



جَابَاتَانِ اِغَامَا اِسْلَامِ سِلَانْغُورِ
JABATAN AGAMA ISLAM SELANGOR

DESTRUCTION

DUE TO *RIBAA*

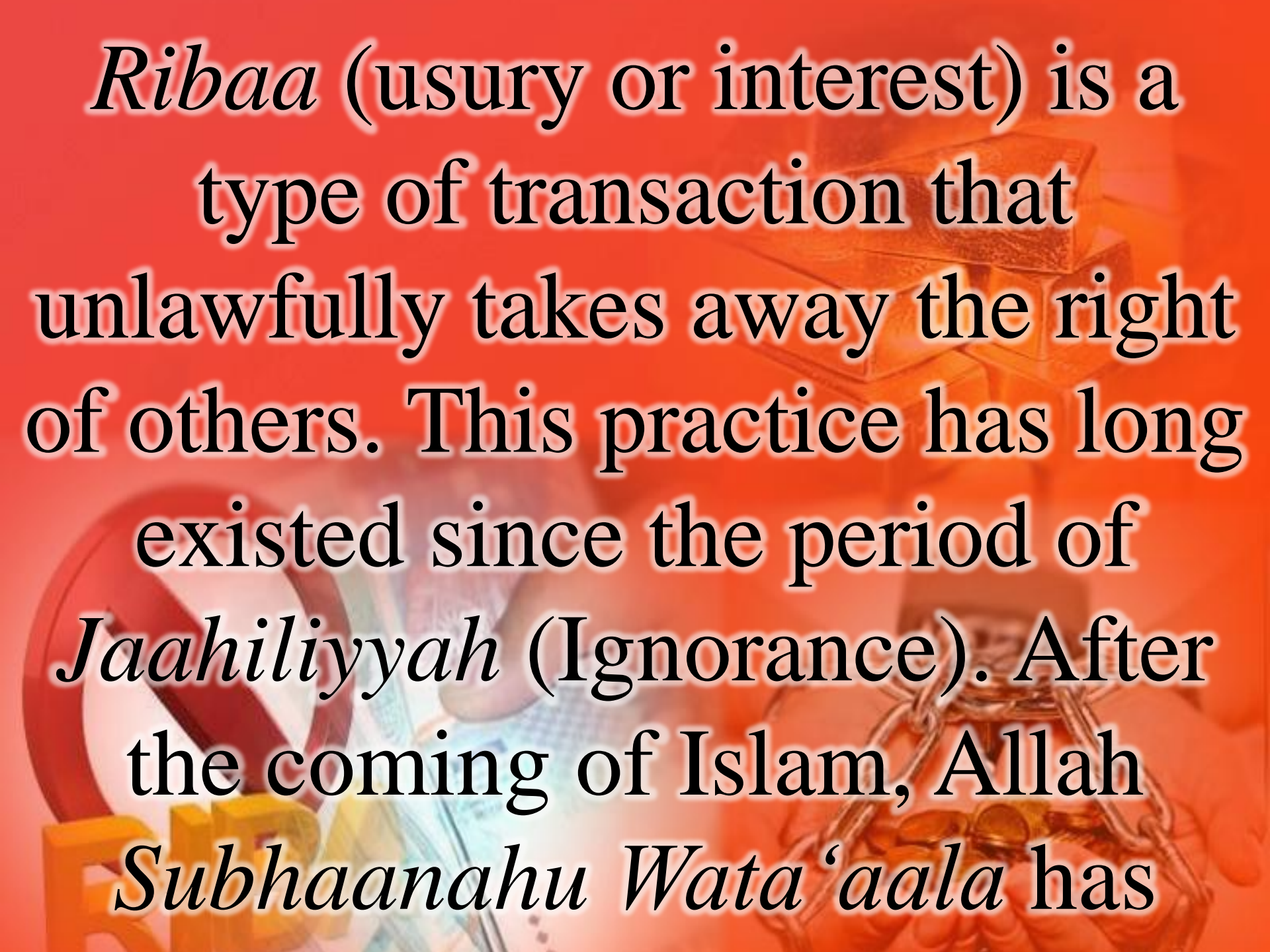
RIBAA





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.



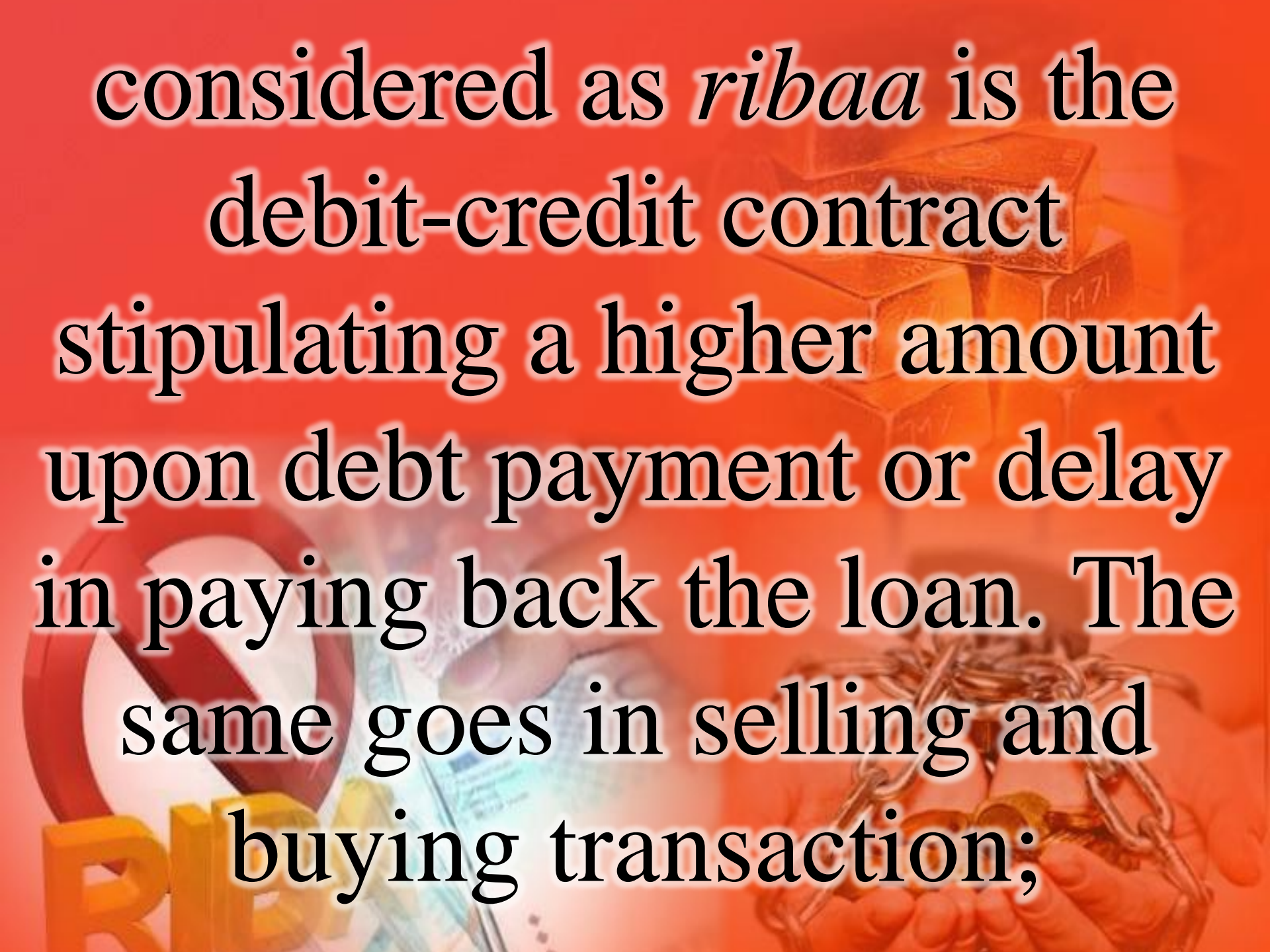
Ribaa (usury or interest) is a type of transaction that unlawfully takes away the right of others. This practice has long existed since the period of *Jaahiliyyah* (Ignorance). After the coming of Islam, Allah *Subhaanahu Wata'aala* has

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

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

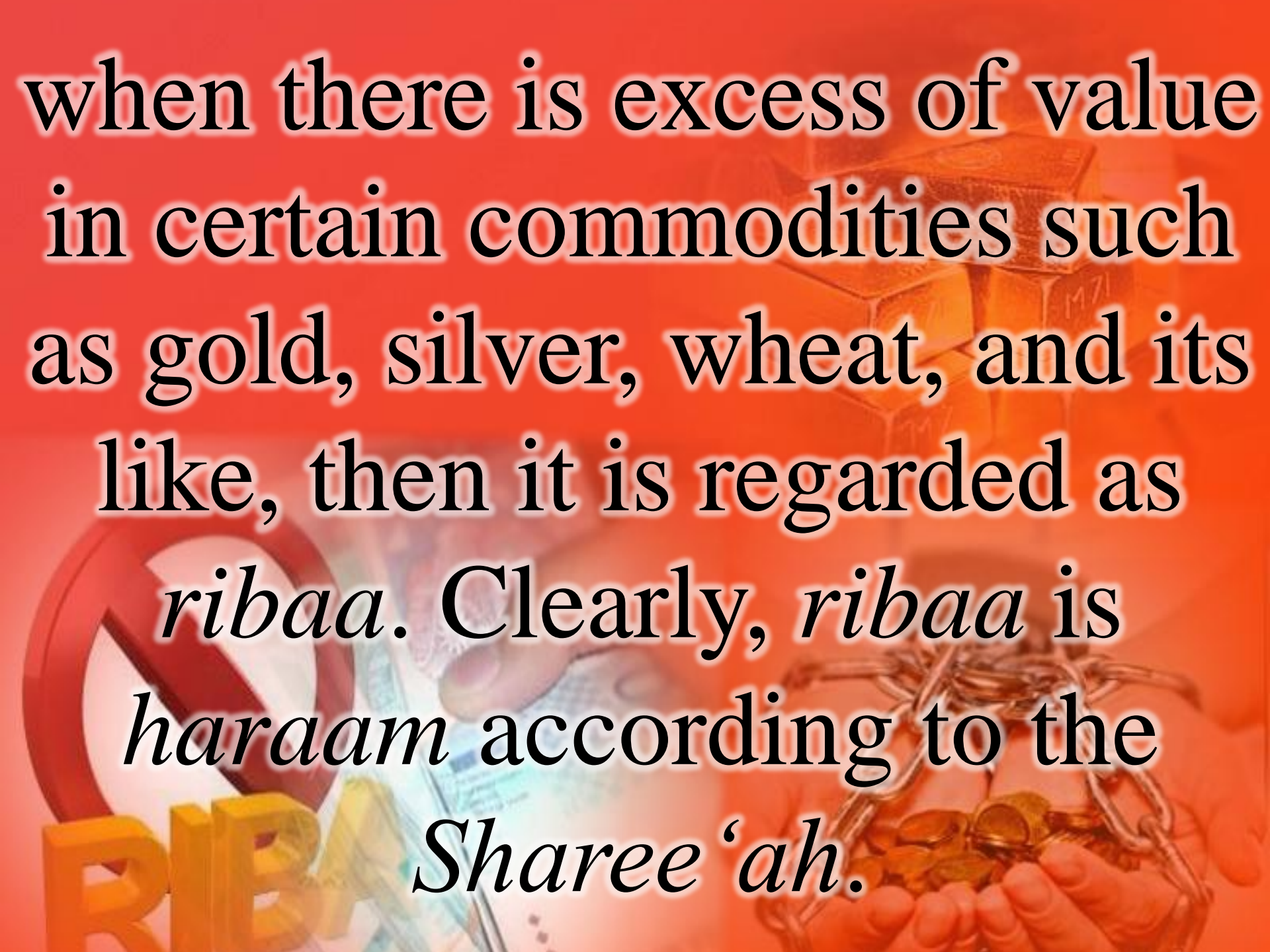
(al-Baqarah 2:275)

According to Imaam ash-Shaafi'i *rahimahullah*, *riba* 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 *riba* 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
riba. Clearly, *riba* is
haram according to the
Sharee'ah.

