



TOWARDS
EXCELLENT
MU'AMMALAH
LITERACY



Let us all strive to increase our *imaan* and *taqwa* with the true *taqwa* of Allah *Subhaanahu Wata'aala*. We strive our utmost in fulfilling all of His Commands and avoiding all of His prohibitions.

We truly hope that with our
diligence in becoming true
servants of Allah *Subhaanahu
Wata 'aala* and the best *ummah*
of Muhammad *sallAllahu
'alayhi wasallam* we will be

truly blessed by Him. The topic
of today's *khutbah* is: “*Towards
Excellent Mu‘ammalah
Literacy.*”

The world today is witnessing an economic growth and development that is robust and rapidly increasing. Day by day, the increasing economy of the people goes parallel with the

advancement of modern technology. And Malaysia is no exception to this phenomenon. Islamic banking institutions have been established since the early 1970s, but it is only

in the recent years that the world is giving serious attention to a *Sharee'ah*-compliant system that is free from elements of *ribaa* (interest) and manipulation, due to the crisis that plagues

the present day conventional financial system that is based on *ribaa*. Based upon this reality, Islam had early on had forbade transactions that are *ribaa-based*, which is deeply associated with

elements of oppression,
suppression, and exploitation.

Allah *Subhaanahu Wata'aala*
had specifically affirmed that
transactions that are *ribaa*-based
will never attain

barakah, and instead would only lead to disaster and misery.

Allah *Subhaanahu Wata‘aala* mentions in al-Qur‘an:

**“Allah destroys interest and
gives increase for charities.
And Allah does not like every
sinning disbeliever.”**

(al-Baqarah 2:276)

Hence, it is high time for mankind to return to Islamic economic system that is not only *ribaa*-free, but what is more important is that it

upholds the principle of justice
in business
transactions, free from any form
of oppression and deception.
The profits attained from *halaal*

means will ensure *barakah*.

Whereas, profits attained from
riba-based
transactions will only cause
mankind to further plunge into
the abyss of damnation.

Know that the Islamic economic system heavily emphasize on the aspects of justice and balance between personal freedom and public *maslahah* (good), and between religious affairs and

worldly matters. The economic principle in Islam not only aimed solely for worldly gain but also aims for ‘*ibaadah* that garners the reward from Allah if such deed was exercised with the

niyyah purely for His sake,
hoping to attain His Pleasure.

The main difference between
this system and the conventional
system is the grave concern and
scrutiny with regard to

the *halaal* and *haraam*, which is undoubtedly vital in the cleansing of the wealth.

Conventional banking definitely does not comply with *Sharee'ah* principles, and it has the liberty to

utilize *riba*-based transactions in all of its dealings. This is the proof that manifests how Islam truly emphasizes on matters of *halaal* and *haraam*. And Allah had issued a stern

warning in fighting against
those that legitimizes *ribaa*.
Allah *Subhaanahu Wata'aala*
mentions in al-Qur'an:
**“O you who have believed,
fear Allah and give up**

**what remains [due to you] of
interest, if you should be
believers. 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 2:278-279)

Let us contemplate further on these matters so that we will not be entrapped by *mu‘ammalah* that is not based upon authentic Islamic teachings, namely:

1- Increasing knowledge and understanding on Islamic finance.

Take note for our nation has taken great strides in line with the vision of Islam to uphold Islamic finance and

banking. This is from among the efforts by the authorities such that many Islamic financial institutions have been established, and currently

operating. Therefore, seek and obtain as much knowledge possible with regard to Islamic financial system.

2- Trading and investment that
are in compliance with the
halaal concept.

Islam does not forbid its
adherents from investing or
trading for as long as it is not
tainted with *haraam*

elements. Moreover, investment is a must for the sake of improving the economy of the Muslims. However take heed, for investments should be made in avenues that are legit and

free from any element of *ribaa* and *haraam*. Beware of the various form of scheme that are advertised and promoted such as get rich quick schemes or trust funds that are not

Sharee ‘ah-compliant.

