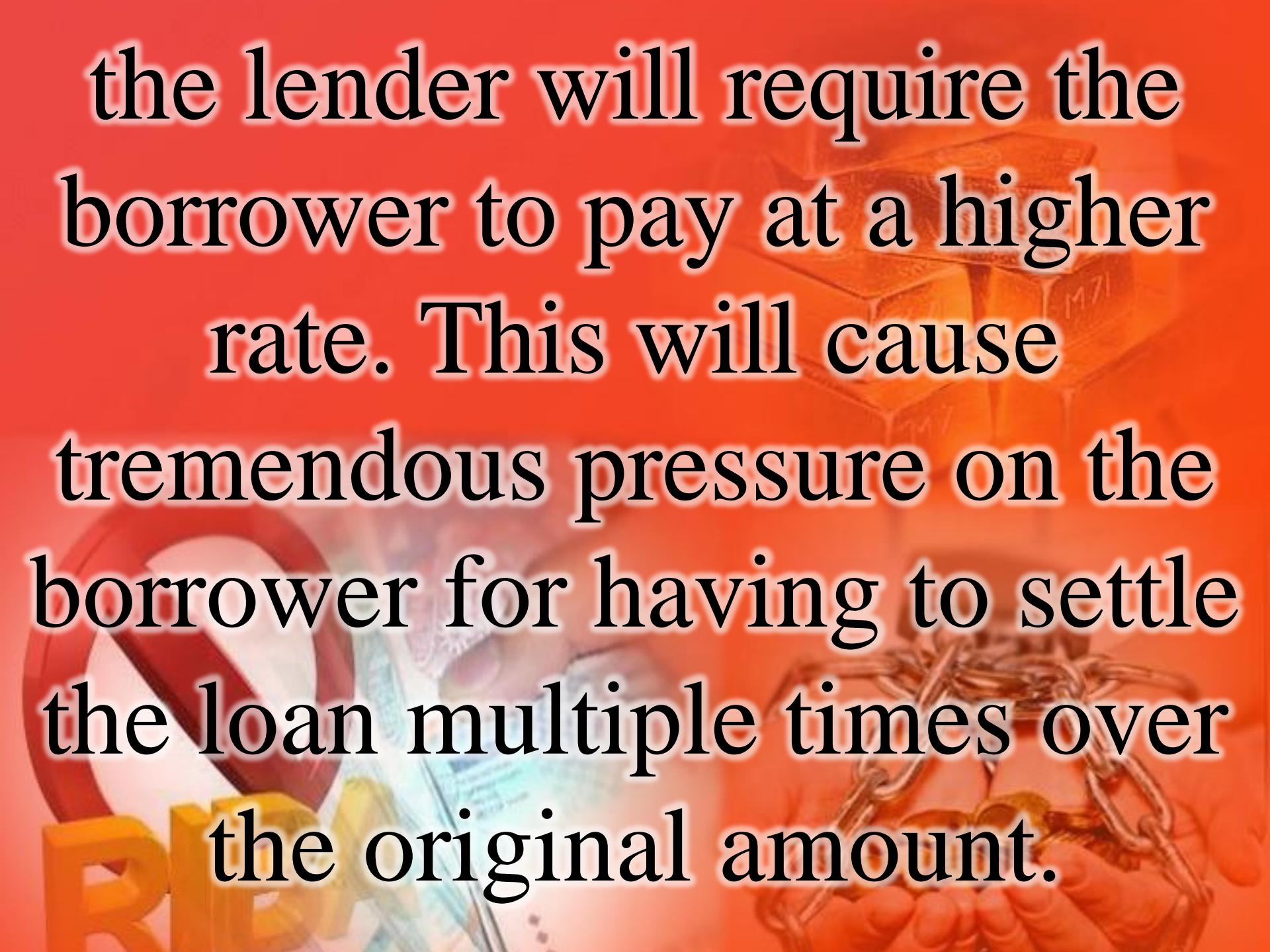
a loan contract, imposing

multiplication charges on late

payments, and many more.