The background of the slide is a warm orange-red gradient. It features several visual elements: a stack of gold bars in the upper right, a hand holding a pile of gold coins in the lower right, and a red prohibition sign (a circle with a diagonal slash) over the word 'RIBA' in large, yellow, 3D block letters in the lower left. The text is overlaid on this background in a black serif font with a white drop shadow.

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

Subhaanahu Wata'ala with various form of hardship and torment, among them:

1- Those involved with *riba* will not attain tranquility in *'ibaadah* for Allah

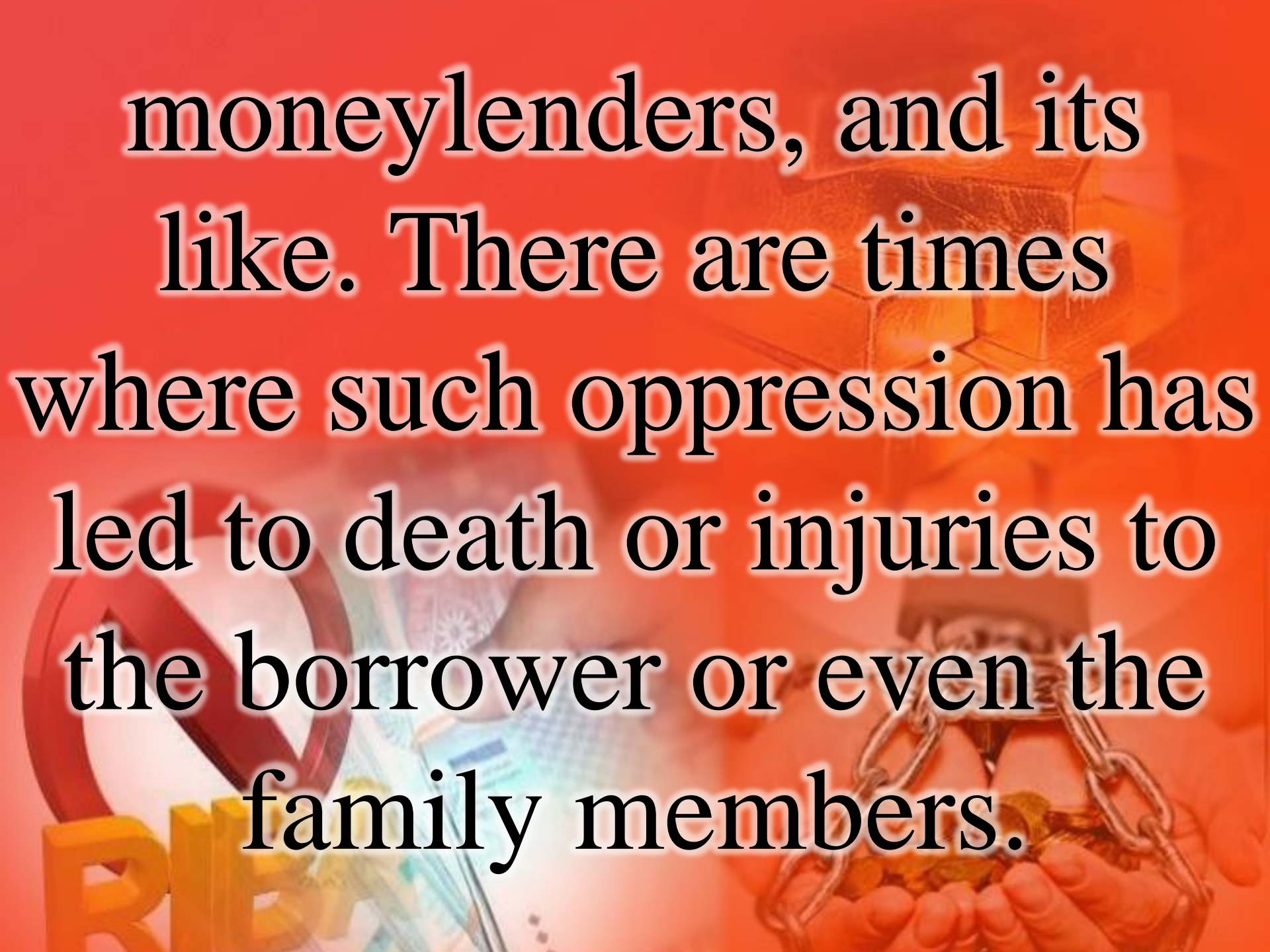
Subhaanahu Wata'aala does not bestow *barakah* upon wealth that originated from *riba* sources.

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

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

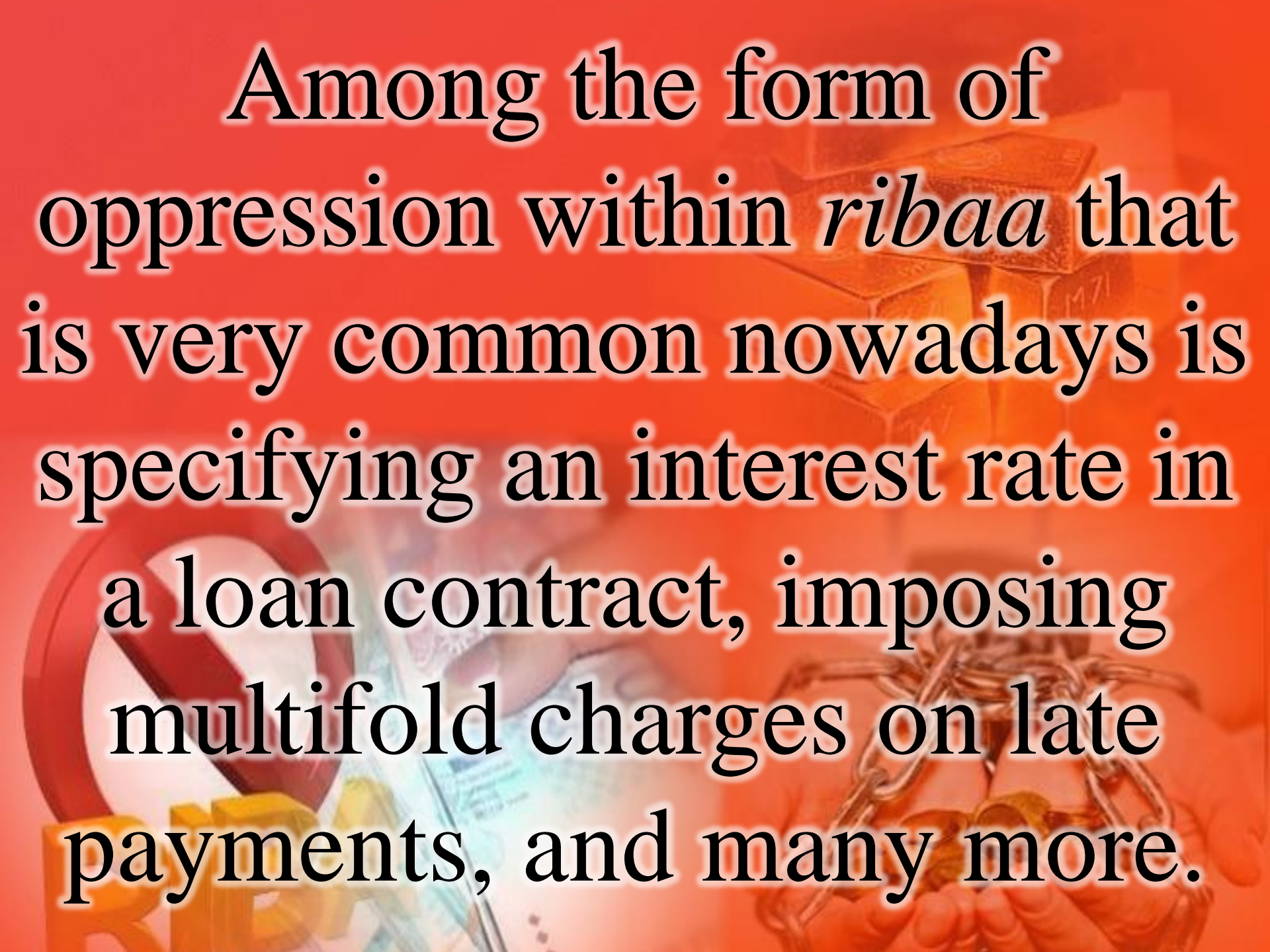
Even though Islam does not prevent us Muslims from accumulating wealth through business trade, but revenues amassed from *riba* is unlawful and extremely despised by the *Sharee'ah*. This is because it is a form of *dhulm* (oppression)

