



RIBAA: THE AWARENESS OF ITS RULING AND PURIFICATION

Syarikat Berlesen
Kami Menerima SMS * Kami Bukan ALONG
Kami cuma nak TOLONG

Khas: Kakitangan Kerajaan* Syarikat Pekerja Khas* Perseorangan

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Let us altogether strive to increase our *taqwa* of Allah *Subhaanahu Wa Ta'aala* with absolute *taqwa* by practicing all that was commanded by



Allah and His
Messenger, as well as
abstaining from what He
has prohibited.

Today I would like to
discuss upon a *khutbah*

related to *mu'aamalaat*
(transactions or
dealings) namely

***“RIBAA: THE
AWARENESS OF ITS
RULING AND
PURIFICATION”.***

In general, *riba* (usury) is all types of excess in the repayment of debt as compared to the original amount borrowed. Hence, the awareness upon the ruling of *riba* is a must so that the Muslim *ummah*

will not become ensnared
by such grave sin,
whether realizing it or
not.

Ribaa in any form or
reason whatsoever is
forbidden by Allah

Subhaanahu Wa Ta'aala
and its ruling is *haraam*.
Ribaa is mentioned no
less than eight times in
four different *soorahs*.
Among them is where
Allah *Subhaanahu Wa*
Ta'aala mentions in

**Soorah al-Baqarah,
verse 275:**

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

Similarly with verses 278-279 in Soorah al-Baqarah:

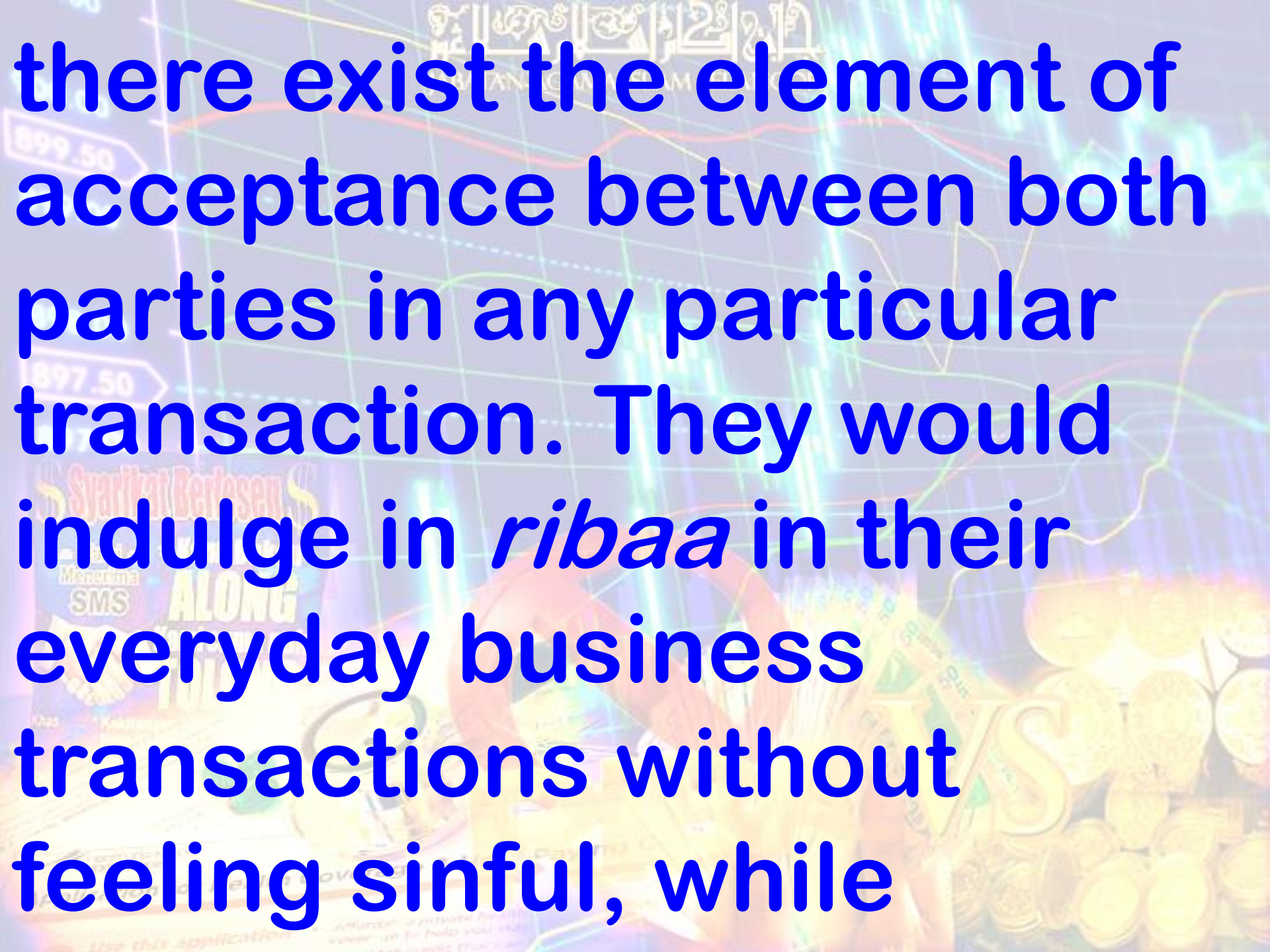
“O you who have believed, fear Allah and give up what remains

