




“RIBAA: THE AWARENESS OF ITS RULING AND PURIFICATION”

الْحَمْدُ لِلَّهِ الْقَائِلِ: يَا أَيُّهَا الَّذِينَ ءَامَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنتُمْ مُؤْمِنِينَ ¹ 

أَشْهَدُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَحْدَهُ لَا شَرِيكَ لَهُ وَأَشْهَدُ أَنَّ مُحَمَّدًا عَبْدُهُ وَرَسُولُهُ. اللَّهُمَّ صَلِّ وَسَلِّمْ عَلَى سَيِّدِنَا مُحَمَّدٍ وَعَلَى آلِهِ وَأَصْحَابِهِ أَجْمَعِينَ. أَمَّا بَعْدُ، فَيَا أَيُّهَا الْمُسْلِمُونَ! اتَّقُوا اللَّهَ، أَوْصِيكُمْ وَإِيَّايَ بِتَقْوَى اللَّهِ فَقَدْ فَازَ الْمُتَّقُونَ. قَالَ اللَّهُ تَعَالَى: يَا أَيُّهَا الَّذِينَ ءَامَنُوا اتَّقُوا اللَّهَ حَقَّ تَقَاتِهِ وَلَا تَمُوتُنَّ إِلَّا وَأَنتُمْ مُسْلِمُونَ.

Dear blessed Muslims,

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”**.

Dear respected audience,

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.

Dear noble guests of Allah,

Riba in any form or reason whatsoever is forbidden by Allah *Subhaanahu Wa Ta'aala* and its ruling is *haraam*. *Riba* 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:

... وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا ...

¹ al-Baqarah 2:278



"... But Allah has permitted trade and has forbidden interest..."
(al-Baqarah 2:275)

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

يَأَيُّهَا الَّذِينَ ءَامَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنتُمْ مُؤْمِنِينَ ﴿٢٧٨﴾
فَإِن لَّمْ تَفْعَلُوا فَأْذَنُوا بِحَرْبٍ مِّنَ اللَّهِ وَرَسُولِهِ ۗ وَإِن تُبْتُمْ فَلَكُمْ رُءُوسُ أَمْوَالِكُمْ لَا تَظْلُمُونَ وَلَا تُظْلَمُونَ ﴿٢٧٩﴾

"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)

Dear respected audience,

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 *haram* for as long as 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:

لَعَنَ رَسُولُ اللَّهِ ﷺ أَكِلَ الرِّبَا وَمُؤَكِّلَهُ

Rasulullah ﷺ cursed the one who accepts ribaa (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 Faddaalab bin 'Ubayd *radiyAllaahu 'anh*, one of the Companions of the Prophet, whom said:



كُلُّ قَرْضٍ جَرَّ مَنفَعَةً فَهُوَ وَجْهُ مِنْ وُجُوهِ الرِّبَا

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

(Sunan al-Kubra of al-Bayhaqi)

Dear blessed Muslims,

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 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 *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.

Dear blessed audience,

Riba 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 *haram* 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'*.

Dear blessed Muslims,

The prohibition of *riba* is to protect the welfare of mankind in terms of *akhlaaq*, social, and economic. This is as such 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'aamalat*, while the wealthy continues to profit from the burden of others.

Dear blessed audience,

Today, I would like to invite those that are involved with *riba* and *mu'aamalat* 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.

Dear blessed Muslims

The resolution regarding the distribution of non-*Sharee'ah* compliant funds or *haram* 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 *wajib* 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 *wajib* 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.

أَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ
يَأَيُّهَا الَّذِينَ ءَامَنُوا لَا تَأْكُلُوا الرِّبَا أَضْعَافًا مُضَاعَفَةً ۖ وَاتَّقُوا اللَّهَ لَعَلَّكُمْ
تُفْلِحُونَ ﴿١٣٠﴾

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

(Aal-'Imraan 3:130)

بَارَكَ اللَّهُ لِي وَلَكُمْ فِي الْقُرْآنِ الْعَظِيمِ، وَنَفَعَنِي وَإِيَّاكُمْ بِمَا فِيهِ مِنَ الْآيَاتِ
وَالذِّكْرِ الْحَكِيمِ وَتَقَبَّلَ مِنِّي وَمِنْكُمْ تِلَاوَتَهُ، إِنَّهُ هُوَ السَّمِيعُ الْعَلِيمُ.
أَقُولُ قَوْلِي هَذَا وَأَسْتَغْفِرُ اللَّهَ الْعَظِيمَ لِي وَلَكُمْ وَلِسَائِرِ الْمُسْلِمِينَ وَالْمُسْلِمَاتِ،
فَأَسْتَغْفِرُوهُ إِنَّهُ هُوَ الْغَفُورُ الرَّحِيمُ

THE SECOND KHUTBAH



الْحَمْدُ لِلَّهِ الَّذِي جَعَلَنَا مِنَ الْمُسْلِمِينَ، وَرَزَقَنَا مِنَ الطَّيِّبَاتِ. أَشْهَدُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَحْدَهُ، لَا شَرِيكَ لَهُ وَأَشْهَدُ أَنَّ مُحَمَّدًا عَبْدُهُ وَرَسُولُهُ. اللَّهُمَّ صَلِّ وَسَلِّمْ وَبَارِكْ عَلَى سَيِّدِنَا مُحَمَّدٍ وَعَلَى آلِهِ وَصَحْبِهِ، وَمَنْ تَبِعَهُمْ بِإِحْسَانٍ إِلَى يَوْمِ الدِّينِ. أَمَّا بَعْدُ، فَيَا عِبَادَ اللَّهِ، اتَّقُوا اللَّهَ، أَوْصِيكُمْ وَإِيَّايَ بِتَقْوَى اللَّهِ فَقَدْ فَازَ الْمُتَّقُونَ.