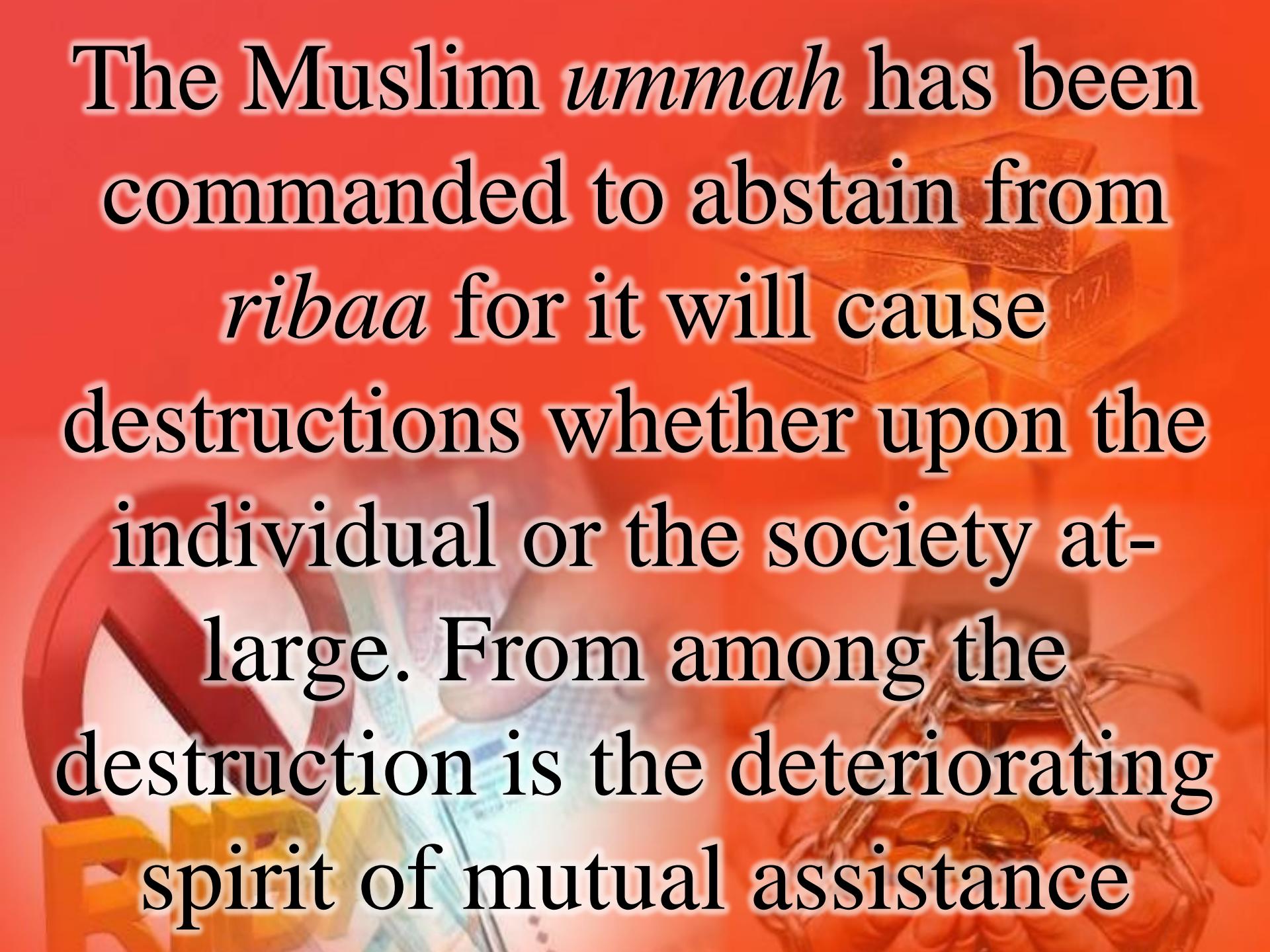
As an example, a person that wants to take a loan will be subjected to the condition which results to having to pay more than the borrowed amount. And when the payment is made late,



the lender will require the borrower to pay at a higher rate. This will cause tremendous pressure on the borrower for having to settle the loan multiple times over the original amount.

This scenario will definitely affect the financial situation of the borrower, having to bear the heavy debt from *riba* that dramatically increase at all times.