***[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)



There are those within our society that are confused with the types of transactions and *mu'aamalaat* that are prohibited by Allah. They thought that *riba* is not *haraam* for as long as

The background features a complex collage of financial and business-related imagery. It includes various line graphs and bar charts in shades of blue, green, and yellow. There are also images of currency, such as stacks of gold coins and green banknotes. A prominent red prohibition sign (a circle with a diagonal slash) is overlaid on the center of the image. The overall aesthetic is that of a digital financial dashboard or a collage representing commerce and investment.

there exist the element of acceptance between both parties in any particular transaction. They would indulge in *riba* in their everyday business transactions without feeling sinful, while

knowing that *riba* is forbidden in Islam.

In the *hadeeth* of 'Abdullah ibn Mas'ood *radiyAllaahu 'anh*, he narrated that:

Rasulullah **صلى الله عليه وسلم** ***cursed***
the one who accepts
riba (usury) and the
one who pays it.

(Muslim)

While the fuqahaa'
(jurists) from the Shaafi'i

madhhab (school of thought) and also other *madhaahib* (pl. of *madhhab*) had issued *fataawa* (pl. of fatwa) stating that the extra addition to be paid for the debt or loan remains

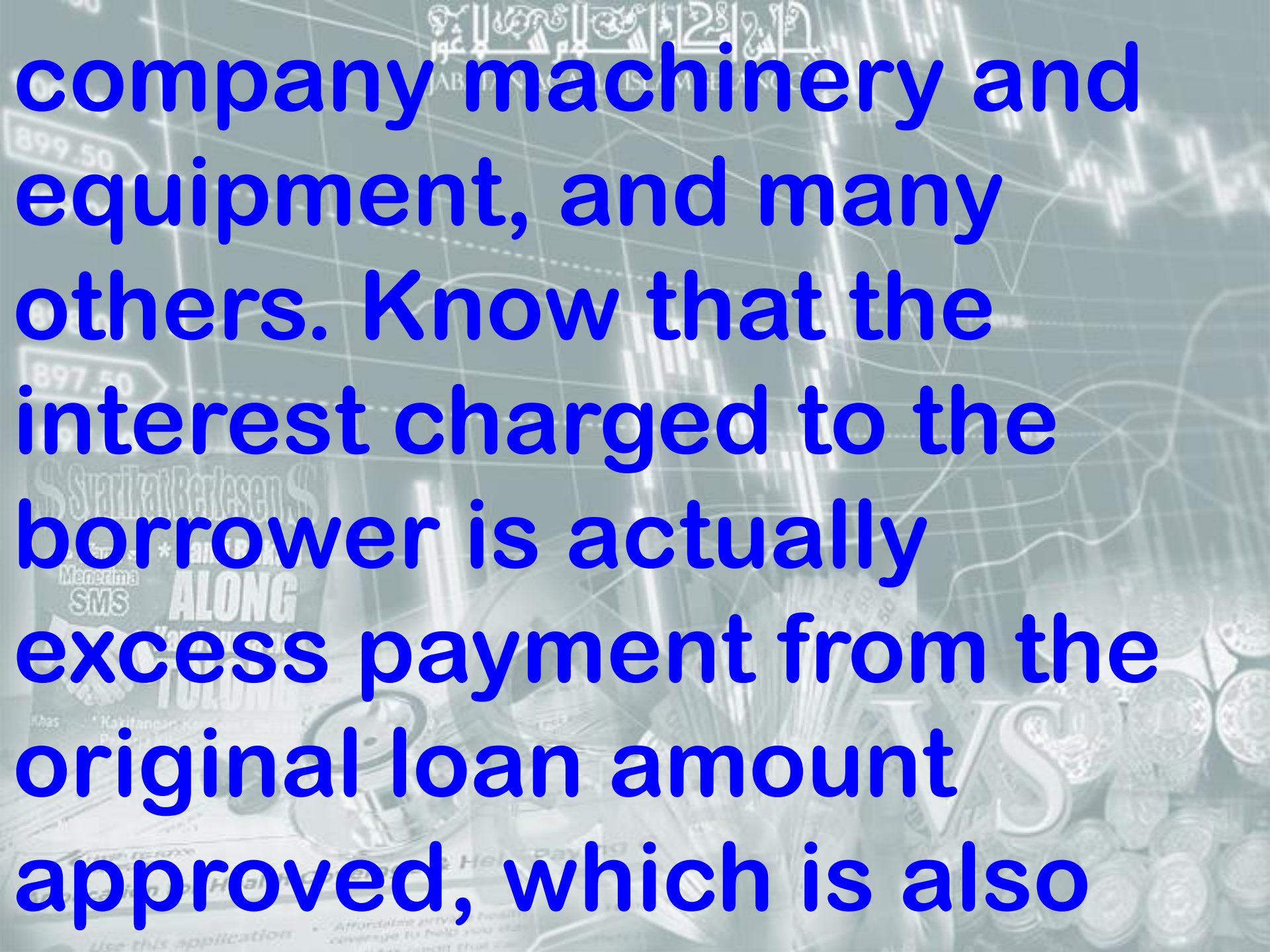
haram in its ruling,
based on the narration
of Faddaalah bin
'Ubayd *radiyAllaahu*
'*anh*, one of the
Companions of the
Prophet, whom said:

“Every loan that derives a benefit is a kind of ribaa.”

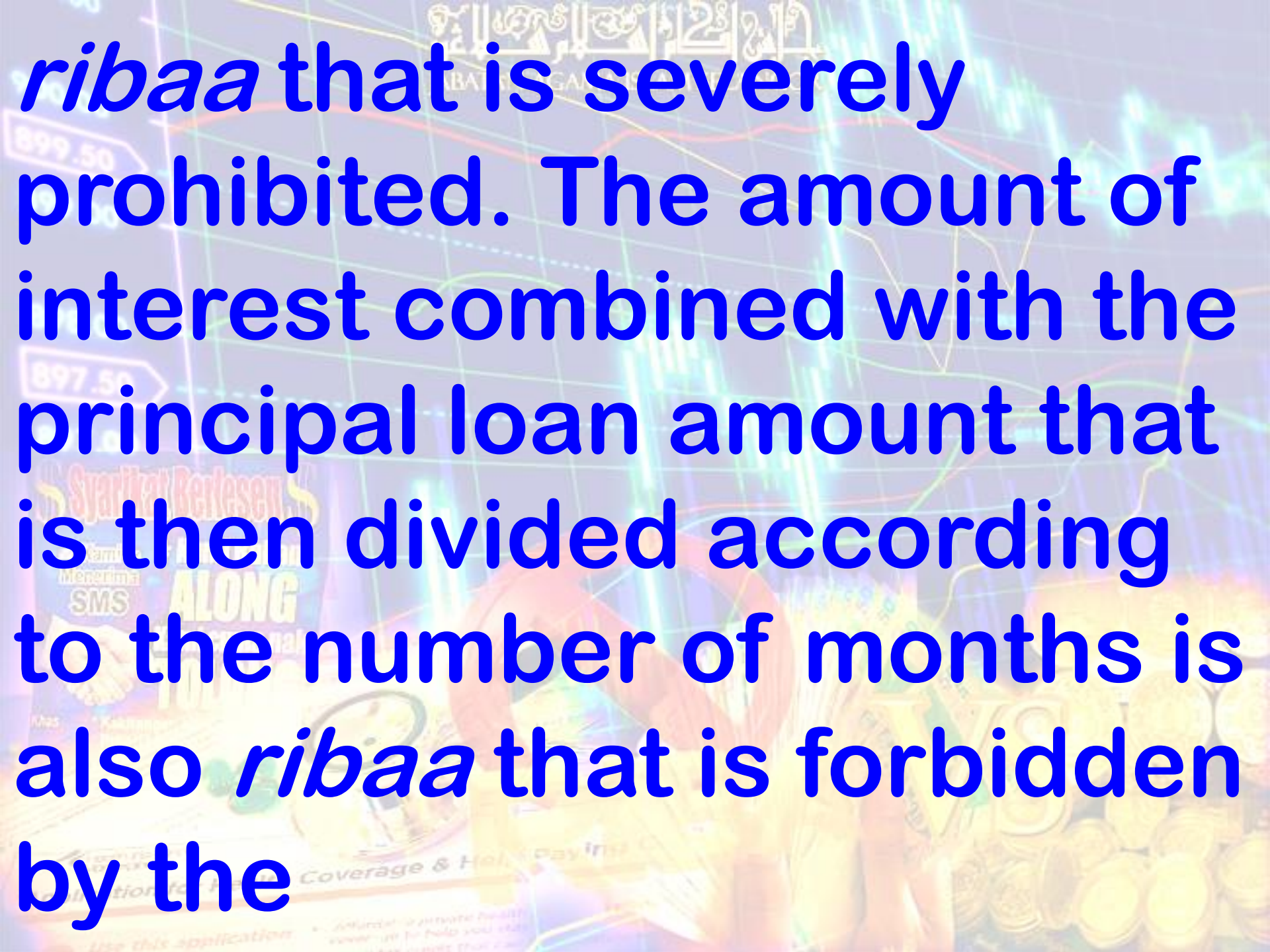
(Sunan al-Kubra of al-Bayhaqi)