3- Saving money for the future.
Moderation and avoiding
wastage are essential in
managing family expenditure.

Inculcate the habit of saving money for emergency and future use. Be sure to keep savings in a financial institution or bank that exercise financial management procedures that

are Islamic-based.

4- Regulate the usage of credit card.

Among the Islamic financial products offered is the Islamic credit card that is *Sharee 'ah-compliant*.

It is undeniable that credit card is from among the method that eases financial transactions. However, be cautious in its usage so that we will not be overwhelmed with enormous debt.

We must not deem the credit card as a device for extreme and wasteful spending, surrendering to our desire.

5- Managing debt wisely.
It is undeniable that we cannot escape from incurring

debt especially when purchasing a car or a home. However, we must realize and be cognizant of our financial capability so that the debt incurred will not overburden us later on.

Avoid falling into debt with illegal loan sharks, *ah long* (loan sharks), or *riba*-based bank loans for its burden will not only borne by us but our families will also be afflicted with great difficulty.

**“Those who consume interest
cannot stand [on the Day of
Resurrection] except as one
stands who is being beaten by
Satan into insanity. That is
because they say, “Trade is
[just]**

like interest.” But Allah has permitted trade and has forbidden interest. So whoever has received an admonition from his Lord and desists may have what is past, and his affair rests

with Allah. But whoever returns to [dealing in interest or usury] - those are the companions of the Fire; they will abide eternally therein.”

(al-Baqarah 2:275)

بَارَكَ اللَّهُ لِيْ وَلَكُمْ فِي الْقُرْآنِ الْعَظِيمِ وَنَفَعَنِي
وَإِيَّاكُمْ بِمَا فِيهِ مِنَ الْأَيَاتِ وَالذِّكْرِ الْحَكِيمِ وَتَقَبَّلَ
مِنِّي وَمِنْكُمْ تِلَاقُتُهُ إِنَّهُ هُوَ السَّمِيعُ الْعَلِيمُ. أَقُولُ
قَوْلِيْ هَذَا وَأَسْتَغْفِرُ اللَّهَ الْعَظِيمَ لِيْ وَلَكُمْ وَلِسَائِرِ
الْمُسْلِمِينَ وَالْمُسْلِمَاتِ وَالْمُؤْمِنِينَ وَالْمُؤْمِنَاتِ
الْأَحْيَاءِ مِنْهُمْ وَالْأَمْوَاتِ فَاسْتَغْفِرُوهُ
إِنَّهُ هُوَ الْغَفُورُ الرَّحِيمُ

**O Allah, You are All-Powerful, we
are truly grateful unto You for
bestowing upon us *rahmah* and
ni'mah, that we are able to continue
the efforts in strengthening the
Muslim nation especially the state
of Selangor, as an advanced state,
prosperous, and providing welfare
services.**

**Hence, we beseech You, O Allah,
strengthen our *imaan*, accept our
good deeds, solidify our unity,
increase our sustenance, enrich us
with beneficial knowledge, fill our
hearts with noble characters,**

**guide us to the path that is pleasing
to You, protect us from all types of
calamities and Your severe
tribulations so that our state will
continue to prosper and remain
blessed.**

O Allah, open up our hearts to complete the five daily *salawaat* and ‘ibaadah of zakaat as You have ordained. Bless the lives of those who have fulfilled their zakaat obligation, loving the poor and needy.

**Purify their wealth and hearts,
protect the *fuqaraa'* and
masaakeen from *kufr* and
continuous poverty. O Allah,
increase and expand the
sustenance of those who made *waqf*
from of their wealth, accept their
waqf with eternal rewards until the
Hereafter.**



سُلْطَانِيَّةِ سَلَانْجُورِيَّةِ اِسْلَامِيَّةِ
JABATAN AGAMA ISLAM SELANGOR

DI SEDIAKAN OLEH :

BAHAGIAN KHUTBAH,

JABATAN AGAMA ISLAM SELANGOR

ILLUSTRASI OLEH :

UNIT TEKNOLOGI MAKLUMAT,

JABATAN AGAMA ISLAM SELANGOR