RIBA

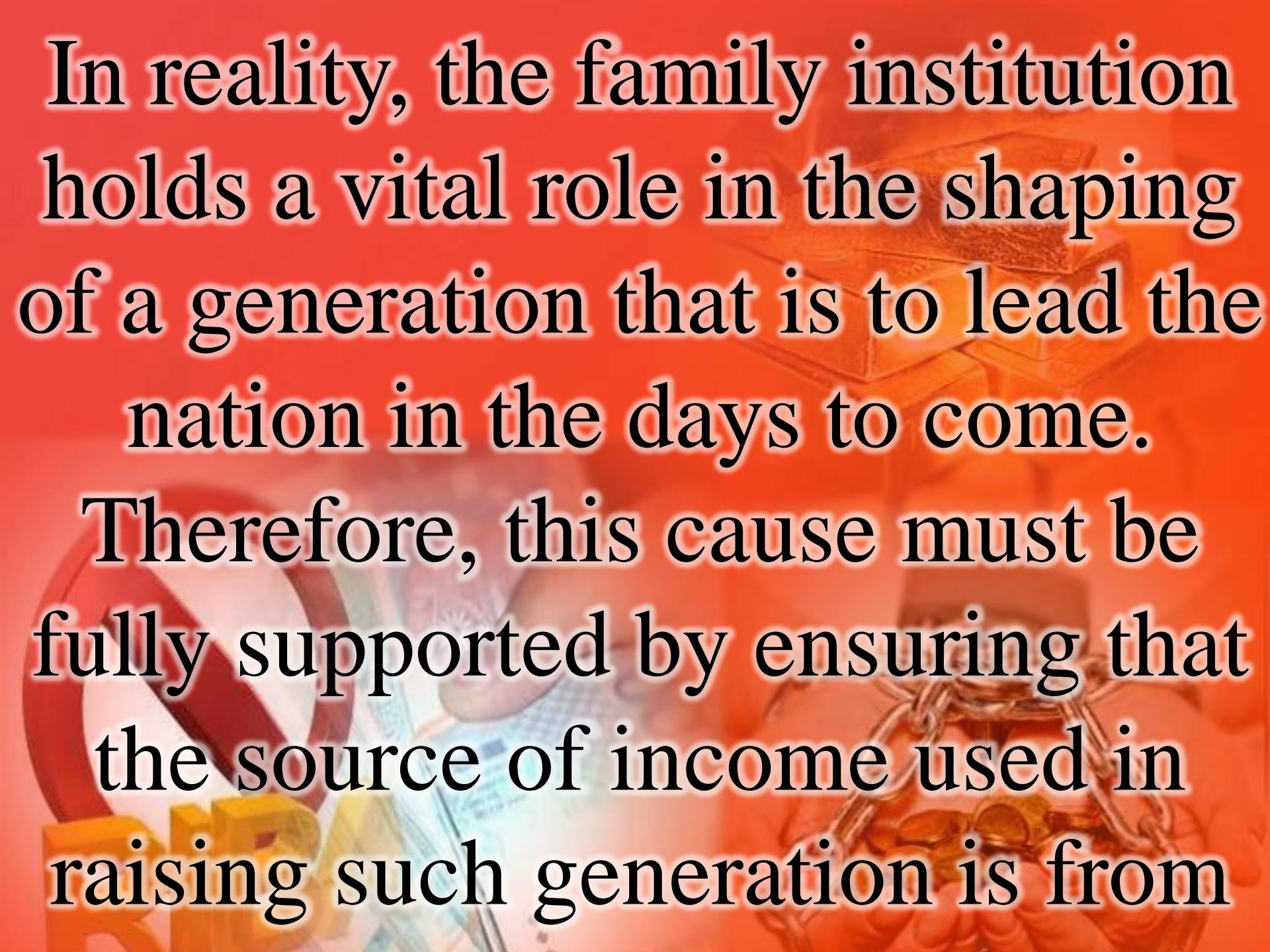


The Muslim *ummah* has been commanded to abstain from *riba* for it will cause destructions whether upon the individual or the society at-large. From among the destruction is the deteriorating spirit of mutual assistance

between the Muslims. In essence, the act of lending a loan is an act of good for it helps alleviate the burden shouldered by others.

Unfortunately when it is tarnished with elements of *riba*, it destroys the original

intent of the very reason that the loan was issued for, which is to provide assistance to those in need. Another destruction that is due to the widespread practice of *ribaa* is the collapse of the family institution.



In reality, the family institution holds a vital role in the shaping of a generation that is to lead the nation in the days to come.

Therefore, this cause must be fully supported by ensuring that the source of income used in raising such generation is from

halaal sources. When the children are raised using *halaal* income, then Allah Subhaanahu Wata'aala will bless their entire lives. On the contrary, if they are raised using *haraam* income,

then their lives will be chaotic because their own flesh contains unlawful sources including those from *ribaa*. Such lives not only demolish one's own self but also that of the whole entire family members.