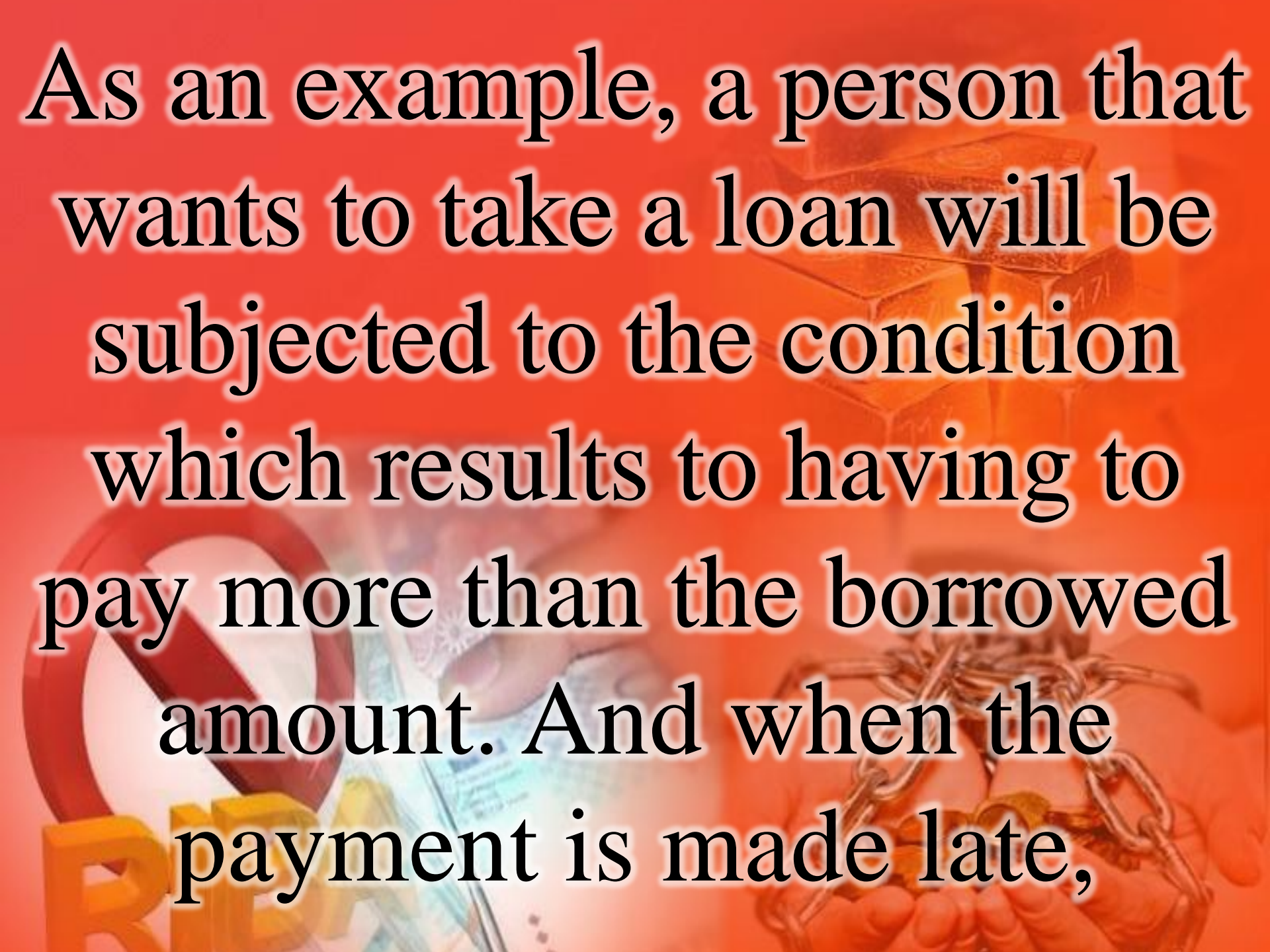
unto others for the sake of gaining worldly benefit in an unlawful manner according to the *Sharee'ah*. This type of oppression is commonly practiced by unlawful loan agencies such as *ah long* (illegitimate loan sharks),

The background features a collage of financial and legal symbols. In the foreground, a pair of hands is shown holding a stack of gold coins, with metal handcuffs clamped around the wrists. To the left, a red prohibition sign (a circle with a diagonal slash) is superimposed over a stack of colorful banknotes. Below the prohibition sign, the word 'RIE' is written in large, bold, yellow 3D block letters. In the center, a blue calculator is visible. The entire scene is set against a warm, orange-red gradient background.

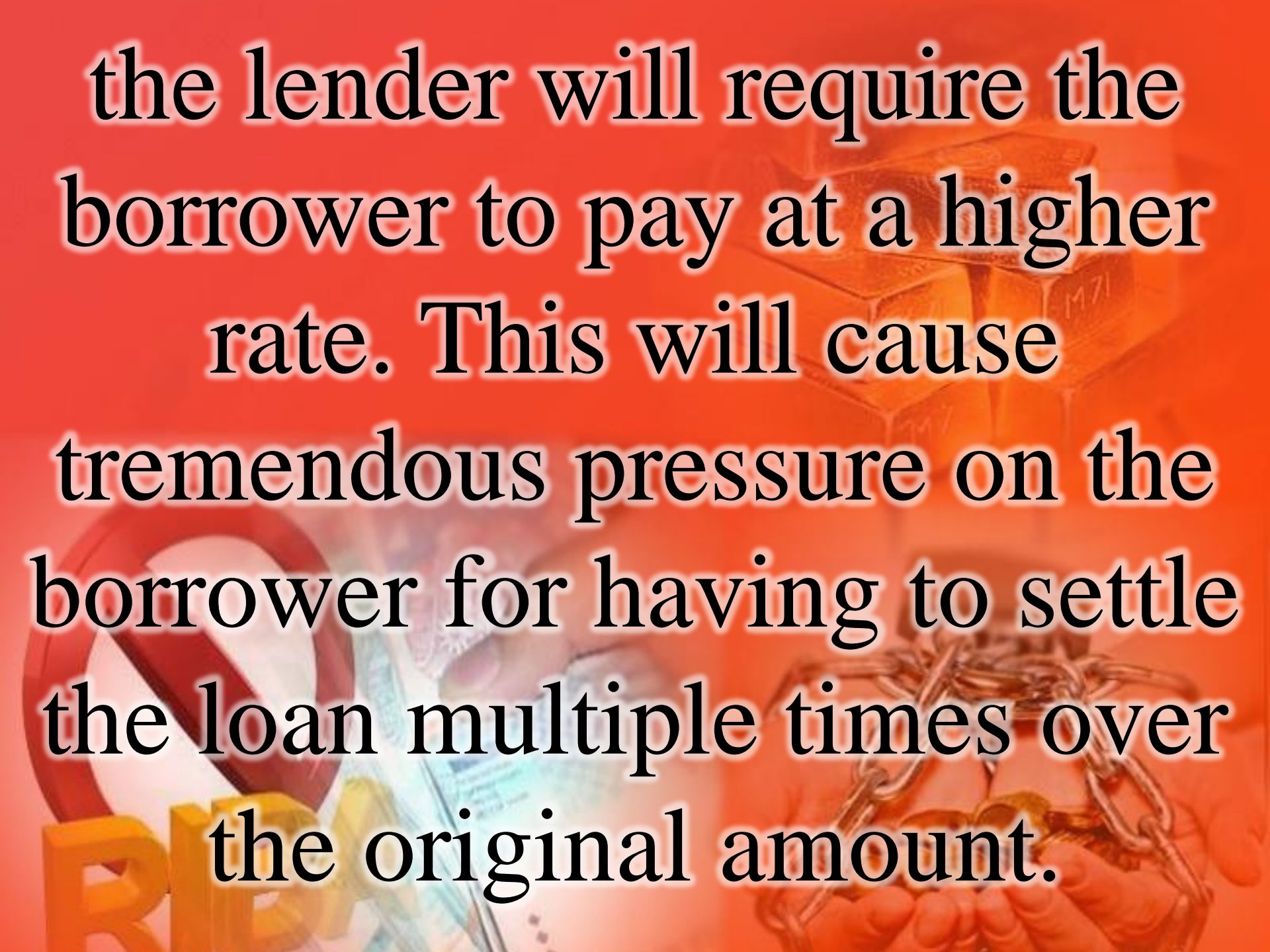
moneylenders, and its
like. There are times
where such oppression has
led to death or injuries to
the borrower or even the
family members.

Among the form of oppression within *riba* that is very common nowadays is specifying an interest rate in a loan contract, imposing multifold charges on late payments, and many more.

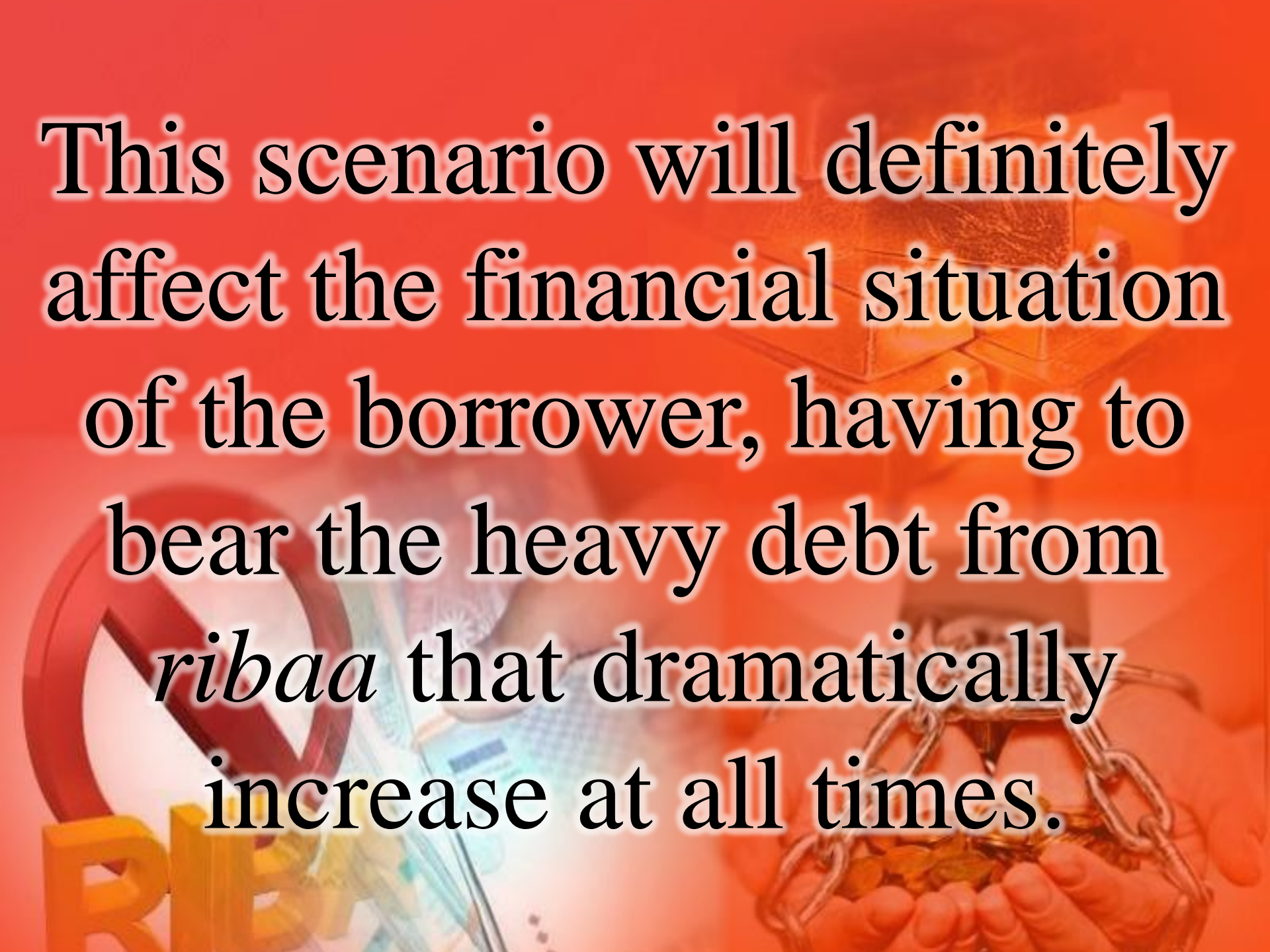
The background of the slide is a collage of financial and legal symbols. A prominent red prohibition sign (a circle with a diagonal slash) is overlaid on a hand holding a metal chain. In the upper right, there are several gold bars. In the lower left, there are stacks of gold coins. In the center, there are some banknotes, including a blue one. The overall color scheme is warm, dominated by reds, oranges, and yellows.



