

Friday Sermon – 23rd September 2022



Hujjatul Islam Ustad Syed Jawad Naqvi

(Principal Jamia Orwatul Wuthqa – Lahore)

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Sermon 1: Reba (interests) destroys economic life of society

Sermon 2: Fear of doubts of threats results in losses out of caution

I invite you all, myself and emphasize you to acquire Taqwa and live your lives in accordance with Taqwa which is a divine protection plan for human life. Humanity is preserved through Taqwa only whereas beastliness, wildness can be present without Taqwa. This is not a condition by choice but instead essential. This illusion should be removed from mind that without Taqwa we can remain as human being and Quran is commanding us to rectify these mistakes else you will regret later and there won't be any time for compensation as well on the day of judgement when man's eyes would see the reality and mistakes of himself and others. The way Quran says that it is the day of fear wherever everyone would be afraid of each other and run away from near ones because the reality of everyone when exposed would be afraid that we were living our lives with these beasts and there were veils on eyes. We have this opportunity available to us to acquire real Taqwa in every aspect of life but not that demonstrative, ritualistic Taqwa.

The most emphasized and repeated order in Quran is Ittaqu that is to acquire Taqwa. The specifics and applications.

In Surah Baqarah , verse 278

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنتُمْ مُؤْمِنِينَ {278}

O you who believe! Be careful of (your duty to) Allah and relinquish what remains (due) from usury, if you are believers

The verse addresses in beginning to believers and at the end also it says that if you are believers then you should leave Reba (usury).

Reba is that wealth other than profit which Quran and Arabic terminology both uses in the same sense and meaning. Reba is that wealth against which man has not done any work. He has not invested any wealth, not provided any service and not done any task, work whose compensation becomes due. He has taken this wealth against some pre-agreed condition. You can take compensation for any ability, service or time spent but if you have not sold anything or delivered any service, ability or time but what you have kept as condition to gain anything on which no compensation applies. Reba terminology means additional wealth which the lender has enhanced against some persuasive situation with the person whom he has given. As an example someone lends 1000 to someone and then demands to give 1200 in return. This additional 200 has no justification. Similarly if man sells something and takes it back with more money then this is Reba.

The Reba has been discussed by Quran very severely and presents it as the foundation of corruption and destruction of economy of a situation. People before Quran were doing this

thing. The rich people were lending money to others and taking back additional money. Quran has condemned strongly and in traditions there is more severe condemnation. Quran is declaring the economic life of man as one field where protection is required. Taqwa is the protection from those threats, dangers which destroys the life of human being. As explained before that not every protection is Taqwa instead it is that special protection for human life. Anything which is a threat to human life when given protection would be Taqwa. Those dangers which destroys the various dimensions of life that is bodily life, family life, social life, hereafter life and one important segment of life is "Ma'ash" which comes from Aish that is to spend life and Ma'ash are those whose means which runs the system of life. Wealth which is required as means to live life is Ma'ash but that wealth which is accumulated is not Ma'ash. Ma'ash is a foundation aspect of life as per religion.

We have been told that economical life is outside religion because religion is only for rituals, worship, zikr and economic life is outside religion. We have been incorrectly told that if someone has to become religious then he should leave the economic life and come inside religion. Religion is the name of planning for life in this world and religion ends at grave and not beyond that. In grave there is no control, choice left with man to do anything. Religion is required till the time you are alive. To run life you need means of life that falls under Ma'ash and its basis is wealth.

When we listen to the word wealth , currency comes in our mind whereas wealth is anything against which you can get something else or fulfill your needs. Like you have land, livestock, car, house are all wealth or assets. Anything that carries a value against which you can buy something is wealth. These assets of wealth are the means to living life for human being. Allah has created these things in abundance for man but has also made laws in the form of religion to guide man.

The entire economy system, Ma'ash is based on wealth which means the system of life and life also has a purpose. The means are for life and life is not for means but instead for a bigger purpose. If the system of life is weak then you cannot achieve your purpose. The foundation of human life is economy. Religion has informed us about how to plan the economic life and also presented the dangers , threats for this economy life. The biggest threat is Reba, that is the additional wealth which has no justification for one taking and also one for giving, because neither he has not given you anything additional.