Verily, the livelihood that is based upon *ribaa* and other unlawful sources is despised and cursed by Rasulullah *sallAllahu 'alayhi wasallam*, as it was narrated in a *hadeeth*:

RI^{BA}

*“O Ka‘b ibn ‘Ujrah! A
flesh will not grow from
an unlawful food except
that Hell is its deserving
abode.”*

(at-Tirmidhi)

Jaabir radiyAllaahu 'anh

*narrates that Rasulullah
sallAllahu 'alayhi wasallam
said:*

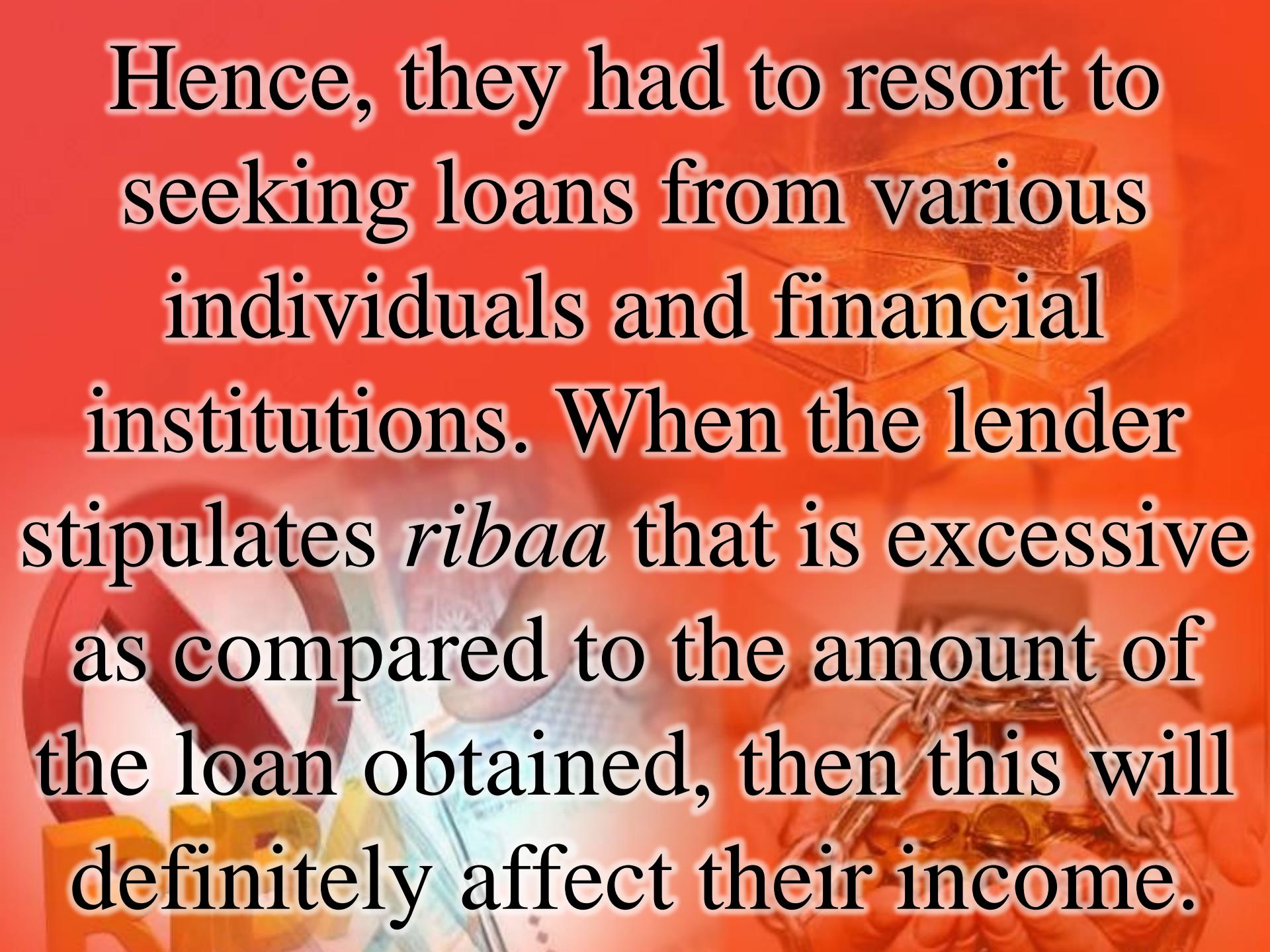
*“No meat (i.e. person) that
was nourished with haraam
will enter paradise.*