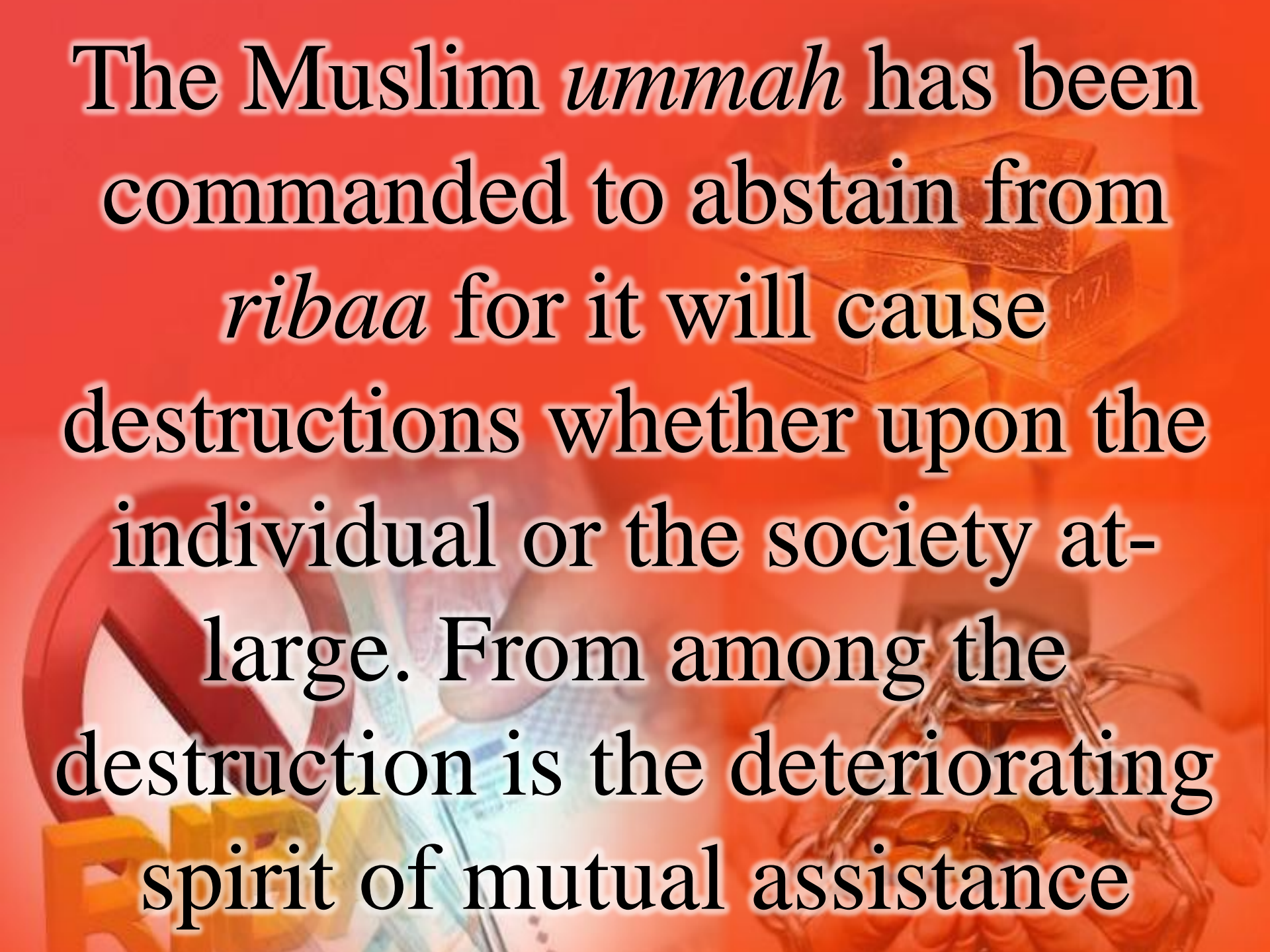
As an example, a person that wants to take a loan will be subjected to the condition which results to having to pay more than the borrowed amount. And when the payment is made late,



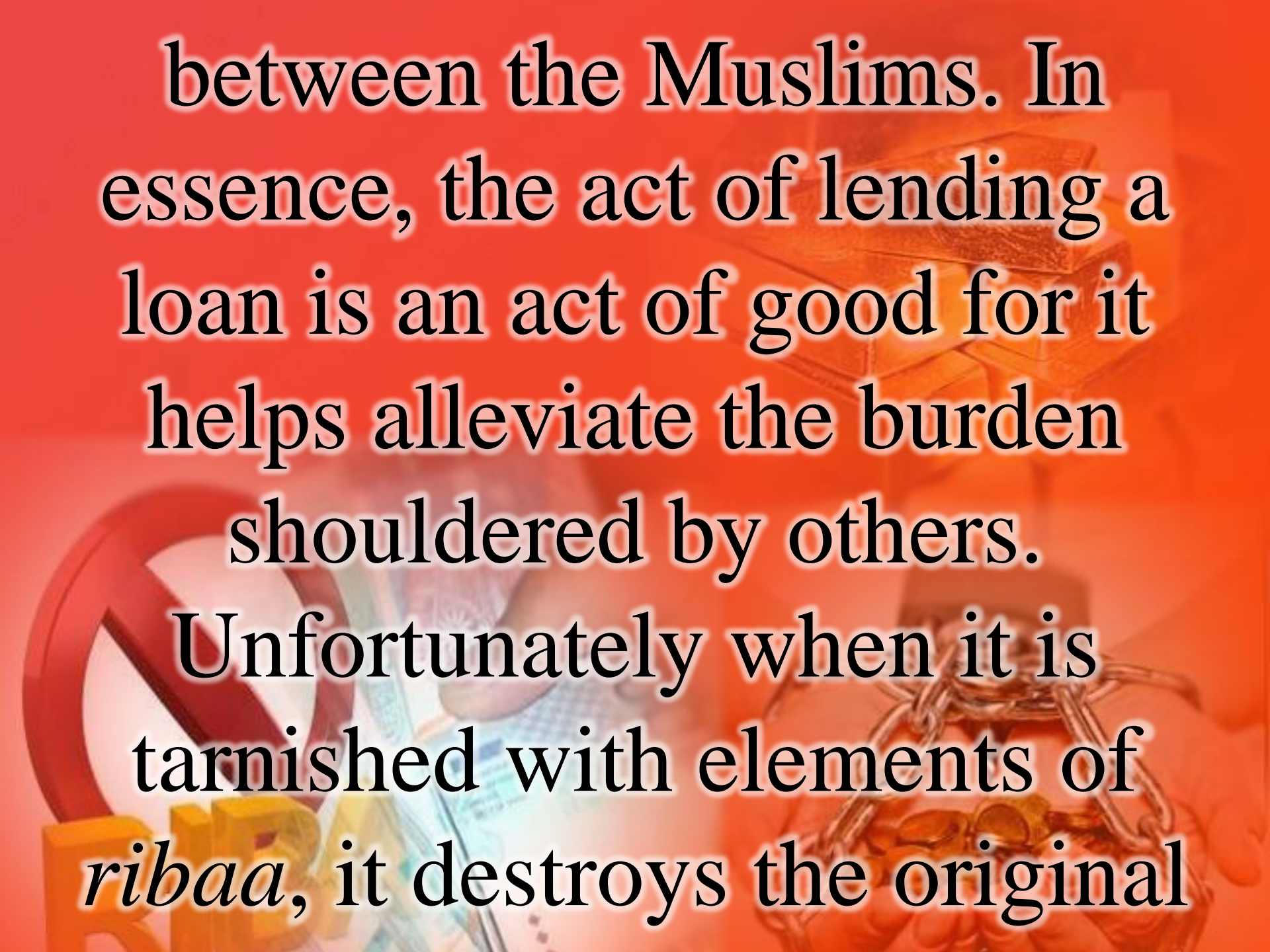
the lender will require the borrower to pay at a higher rate. This will cause tremendous pressure on the borrower for having to settle the loan multiple times over the original amount.

The background features a collage of financial-related images: a hand holding a stack of gold coins, a hand holding a calculator, and a hand holding a stack of banknotes. A large red 'NO' sign is overlaid on the left side, with the word 'RIBAA' written in large yellow letters below it. The overall color scheme is warm, dominated by orange and red tones.

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.