In recent times, the conventional money lending system has been

identified as practicing
the most usury
transactions such as the
housing loan, hire
purchase of vehicle,
personal loan, study loan,
loan for business capital,
loan for the purchase of

The background is a light blue gradient with various financial-themed elements. At the top, there is a line graph with a peak and a dip. Below it, there are several large, semi-transparent numbers: '899.50' and '897.50'. In the center, there is a large, stylized 'S' with the word 'Savings' written inside it. To the right, there are several large, 3D-style letters 'V', 'S', and 'S'. At the bottom, there are several stacks of coins and a large, stylized 'S' with the word 'Savings' written inside it. There are also some text overlays in Indonesian, such as 'Menerima SMS' and 'ALONG'.

company machinery and equipment, and many others. Know that the interest charged to the borrower is actually excess payment from the original loan amount approved, which is also

The background features a complex collage. At the top, there is Arabic calligraphy in gold and green. Below it, a financial chart with green and red lines is visible. In the center, a hand in a red sleeve holds a stack of gold coins. The bottom left shows a document with the word 'ALONG' and 'Coverage & Help Paying'.

riba that is severely prohibited. The amount of interest combined with the principal loan amount that is then divided according to the number of months is also *riba* that is forbidden by the

Shara'

Aside from that, it is generally known that extra payments from the original price or interest charged by *ah long* (loan shark), whether paid on

time or late, it is still *riba* and its ruling is *haram*. Moreover, borrowers are deceived into paying interests that are further multiplied.

***Ribaa* can also occur in various transactions, for example:**

1. The business of trading currencies such as Forex Online, because its transactions are not done

immediately (hand-to-hand) at the same time when the trading is done.

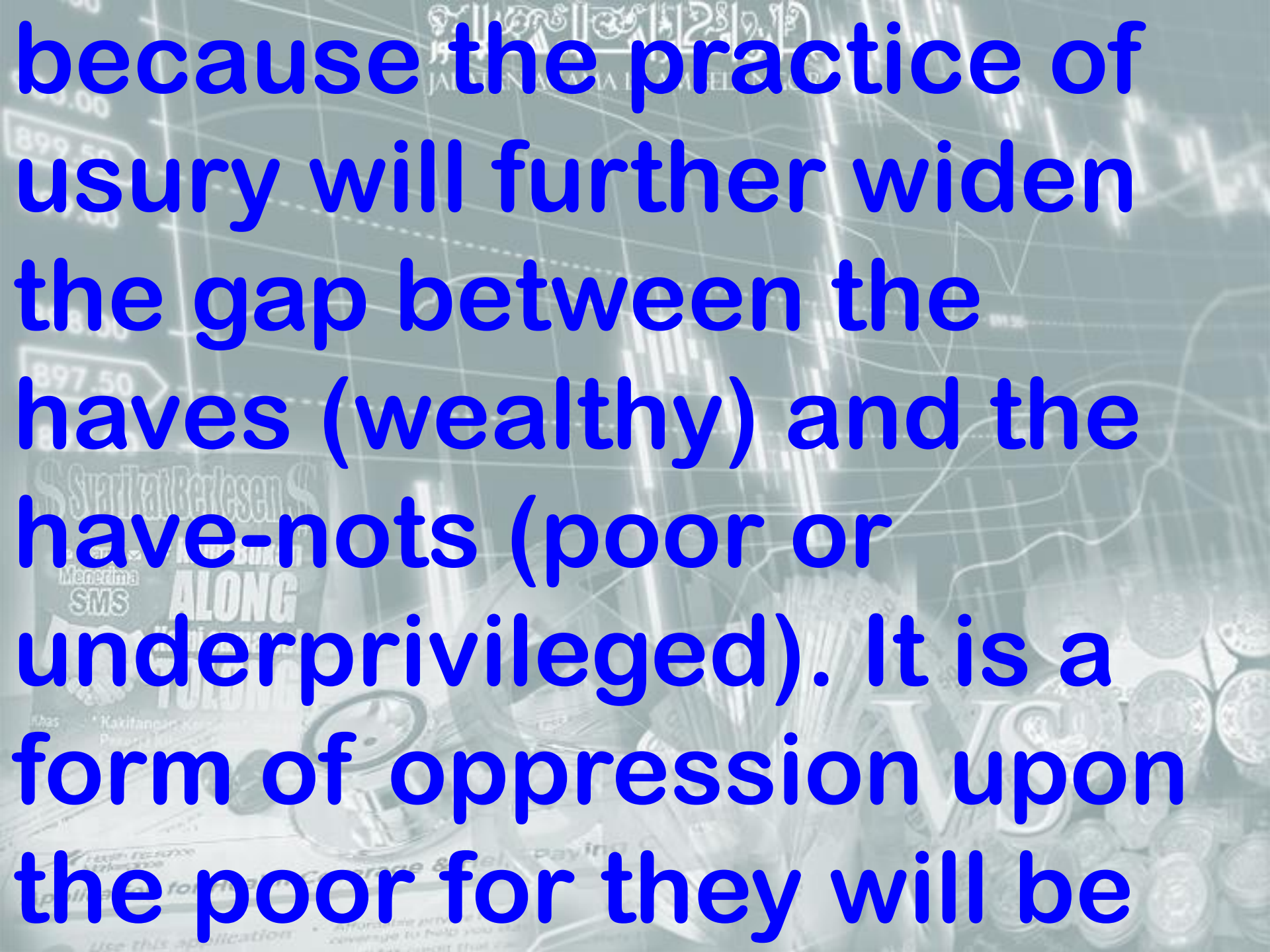
2. Conventional insurance such as life insurance is also *haraam* for it was mentioned in *fataawa*