*Every meat (i.e. person) that
was nourished with haraam
is more deserving of the
Fire.”*

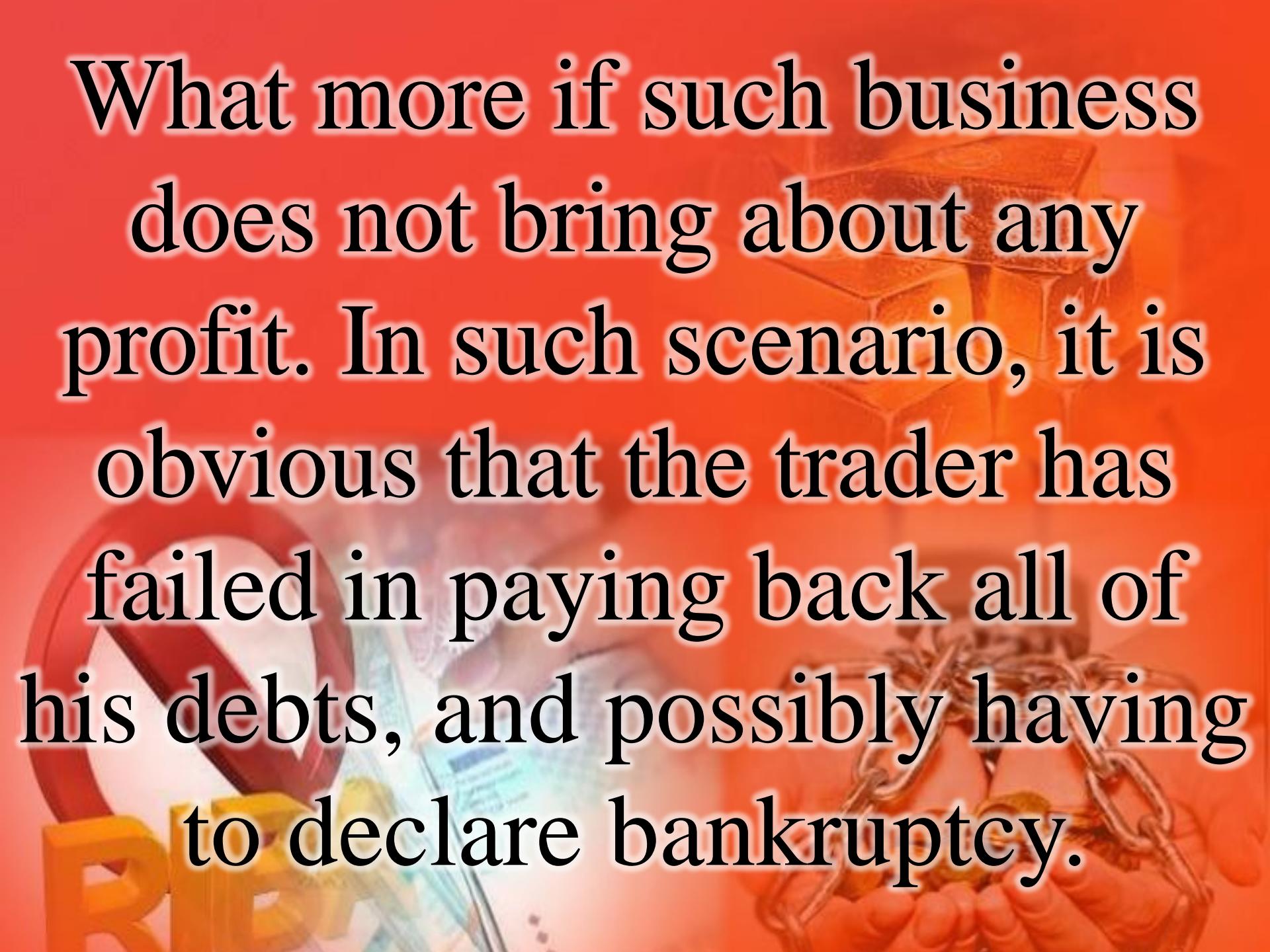
(Ahmad, ad-Daarimi,
al-Bayhaqi; also in
Mishkaatul Masaabih)

Another outcome from the practice of *riba* that is quite significant is the economic collapse of the Muslim *ummah*.