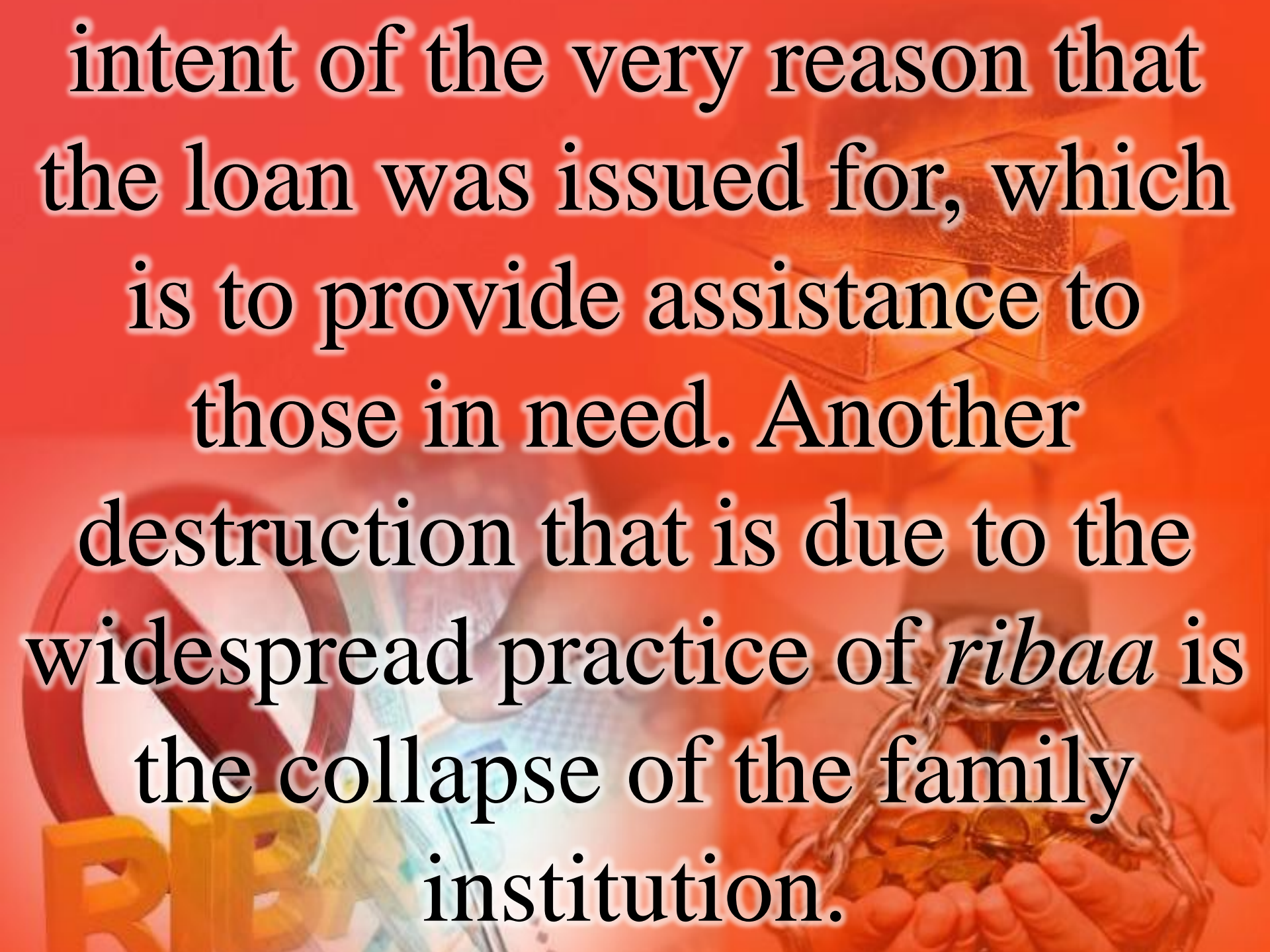
The Muslim *ummah* has been commanded to abstain from *riba* for it will cause destructions whether upon the individual or the society at-large. From among the destruction is the deteriorating spirit of mutual assistance

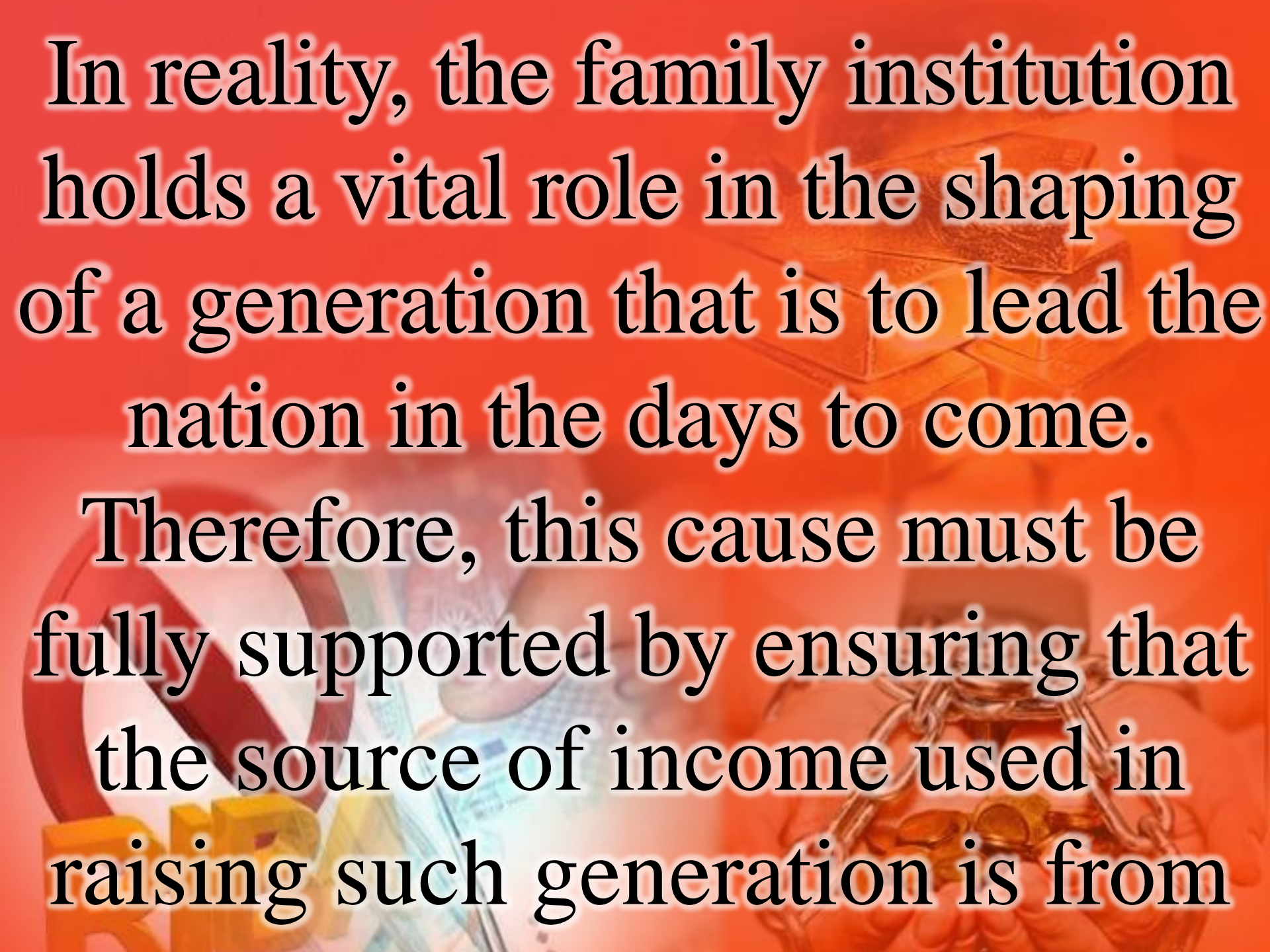
The background features a warm orange-red gradient. In the center, there is a faint image of a hand holding a stack of banknotes. To the left, a large red prohibition sign (a circle with a diagonal slash) is overlaid. In the bottom left corner, the word 'RIBAA' is written in large, bold, yellow letters. The text is white with a black outline and a drop shadow.

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 *riba* is the collapse of the family institution.

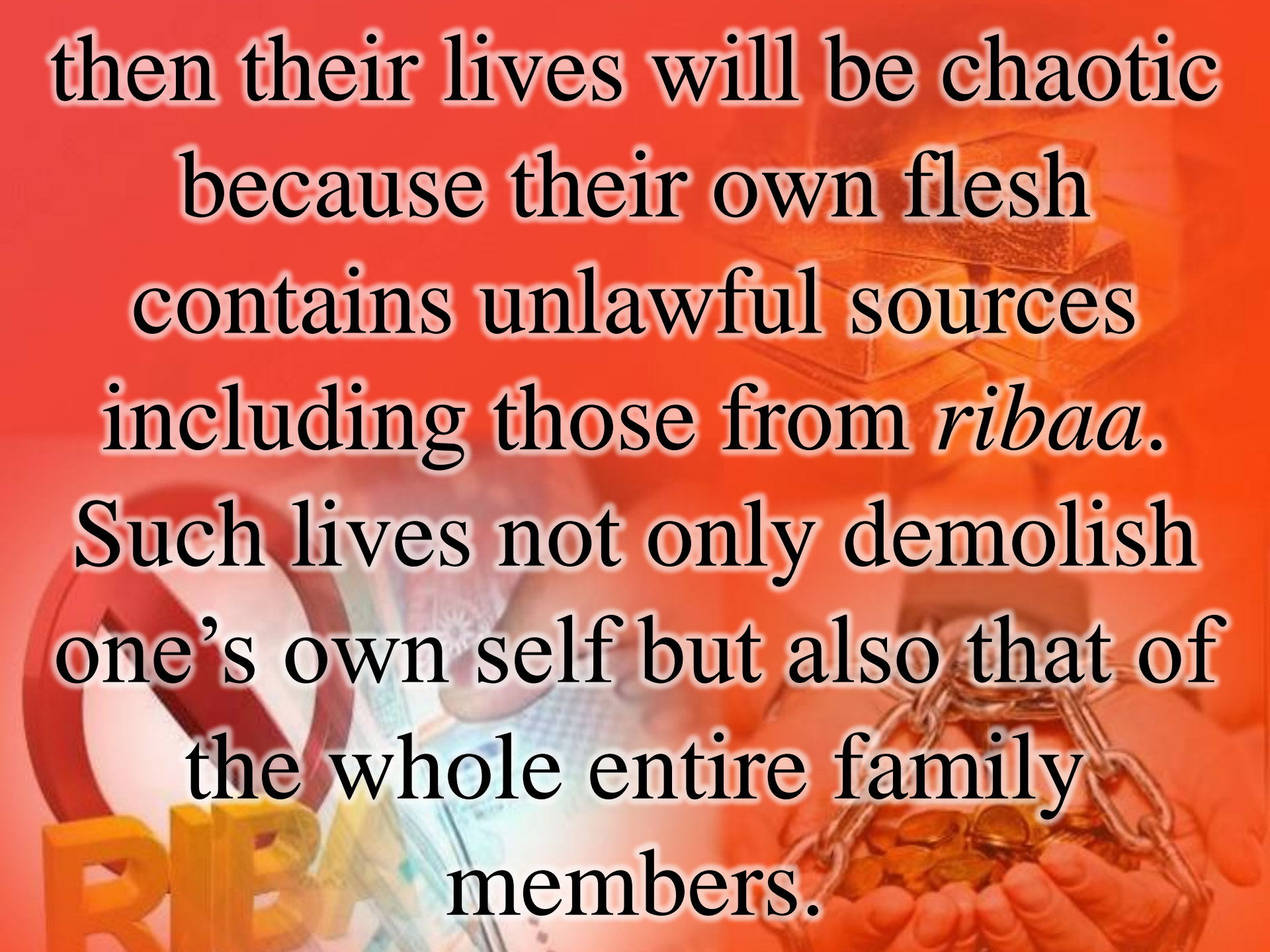
The background of the slide is a collage of financial and symbolic elements. At the top, a hand is shown holding a chain-link lock over a pile of gold coins. Below this, a red prohibition sign (a circle with a diagonal slash) is overlaid on the word 'RIBA' written in large, bold, yellow 3D block letters. In the center, there are several banknotes, including a blue one and a pink one, with a hand holding a calculator. The overall color scheme is warm, dominated by oranges and reds.