issued that it contains elements of *riba*, *gharar* (uncertainty), and gambling.

3. Gold trading with delayed (or postponed) exchange, which is not in

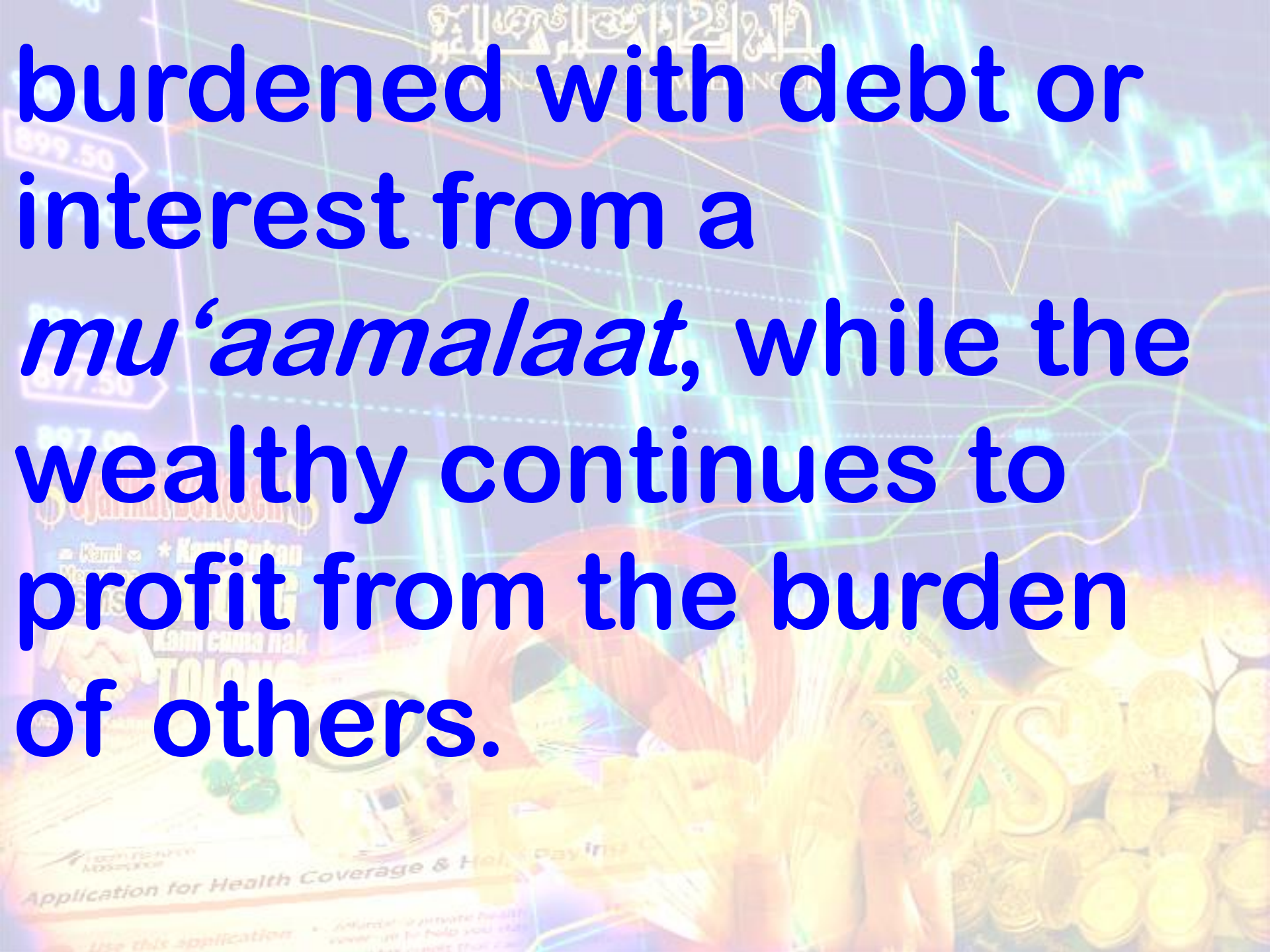
accordance with the
Shara'.