It is undeniable that there are traders and entrepreneurs whom do not have sufficient capital to run their businesses.

A large, semi-transparent red 'X' is positioned in the center of the image, covering a portion of the background. The background consists of a variety of international banknotes and coins, including US dollars, British pounds, and Indian rupees, all rendered in a slightly blurred, warm-toned orange and yellow palette.

Hence, they had to resort to seeking loans from various individuals and financial institutions. When the lender stipulates *ribaa* that is excessive as compared to the amount of the loan obtained, then this will definitely affect their income.

A photograph showing a person's hand holding a large red 'X' shape made of paper or plastic over a pile of various banknotes (US dollars, Indian rupees, etc.) and a metal chain. The background is blurred, suggesting an indoor setting.

What more if such business does not bring about any profit. In such scenario, it is obvious that the trader has failed in paying back all of his debts, and possibly having to declare bankruptcy.

Allah Subhaanahu Wata ‘aala
mentions in al-Qur’ān:

*“O you who have believed, do
not consume usury, doubled
and multiplied, but fear Allah
that you may be successful.”*

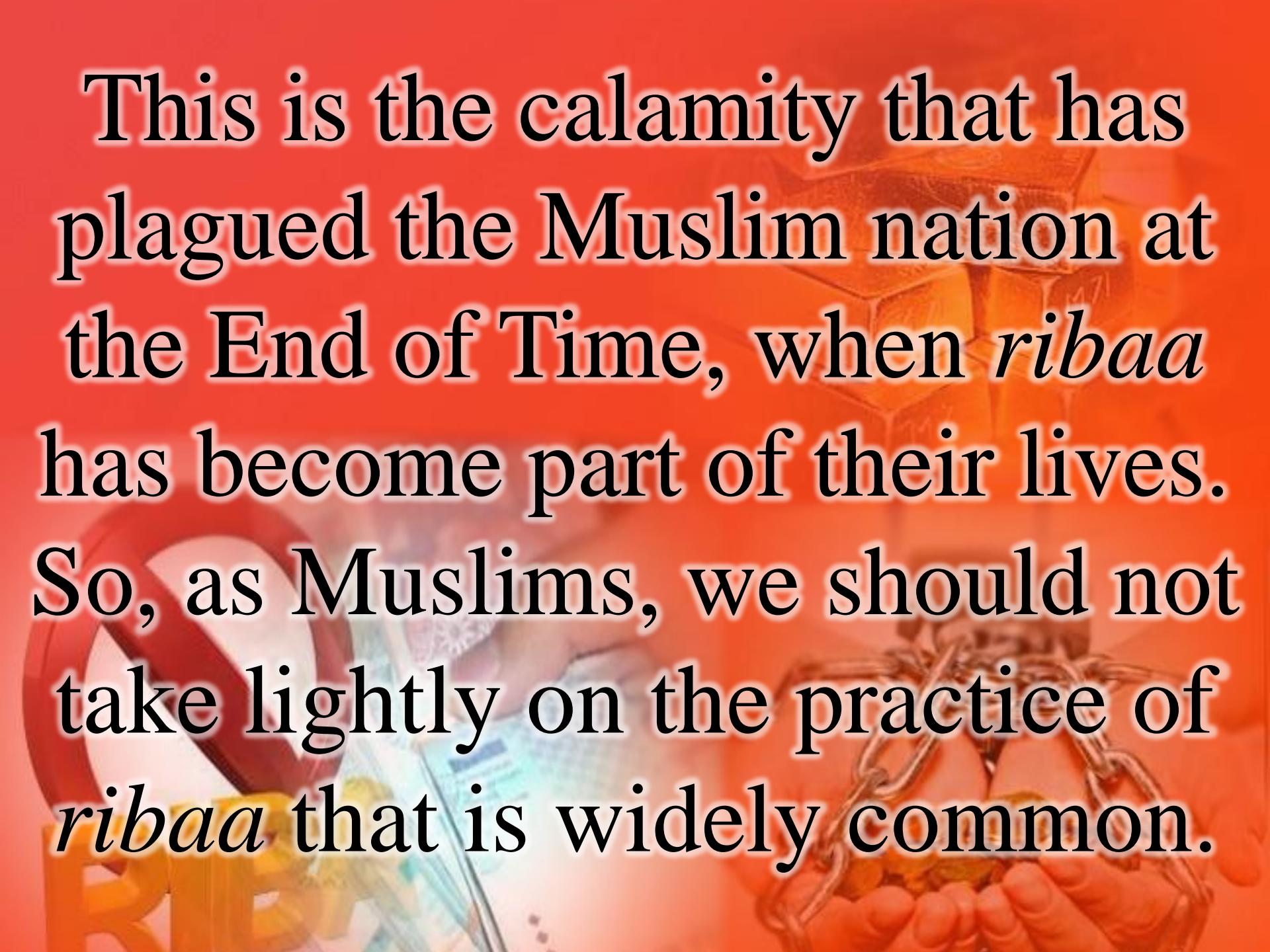
(Aali-‘Imraan 3:130)