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.

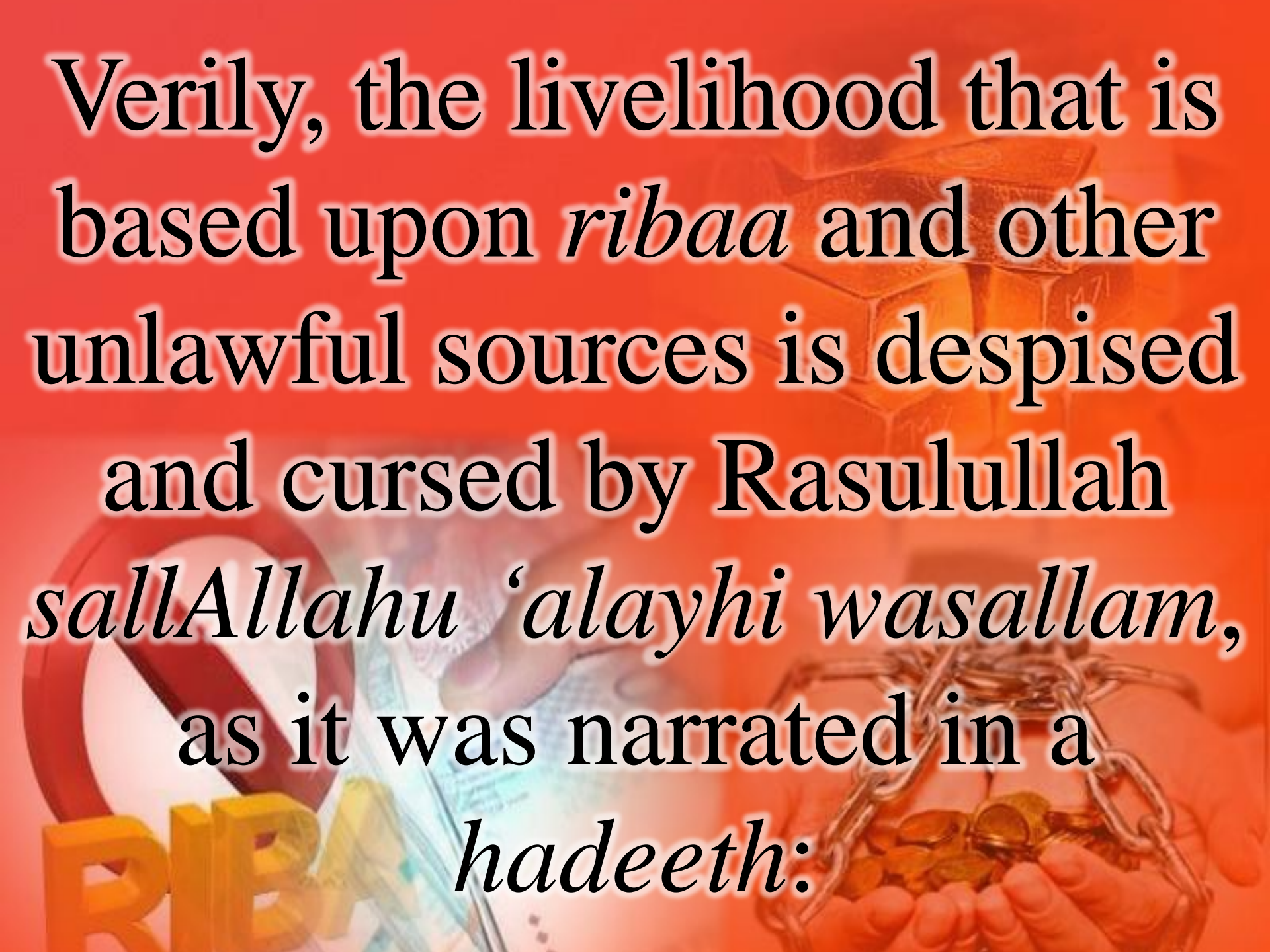
Therefore, this cause must be fully supported by ensuring that the source of income used in raising such generation is from

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,

The background features a warm orange-red gradient. In the lower-left corner, there is a large, semi-transparent watermark consisting of a red circle with a diagonal slash and the letters 'REB' in yellow. The text is centered and reads:

then their lives will be chaotic
because their own flesh
contains unlawful sources
including those from *riba*.
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 *riba* and other unlawful sources is despised and cursed by Rasulullah *sallallahu 'alayhi wasallam*, as it was narrated in a *hadeeth*:



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

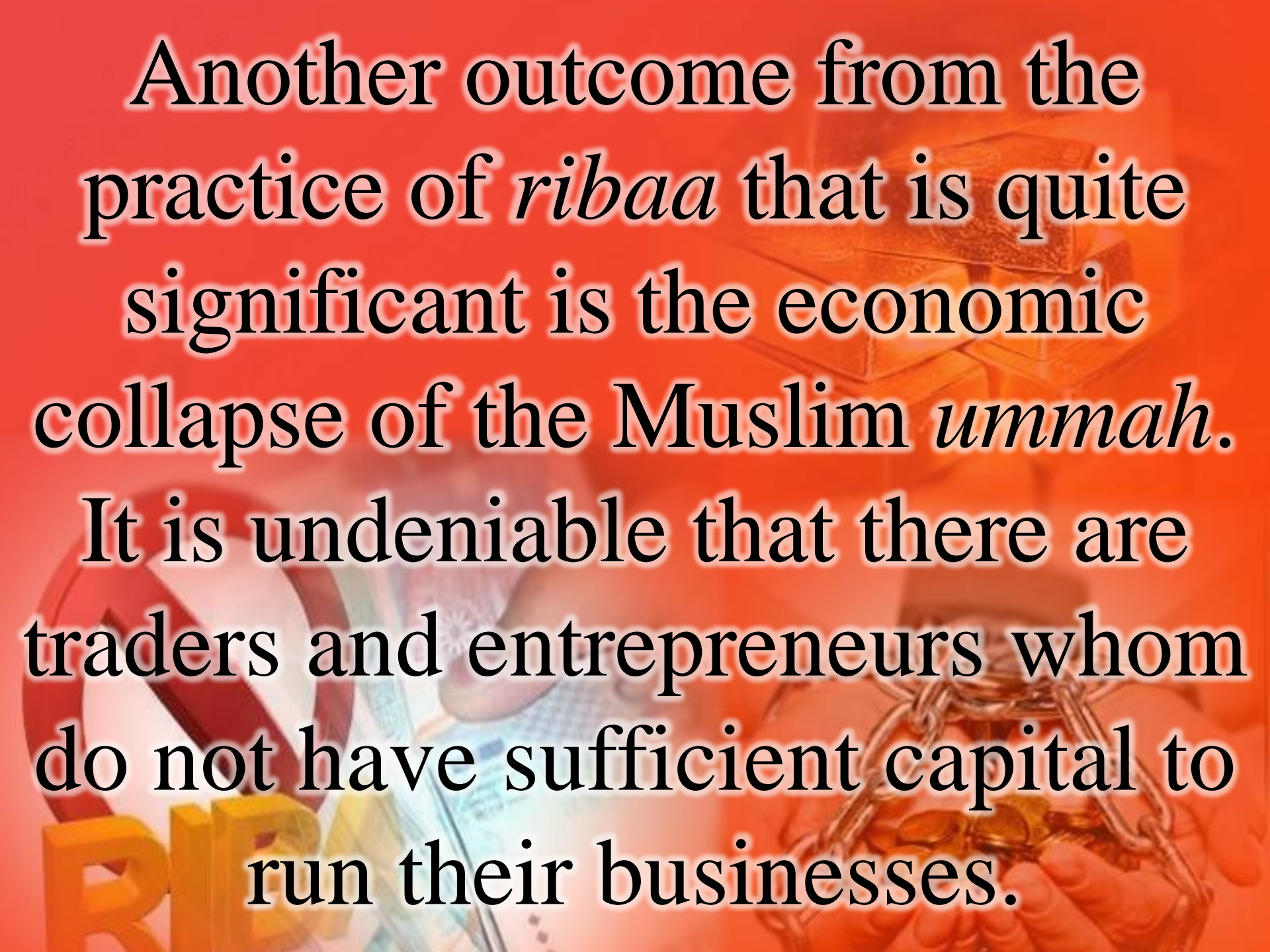
(at-Tirmidhi)

Jaabir *radiyAllaahu ‘anh*
narrates that Rasulullah
sallAllahu ‘alayhi wasallam
said:

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

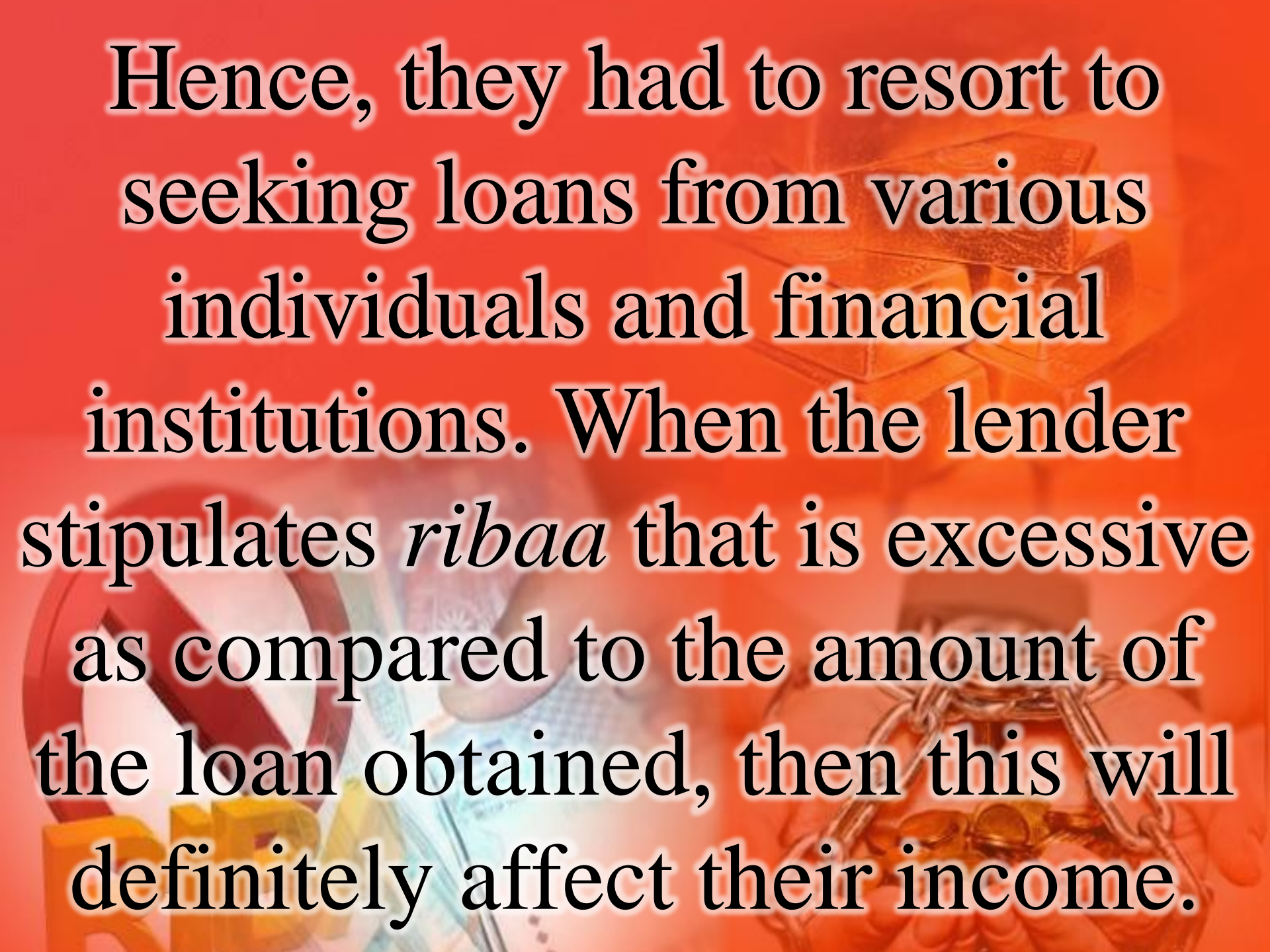
*Every meat (i.e. person) that
was nourished with haraam
is more deserving of the
Fire.”*