Dear blessed audience,

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 صلى الله عليه وسلم was sent to perfect *akhlaaq* and as mercy for the entire mankind and the worlds.

إِنَّ اللَّهَ وَمَلَائِكَتَهُ يُصَلُّونَ عَلَى النَّبِيِّ يَا أَيُّهَا الَّذِينَ ءَامَنُوا صَلُّوا عَلَيْهِ وَسَلِّمُوا تَسْلِيمًا.

اللَّهُمَّ صَلِّ وَسَلِّمْ عَلَى سَيِّدِنَا وَمَوْلَانَا مُحَمَّدٍ سَيِّدِ الْمُرْسَلِينَ وَارْضَ اللَّهُمَّ عَنْ أَصْحَابِهِ وَقَرَابَتِهِ وَأَزْوَاجِهِ وَذُرِّيَّاتِهِ أَجْمَعِينَ.

اللَّهُمَّ اغْفِرْ لِلْمُسْلِمِينَ وَالْمُسْلِمَاتِ وَالْمُؤْمِنِينَ وَالْمُؤْمِنَاتِ الْأَحْيَاءِ مِنْهُمْ وَالْأَمْوَاتِ، إِنَّكَ سَمِيعٌ قَرِيبٌ مُجِيبُ الدَّعَوَاتِ وَيَا قَاضِيَ الْحَاجَاتِ. اللَّهُمَّ إِنَّا نَسْأَلُكَ وَنَتَوَسَّلُ إِلَيْكَ بِنَبِيِّكَ الْأَمِينِ، وَنَسْأَلُكَ بِأَسْمَائِكَ الْحُسْنَى وَصِفَاتِكَ الْعُظْمَى أَنْ تَحْفَظَ بَعَيْنِ عِنَايَتِكَ الرَّبَّانِيَّةِ وَبِحِفْظِ وَقَايَتِكَ الصَّمَدَانِيَّةِ، جَلَالَةَ مَلِكِنَا الْمُعْظَمِ سُلْطَانَ سَلَاطُونَ، سُلْطَانَ شَرَفِ الدِّينِ ادريس شاه الحاج ابن المرحوم سُلْطَانَ صَلَاحِ الدِّينِ عبد العزيز شاه الحاج. اللَّهُمَّ أَدِمِ الْعُونَ وَالْهِدَايَةَ وَالتَّوْفِيقَ، وَالصِّحَّةَ وَالسَّلَامَةَ مِنْكَ، لِيُولِّيَ عَهْدِ سَلَاطُونَ، تَعَاوَنَ أَمِيرِ شَاهِ ابْنِ السُّلْطَانَ شَرَفِ الدِّينِ ادريس شاه الحاج فِي أَمْنٍ وَصَلَاحٍ وَعَافِيَةٍ بِمَنْكَ وَكَرَمِكَ يَا ذَا الْجَلَالِ وَالْإِكْرَامِ.



اللَّهُمَّ أَطِلْ عُمْرَهُمَا مُصْلِحِينَ لِلْمُوظَّفِينَ وَالرَّعِيَّةِ وَالْبِلَادِ، وَبَلِّغْ مَقاصِدَهُمَا لِطَرِيقِ
الهُدَى وَالرَّشَادِ.

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, 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.

رَبَّنَا هَبْ لَنَا مِنْ أَزْوَاجِنَا وَذُرِّيَّاتِنَا قُرَّةَ أَعْيُنٍ وَاجْعَلْنَا لِلْمُتَّقِينَ إِمَامًا. رَبَّنَا آتِنَا
فِي الدُّنْيَا حَسَنَةً وَفِي الآخِرَةِ حَسَنَةً وَقِنَا عَذَابَ النَّارِ. عِبَادَ اللَّهِ، إِنَّ اللَّهَ يَأْمُرُ بِالْعَدْلِ
وَالْإِحْسَانِ وَإِيتَايَ ذِي الْقُرْبَىٰ وَيَنْهَىٰ عَنِ الْفَحْشَاءِ وَالْمُنْكَرِ وَالْبَغْيِ يَعِظُكُمْ
لَعَلَّكُمْ تَذَكَّرُونَ ﴿١٦٦﴾

فَاذْكُرُوا اللَّهَ الْعَظِيمَ يَذْكُرْكُمْ وَاشْكُرُوا لَهُ عَلَىٰ نِعْمِهِ يَزِدْكُمْ، وَاسْأَلُوهُ مِنْ فَضْلِهِ
يُعْطِكُمْ وَلَذِكْرُ اللَّهِ أَكْبَرُ وَاللَّهُ يَعْلَمُ مَا تَصْنَعُونَ.