We have verses and traditions present for Reba but apart from this as well we can see that Pakistan is destroyed due to Reba. The translations of Quranic terms have disturbed the understanding of religion. Certain terms like Zakat, Jihad, Hajj are not translated which is good thing done. We should have preserved these terminologies which Allah has descended in revelations. We should not change the terms of revelation but instead clarify , elaborate and explain these. Do not try to translate Salaat as prayers but instead explain what Salaat is. Similarly Saum is translated as fasting which has destroyed the meaning of Saum as fasting means to remain hungry but that is one part of Saum.

Reba in certain languages is translated as profit. When you do trading, that is you buy certain things with your efforts than you have the rights to charge more and that is profit which is

your rights. You have made store, giving rent, giving time and you can take profit against that. If you sell something purchased at 100 and at same price of 100 is foolishness because you have put efforts. Reba means you have not done anything but taking additional money against not doing anything. The best example is Pakistan.

In Pakistan the politicians, media are magicians who do not allow people to know about the actual situation. No one tells you the actual economic situation of Pakistan. Some are aware but they also do not inform others though every one is suffering. They have been kept busy in cricket, political gatherings, media brings occupancy. They have no knowledge on how destroyed is their economy. They say that it is corruption which is not just a problem for Pakistan because every country in the world has economic corruption what differs is the level of corruption. Due to corruption countries do not get destroyed.

Our magicians do not allow our attention to come towards the foundation that is Reba and this has destroyed our economy. The damage that has been done by Reba is such that you cannot fix this economy. The economy based on Reba cannot be fixed by any hero. They keep on taking more loans and interest goes up. Do you have any idea on how much Reba is on you? This Reba is taken by the governments for the nation hence this comes in the account of people and they have to repay which you are doing by giving so many additional taxes on which you are screaming. The situation of Pakistan economy is dreadful only due to Reba.

There is one voice that is raised regarding Reba from Shariah court. There were supreme court and sharia court verdict that Reba is prohibited and should be ended from Pakistan. You cannot end this because if you end Reba now the hollow structure will also collapse. This Reba based economy is swallowing everything in the country. The families who should be having the means of life to give better life to their children are struggling to find morsels of bread. Quran has got attention towards this that this is destruction which needs to be ended.

Religion came in a society where Reba was present and this had to end gradually. Like the slave, maids were assets which was ended in a gradual manner. For Reba first people were stopped to do anything that is based on interests. But if you have done before then what you should do? The verse says at the end that you are now believers. I always say the same that we are just name's sake or biological believers. There was a news today that a child was born in floods and his name was kept as Sailab Khan (Flood khan). Certain communities take pride in keeping such names. Similarly if someone keeps the name as Momin, that does not mean you are believer. Quran says that they only take the name of being believer, to become

believer Quran says يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنتُمْ مُؤْمِنِينَ

If you are believer then acquire Taqwa and Reba you have agreed before then leave that additional wealth if you consider yourself as believer. Allah says if you are believer then leave Reba but we say that we will remain believers even after eating Reba.

فَإِنْ لَمْ تَفْعَلُوا فَأْذَنُوا بِحَرْبٍ مِنَ اللَّهِ وَرَسُولِهِ وَإِنْ تُبْتُمْ فَلَكُمْ رُءُوسُ أَمْوَالِكُمْ لَا تَظْلِمُونَ وَلَا تُظْلَمُونَ {279}

But if you do (it) not, then be apprised of war from Allah and His Messenger; and if you repent, then you shall have your capital; neither shall you make (the debtor) suffer loss, nor shall you be made to suffer loss.

Quran is saying in next verse that if you do not leave Reba then you are at war with Allah and his messenger and they are also at war. The one eating usury is in state of war with Allah and also Allah is also at war with them. So it is better only take capital and leave the additional usury.

Our complete system of economy and also global is interests based. Some Muftis just wanted to end filthiness of Reba whereas Quran is asking to end Reba. It is like someone who has married Mahram then Mufti cannot change it, the best he can do is to justify its legality. The Muftis ended the prohibitory aspects of Reba. If there is Reba than that is destruction. There is destruction of believer in Reba. Since we are discussing about Taqwa then is there a system other than Reba in economy? Yes it is there and this is what we expect from Mujtahideen but they become upset if we ask such things. They tell us be satisfied with Wudhu, Tayyamu and do not ask us about economy. Since our research system is around Ahkam but not after systems of religion, this is what happens. We do not present systems of religion first then laws should be presented later. We go to bank with laws of Islam but do not change the systems. The bank will do their work but Mufti show a way out on how to justify this Reba as Halal.