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

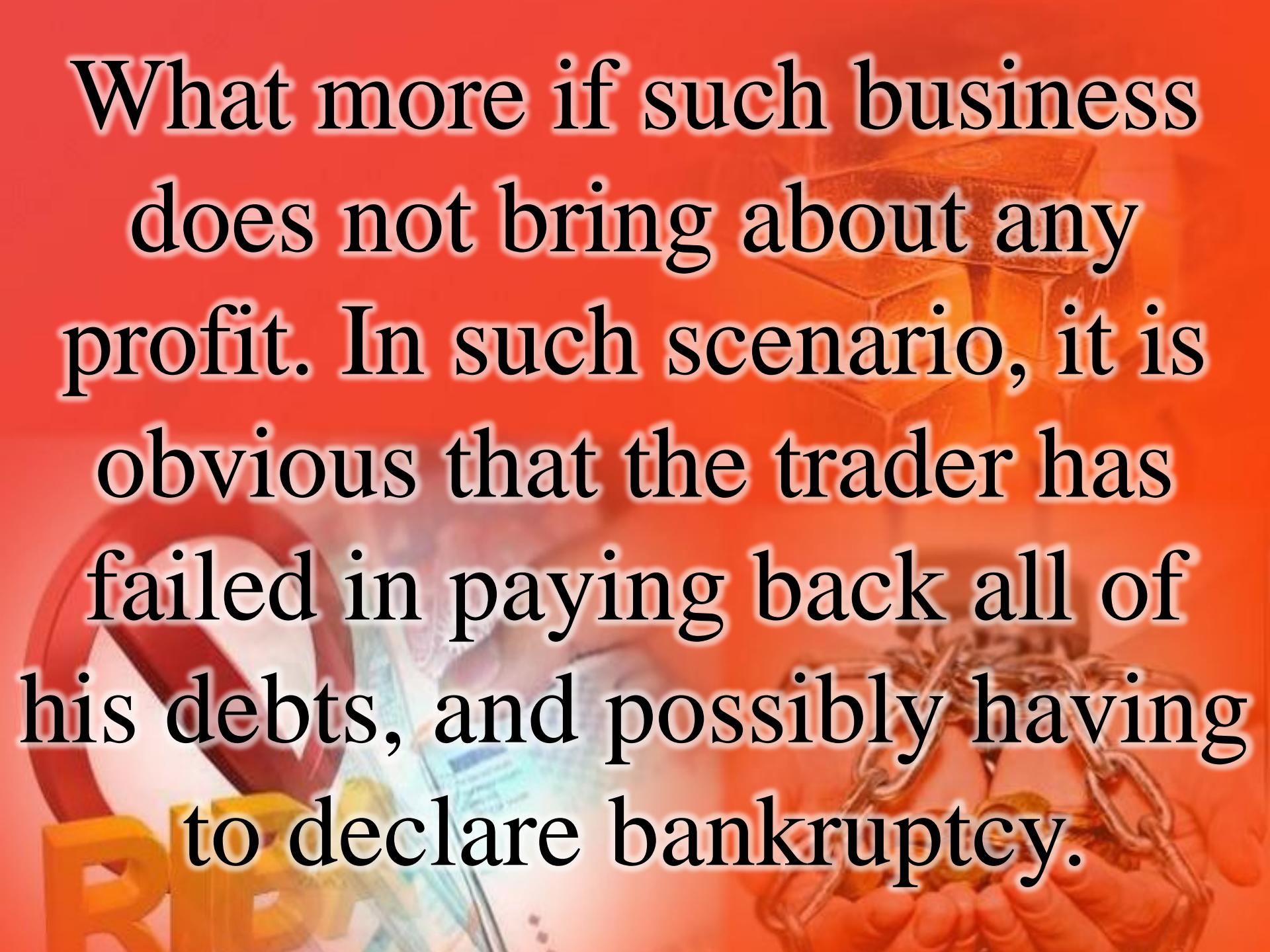


Another outcome from the practice of *riba* that is quite significant is the economic collapse of the Muslim *ummah*.

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

The background features a warm, orange-toned image. In the center, a pair of hands is shown holding a calculator. To the right, there is a stack of gold coins. A large, semi-transparent red prohibition sign (a circle with a diagonal slash) is overlaid on the left side of the image. The text is centered and written in a bold, black, serif font with a white outline.

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



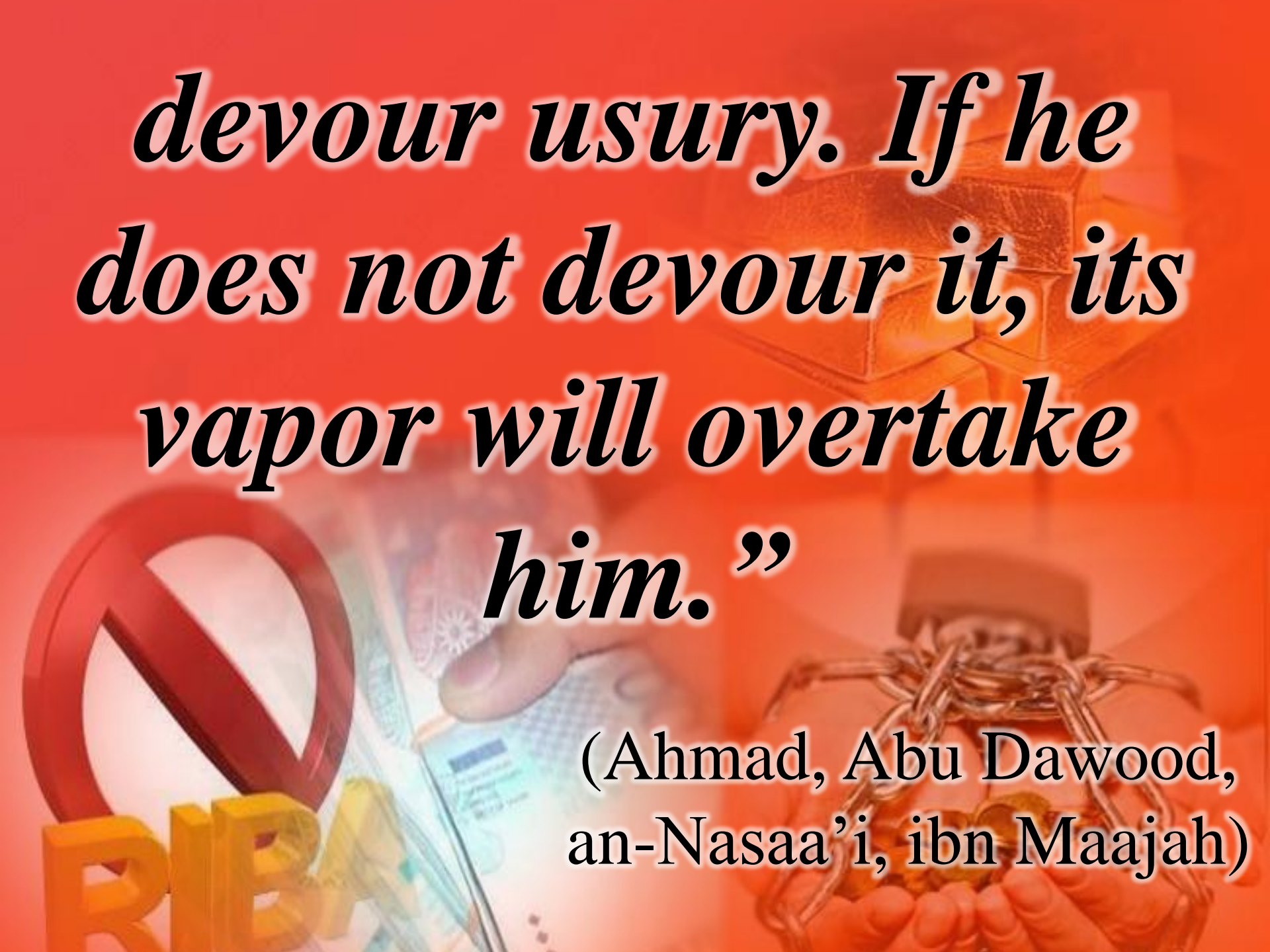
What more if such business does not bring about any profit. In such scenario, it is obvious that the trader has failed in paying back all of his debts, and possibly having to declare bankruptcy.