On the authority of Abu Hurayrah *radiyAllaahu ‘anh* that Rasulullah *sallAllaahu ‘alayhi wasallam* said:

“A time will certainly come over the people when none will remain who will not

devour usury. If he does not devour it, its vapor will overtake him.”

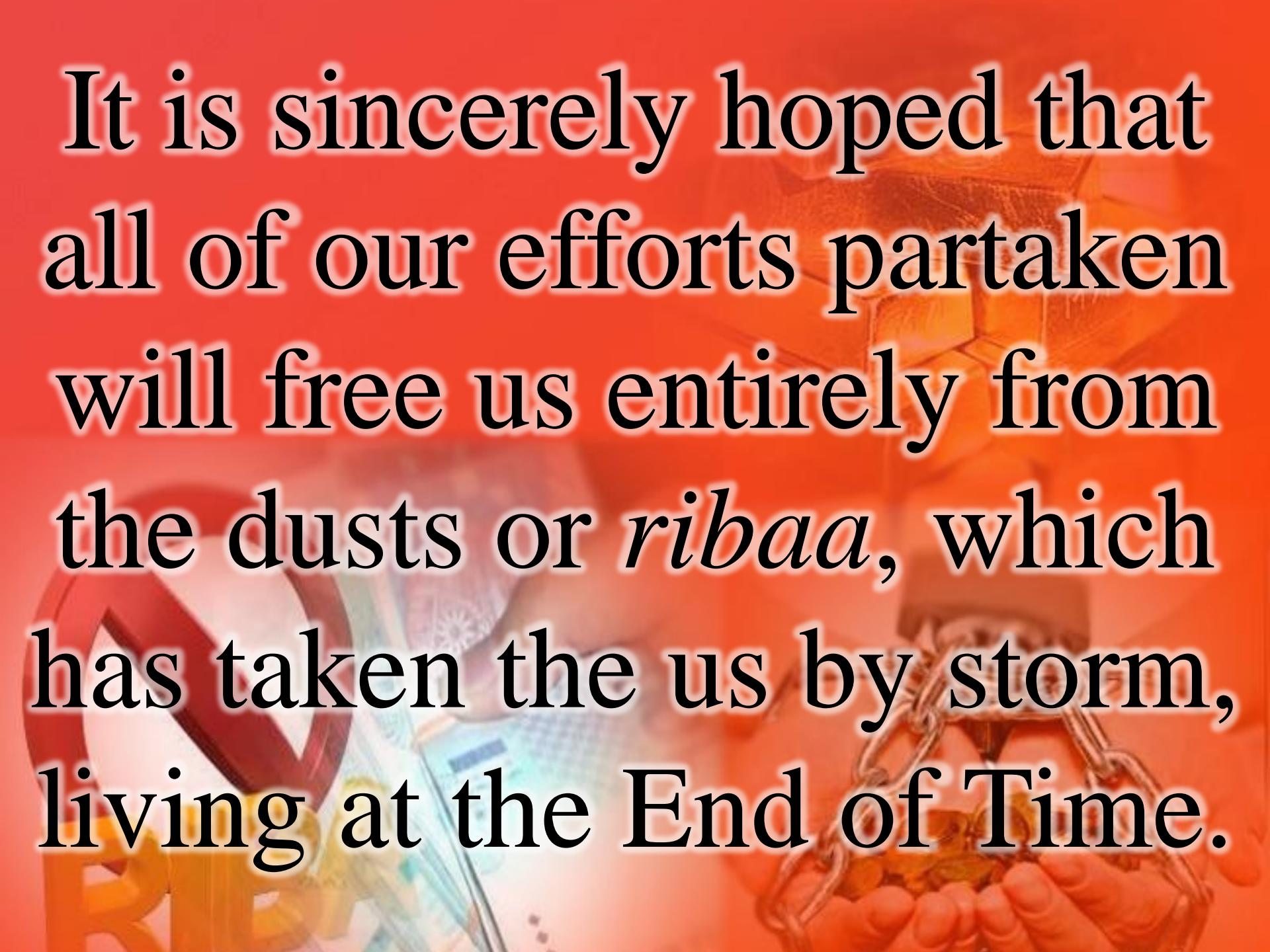
(Ahmad, Abu Dawood, an-Nasaa’i, ibn Maajah)