The prohibition of *riba* is to protect the welfare of mankind in terms of *akhlaaq*, social, and economic. This is as such

The background is a complex collage of financial and economic imagery. It includes various line graphs and bar charts in shades of blue and white. There are also images of stacks of banknotes and individual coins, some appearing to be in motion or falling. Faint text and logos are scattered throughout, including the word 'ALONG' in large letters, 'Menerima SMS', and 'Kakitangan'. The overall aesthetic is that of a busy financial market or a data-driven report.

because the practice of usury will further widen the gap between the haves (wealthy) and the have-nots (poor or underprivileged). It is a form of oppression upon the poor for they will be

burdened with debt or interest from a *mu'aamalaat*, while the wealthy continues to profit from the burden of others.



Today, I would like to invite those that are involved with *riba* and *mu'aamalaat* that are not *Sharee'ah* compliant to make earnest repentance and quit pursuing transactions that are

related to *riba*. The wealth that we have accumulated from *riba* or unlawful means can be purified by disbursing or channeling them to the path of good, which is in two ways:

First, they are to be given to the poor, needy, orphans, and its like. Take heed, for the wealth accumulated from *riba* cannot be owned. Rather, it belongs to the general public and its division is

done for *maslahah*
'aamah (public interest).

Second, the “interest”
money is to be given to
Bayt al-Maal for public
interest or benefit such
as street repair, building

public restrooms,
building a bridge,
providing aid for natural
disaster relief mission
such as earthquake,
flood, and its like.

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The resolution regarding the distribution of non-*Sharee'ah* compliant funds or *haraam* money was reached in the outcome of the meeting of the Selangor Fatwa Committee No. 1/2009

held on the 18th of March, 2009, which stated:

i. *Non-Sharee'ah* compliant funds accumulated can become a source for *Bayt al-Maal*, and it is permissible to

transfer them into *Bayt al-Maal's* account.

ii. The usage of non-*Sharee'ah* compliant funds is permissible for sustaining the working operations of MAIS

(Selangor Islamic Religious Council) such as construction, maintenance of buildings, emolument, education, agriculture, research, medicine, and basic facilities such as building

community halls, public restrooms, and others for public use.

Therefore, in concluding the *khutbah* today, let us altogether ponder and internalize upon few