Quran is asking us to give protection to economy from Reba else life will get destroyed.

SECOND SERMON

In saying no 108

وَقَالَ عَلَيْهِ السَّلَامُ: لَقَدْ عَلِقَ بِنْيَاطِ هَذَا الْإِنْسَانِ بَضْعَةٌ هِيَ أَعْجَبُ مَا فِيهِ وَ ذَلِكَ الْقَلْبُ وَ ذَلِكَ أَنَّ لَهُ مَوَادَّ مِنَ الْحِكْمَةِ وَ أَضْدَادًا مِنْ خِلَافِهَا فَإِنْ سَخَّ لَهُ الرَّجَاءُ أَذَلَّهُ الطَّمَعُ وَ إِنْ هَاجَ بِهِ الطَّمَعُ أَهْلَكَهُ الْحِرْصُ وَ إِنْ مَلَكَهُ الْيَأْسُ قَتَلَهُ الْأَسْفُ وَ إِنْ عَرَضَ لَهُ الْعُضْبُ اشْتَدَّ بِهِ الْغَيْظُ وَ إِنْ أَسْعَدَهُ الرَّضَى نَسِيَ التَّحَقُّظَ وَ إِنْ غَالَهُ الْخَوْفُ شَغَلَهُ الْحَذَرُ وَ إِنْ اتَّسَعَ لَهُ الْأَمْرُ اسْتَلَبَتْهُ الْغَرَّةُ وَ إِنْ أَقَادَ مَالًا أَطْعَاهُ الْغِنَى وَ إِنْ أَصَابَتْهُ مُصِيبَةٌ فَضَحَّهَ الْجَزَعُ وَ إِنْ عَضَّتْهُ الْفَاقَةُ شَغَلَهُ الْبَلَاءُ وَ إِنْ جَهَدَهُ الْجُوعُ قَعَدَ بِهِ الضَّعْفُ وَ إِنْ أَفْرَطَ بِهِ الشَّبَعُ كَطَّتْهُ الْبُطْنَةُ فَكُلُّ تَقْصِيرٍ بِهِ مُضِرٌّ وَ كُلُّ إِفْرَاطٍ لَهُ مُفْسِدٌ

Amir al-mu'minin, peace be upon him, said: In man there is a piece of flesh attached to him with a vein and it is the strangest thing in him. It is the heart. It has a store of wisdom and things contrary to wisdom or various states of wisdom. If it sees a ray of hope, eagerness humiliates it and when eagerness increases, greed ruins it. If

disappointment overtakes it, grief kills it. If anger rises in it, a serious rage develops. If it is blessed with pleasure, it forgets to be cautious and protective. If it becomes fearing, it becomes heedless of precaution. If peace extends all round, it becomes neglectful. If it earns wealth, freedom from care puts it in the wrong. If trouble befalls it, becomes impatient. If it faces starvation, distress overtakes it. If hunger attacks it, weakness makes it sit down. If its eating increases, heaviness of stomach pains it. Thus, every shortness is harmful to it and every excess is injurious, corruptive to it.

وَإِنْ غَالَهُ الْخَوْفُ شَغَلَهُ الْحَذَرُ

Fear of Gaul in heart, makes it doubtfully cautious

One state that develops in our heart is Fear (**خَوْفٌ**) that is with Ga'ela (**غَالَهُ**). When fear comes in our heart then the heart becomes occupied with Hazar (**حَذَرٌ**).

Gaul in Arabic means to get trapped in such trouble from which getting out is very hard. It is like something surrounds someone from all around. Arabs term Gaul as that desert where man loses his way all around , with no guide, water or anything which can be used as means to get salvation. To get trapped in such a desert is Gaul. To enter any such trouble unintentionally from which getting out is very hard is Gaul. Certain troubles are known to us like sickness, inflation, etc. but certain miseries are such that we are not aware and also to get out of that is unknown. This state is known as Gaul. Like today in Pakistan we are in such miseries that we are not able to get out. Miseries are not Gaul, but that the state in which unintentionally miseries come from which getting out is hard.