This is the calamity that has plagued the Muslim nation at the End of Time, when *ribaa* has become part of their lives. So, as Muslims, we should not take lightly on the practice of *ribaa* that is widely common.

Let us beseech our True *Ilaah* to
be kept away from those that are
committing *ribaa*. Let us be
diligent in preventing ourselves
from being involved in any
form of conventional
transaction which involves
elements of *ribaa*,

whether in buying and
selling, loan affairs,
pawning, and many others.
Let us turn to those financial
institutions that have made
Islam as their avenue for
commerce.

A photograph showing a hand holding a red octagonal stop sign above a pile of various colored banknotes (green, blue, yellow) and coins. The background is a warm orange and yellow gradient.

It is sincerely hoped that
all of our efforts partaken
will free us entirely from
the dusts or *ribaa*, which
has taken the us by storm,
living at the End of Time.

“And if you do not, then be informed of a war [against you] from Allah and His Messenger. But if you repent, you may have your principal – [thus] you do no wrong, nor are you wronged.”

(al-Baqarah 2:279)

بَارَكَ اللَّهُ لِي وَلَكُمْ فِي الْقُرْآنِ الْعَظِيمِ وَنَفَعَنِي
وَإِيَّاكُمْ بِمَا فِيهِ مِنَ الْآيَاتِ وَالذِّكْرِ الْحَكِيمِ وَتَقْبَلَ
مِنِّي وَمِنْكُمْ تِلَاوَتُهُ إِنَّهُ هُوَ السَّمِيعُ الْعَلِيمُ. أَقُولُ
قَوْلِي هَذَا وَأَسْتَغْفِرُ اللَّهَ الْعَظِيمَ لِي وَلَكُمْ وَلِسَائِرِ
الْمُسْلِمِينَ وَالْمُسْلِمَاتِ وَالْمُؤْمِنِينَ وَالْمُؤْمِنَاتِ
الْأَحْيَاءِ مِنْهُمْ وَالْأَمْوَاتِ فَاسْتَغْفِرُوهُ
إِنَّهُ هُوَ الْغَفُورُ الرَّحِيمُ

**O Allah, You are the Almighty
Lord, we are grateful unto You
for having bestowed upon us
Mercy and Blessings, nourishing
us to strive to continue in
strengthening the Muslim nation
especially the state of Selangor, as
an advanced, progressive,
peaceful, and benevolent state.**

We beseech and beg You, Ya
Allah, to strengthen our *imaan*,
increase our good deeds,
strengthen our unity, increase our
provision, enrich us with
beneficial knowledge, nourish our
soul with beautiful *akhlaaq*, guide
us to the Path that is Pleasing to
You,

protect us from Your severe tribulations such as the long drought, severe flooding, disease outbreak, violence and instability, poverty, and others, so that our land will become more peaceful and blessed.

RIBA

Oh Allah, we ask You to open up the hearts of the Muslim *ummah* especially in Selangor, to fulfill their *zakaat* obligation as You had decreed in al-Qur'an. Bless the lives of those who have fulfilled their *zakaat* obligation, loving and caring for the poor and needy.

Purify their wealth and soul
so that they will live
according to that which
pleases You. Protect the poor
and needy from disbelief and
everlasting poverty.

Allaahumma ameen



بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِيْمِ

JABATAN AGAMA ISLAM SELANGOR

DI SEDIAKAN OLEH :
BAHAGIAN KHUTBAH,
JABATAN AGAMA ISLAM SELANGOR

ILLUSTRASI OLEH :
UNIT TEKNOLOGI MAKLUMAT
JABATAN AGAMA ISLAM SELANGOR