**important
recommendations as
follows:**

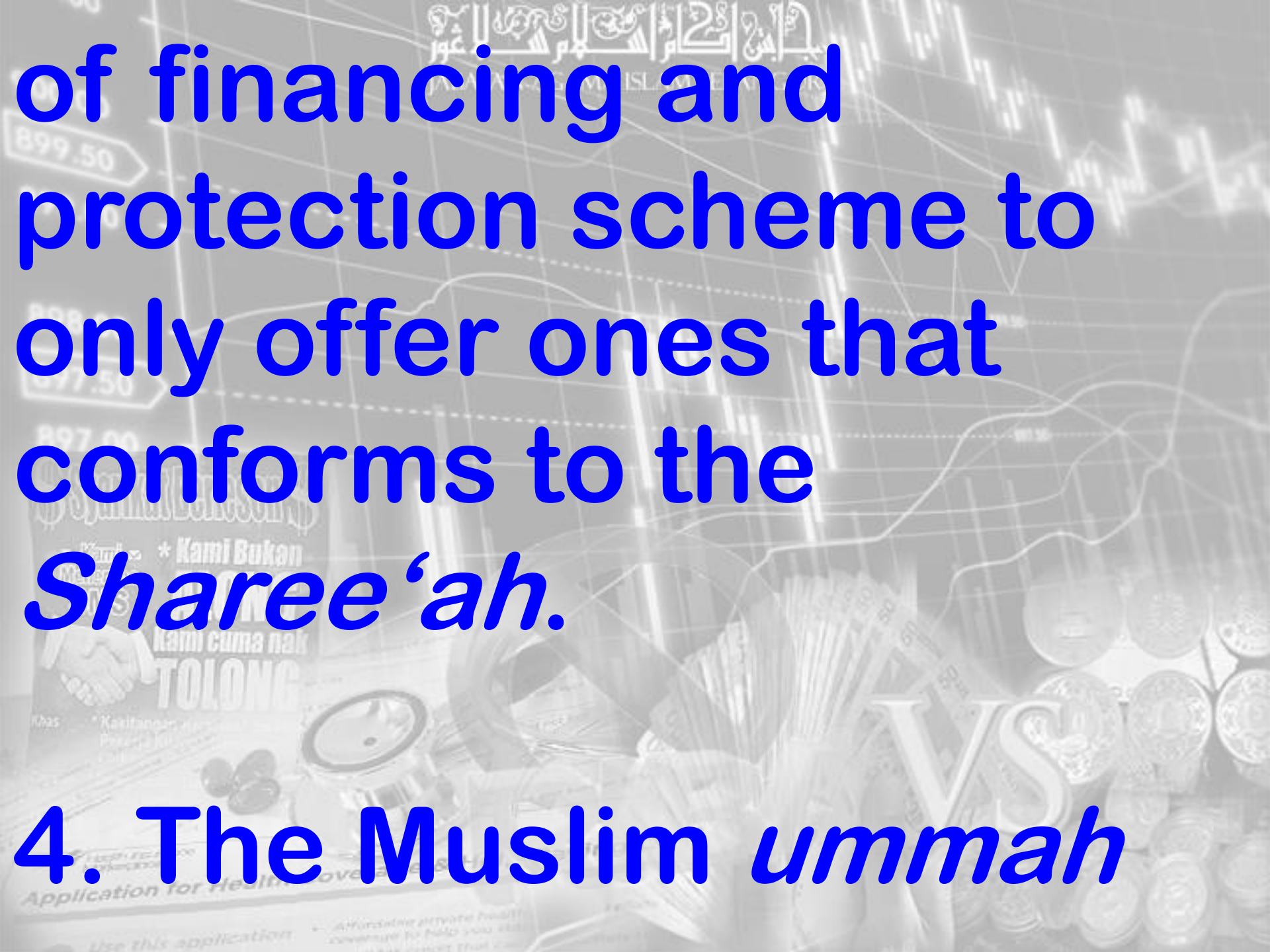
**1. The Muslim *ummah*
must strictly abide by
the command regarding**

the impermissibility and prohibition of *riba*.

2. It is *waajib* upon the Muslim *ummah* to opt for transactions and products that are

Sharee'ah compliant, so as to avoid any impermissible transactions.