Fear at times due to unawareness comes on us in the state of Gaul. Fear (Khauf) is that loss or danger which has not come yet but the doubt about that has come in our heart. It is possible that this danger would not come on us but fear is that state of heart which tells us that this danger is going to come. Fear are those dangers which have entered our heart that these will come and I will suffer such and such loss. This state of heart where we started to feel about the loss acts severely. Fear paralysis man and causes more damage than the miseries, troubles themselves. All the abilities of an afraid man like planning, thinking, to act becomes frozen and Fear traps him. This state has been experienced by everyone whether young or old. If you are doing something which has a danger to get caught or exposed, then you have fear. You have done damage to someone, now this has come in your heart that if they know about it then your dignity would be lost. When fear comes in heart then it controls the entire body like a virus, controlling mind, heart, action. He cannot even think properly, he cannot think constructively because fear has trapped thinking. Hence in psychological affairs one harmful state is Fear. This paralysis the mind of man and what man does immediately? The same danger , loss that has come not yet come he starts to counter it in advance. He starts to think to confront, plan, makes means for this danger.

To become cautious from dangers is Hazar. It is that plan which man makes out of caution of this state of fear. Shugal means an occupancy whereby any work which has drawn your attention completely and not think about anything else. When man becomes occupied with something he becomes neglectful about anything else.

Amirul Momineen (a.s) says that in heart Fear comes in the state of Gaul which means it besieges man completely. Man listens to some news or gets some information he gets into Khauf. The fear is that doubt about some danger which has not come yet and might not come as well. To protect from

that danger man's mind becomes occupied to prevent that danger which might or might never come.

Practically we are ignoring certain duties out of fear of doubtful dangers. Those who live a precautionary lives, like they don't go at certain place so that they do not become our opponent. Someone might not do my work because they will term me belonging to some group. If a person from one sect goes to another sect, there is a doubtful fear that they might cause some harm or the fear is that if my picture become viral then my people might distance from me. This doubtful fear if we see the scholars that they are under this type of fear that if they speak something truth people will go against them hence they become cautious. When such fear comes Amirul Momineen (a.s) says that he lives a precautionary life which destroys him as he leaves essential duty, does not reach those fields. Why people did not come to help Imam Hussain (a)? They were afraid that Banu Umayyah would destroy their lives. This was the precaution the Hajis, the people of Medina, Kufa and Basra did. If they stand with Imam Hussain, then our lives and world would be ruined. Like Ubaidullah ibn Hurr Johfi, when he heard Imam Hussain (a) is coming to Kufa, he took all his assets and ran out of Kufa, and camped in grove outside in dessert. He ran out of Kufa so that Banu Umayyah should not give harm to him. But Imam Hussain (a) changed route and met him on the way. This cautious person to protect himself of a doubtful fear did not support Imam Hussain. Today 99% believers are living such precautionary life. We are all in Hazar, precaution for the same fear that is not certain. We will get caught, this should not happen, that should not happen. Fear is in their heart which has got them into such precaution that has kept them out of religion. Certain fears come in heart, and we first assess about the losses if this danger comes and should also assess if we become cautious then what would be the losses. Like this person Hurr Johfi lost his hereafter and eternal life. The cautious persons will not speak anywhere, they will not become witness and this Hazar is disturbing them to the extent that they distance from Allah and religion. Such precautionary life distances man from Allah.

I remember one of our sweet speaking Teacher. He would recite one poem which was mixture of Arabic and Persian. *Shagalatna Aamalana an Parwardigarana*. This means our occupancies have distanced us from our Lord. We don't have time to spend in the way of Allah. This occupancy creates that doubtful fear in our heart. These are psychological fears which Prophets would cure from the hearts of believers. If you leave your essential duties out of precaution, which they did, they protected their Hajj, family but lost Allah. But the one who has lost everything for Allah has not lost anything who has found their lord. What did Imam Hussain (a) lose? Nothing because he found his lord. This fear comes in the heart of people and they become cautious.

Today the precautions which we have taken out of fear of doubtful threats has placed us in certain harms.