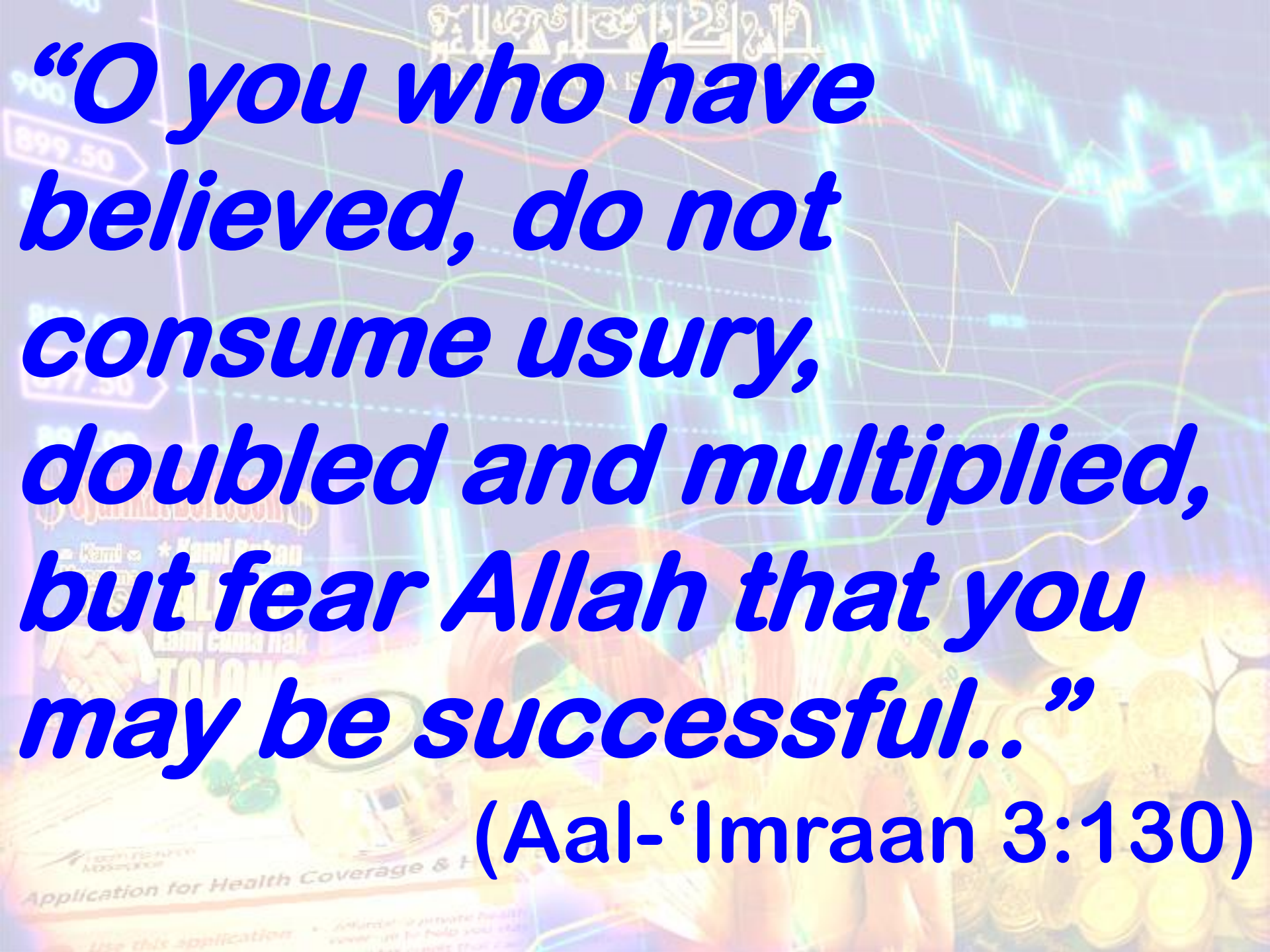
3. It is *waajib* upon those offering any form



of financing and protection scheme to only offer ones that conforms to the *Sharee'ah*.

4. The Muslim *ummah*

must make sincere
tawbah and purify all of
the proceeds obtained
from non-*Sharee'ah*
compliant means, so that
life becomes blissful and
successful in this world
and the Hereafter.

The background features a collage of financial and business-related imagery. It includes a line graph with green and red lines on a grid, a stack of gold coins, a document titled 'Application for Health Coverage & F...', and various other financial symbols and numbers. The text is overlaid in a large, bold, blue font.

“O you who have believed, do not consume usury, doubled and multiplied, but fear Allah that you may be successful..”
(Aal-‘Imraan 3:130)



***THE SECOND
KHUTBAH***





Once again, I would like to remind all of us to always have the *taqwa* of Allah *Subhaanahu Wa Ta'aala* and realize that Islam teaches us to remain moderate in every actions and deeds. As Muslims, we are to



**manifest noble *akhlaaq*, having
utmost personality and attitude
for Rasulullah ﷺ was sent to
perfect *akhlaaq* and as mercy
for the entire mankind and the
worlds.**



O Allah, You are the Lord that is All Mighty, we are grateful to You for having bestowed upon us *rahmah* and *ni'mah*, that we are able to continue the effort in empowering the Muslim *ummah* especially in the state of



**Selangor, as an advanced state,
prosperous and providing
welfare, under the auspices and
leadership of our Ruler as the
Head of Islamic affairs in this
state.**





**Hence, we sincerely beseech
You, O Allah, strengthen our
imaan and creed according to
that of *Ahl as-Sunnah wal-
Jamaa'ah*, accept our deeds,
strengthen our unity, increase
our *rizq*, enrich us with**



**beneficial knowledge, cultivate
our soul with good mannerisms,
return us to the path that You
are pleased with, protect us
from disasters and Your severe
trials, and protect us from the
practices and *'aqeedah* that are**



**deviating and astray such as
Shee'ah, Qadiyaani, and other
ideologies.**





RIBAA: **THE AWARENESS** **OF ITS RULING AND** **PURIFICATION**

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Syarikat Berlesen
Kami Menerima SMS * Kami Bukan
ALONG
Kami cuma nak
TOLONG

Khas : Kakitangan Kerajaan, Swasta
Pekerja Kanan, Pekerja
Perseorangan

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