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

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

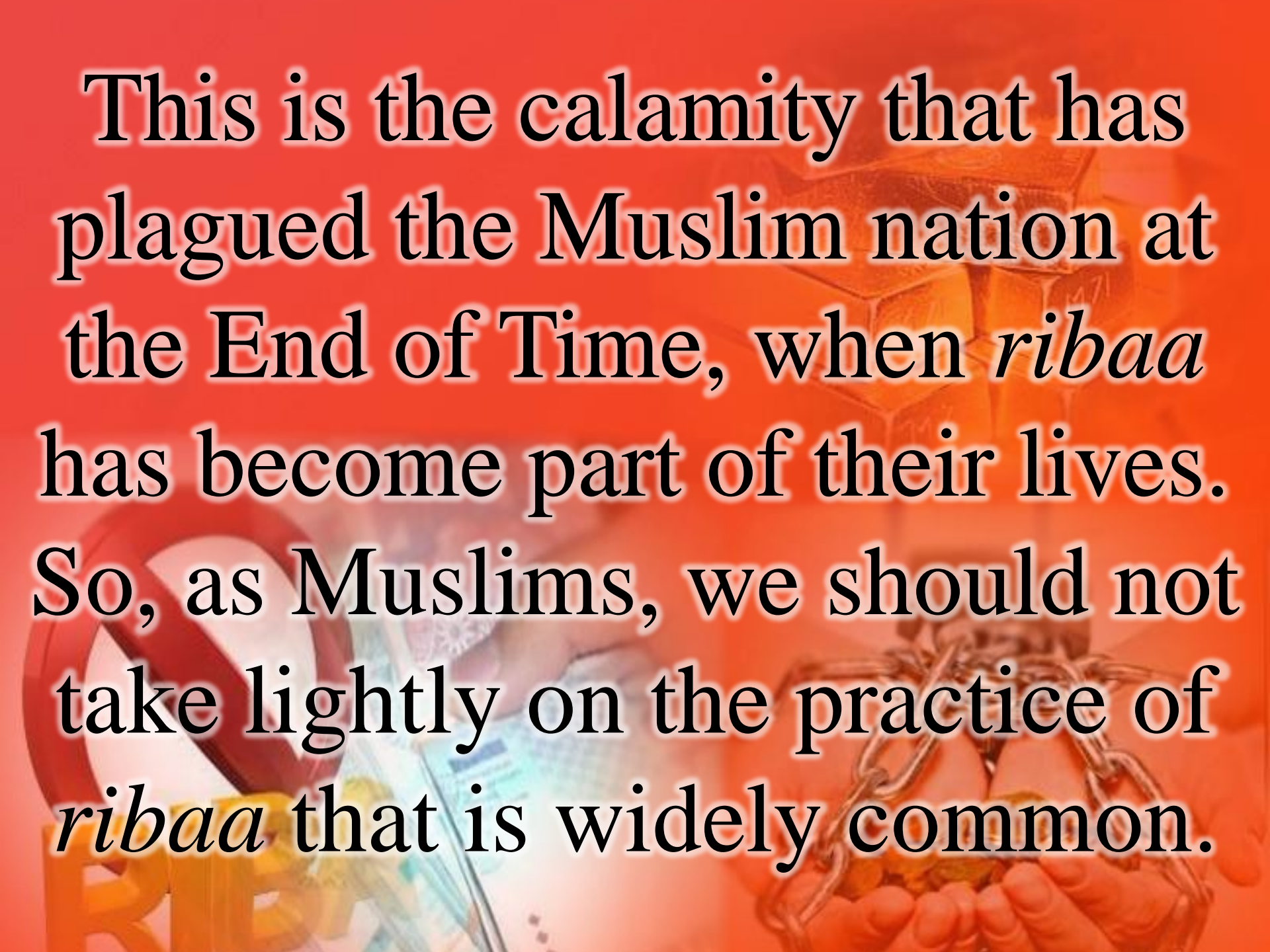
(Aali-'Imraan 3:130)

On the authority of Abu
Hurayrah *radiyAllaahu ‘anh*
that Rasulullah *sallAllahu*
‘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.”*

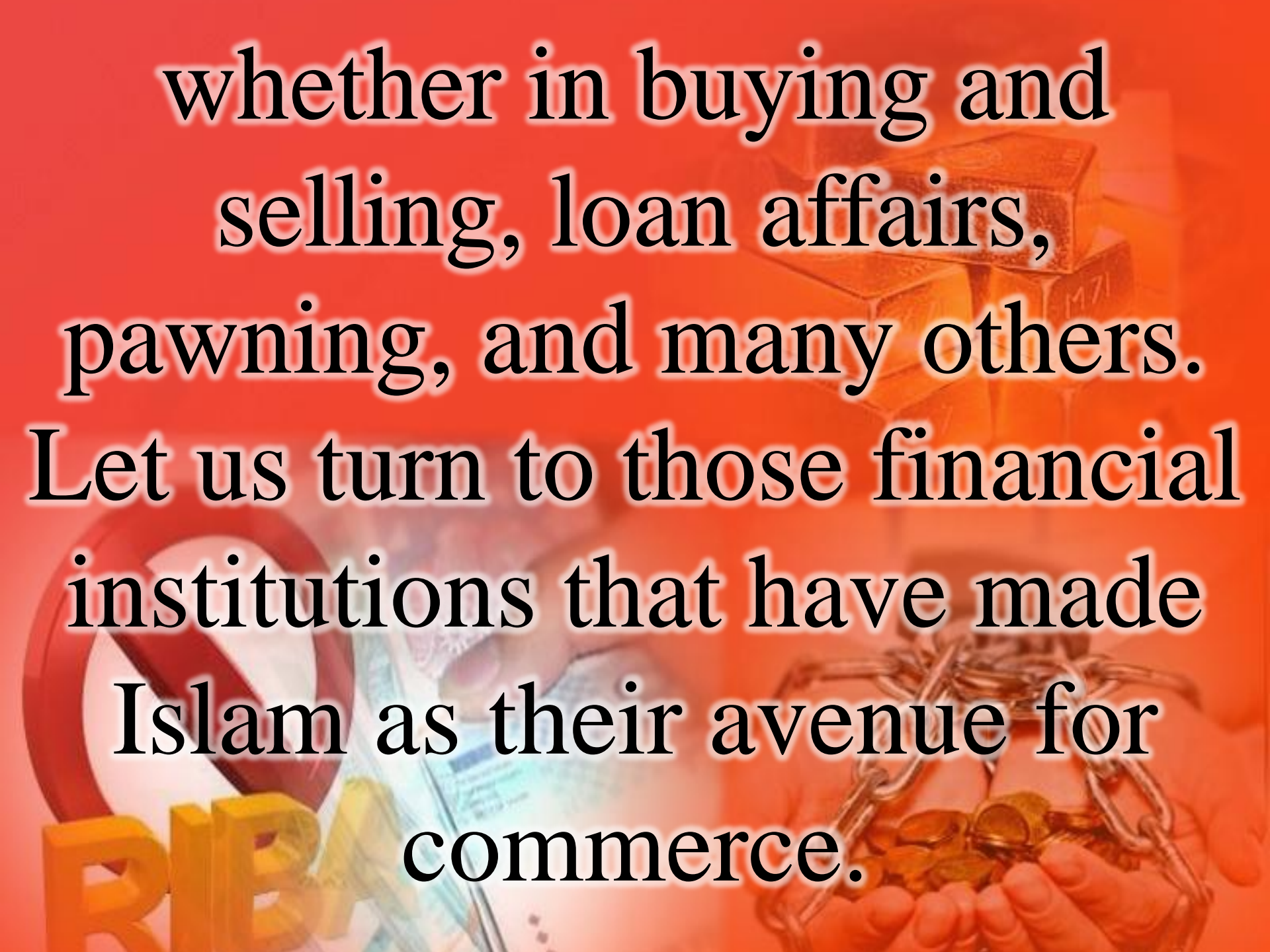
(Ahmad, Abu Dawood,
an-Nasaa'i, ibn Maajah)



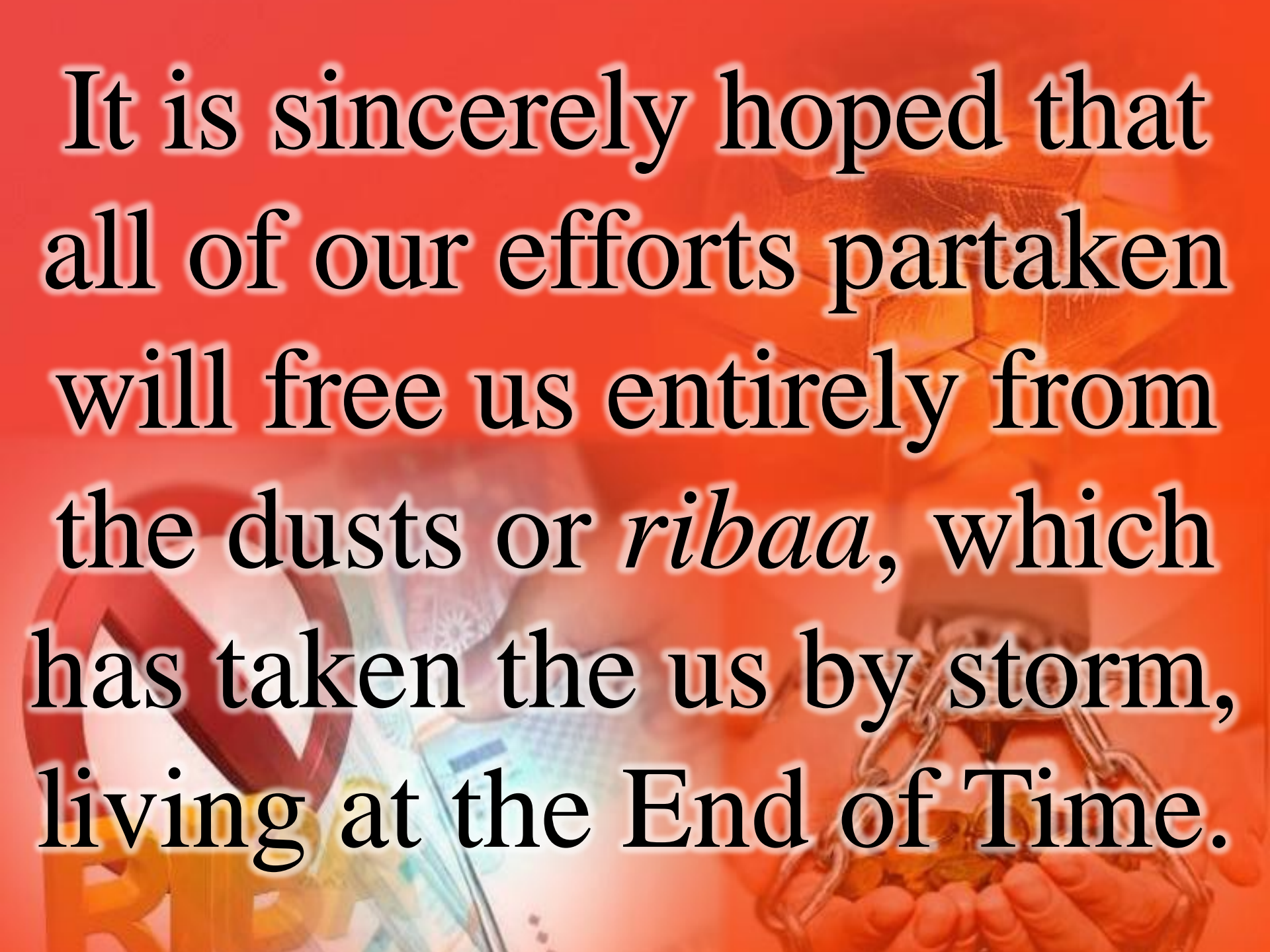
This is the calamity that has plagued the Muslim nation at the End of Time, when *riba* has become part of their lives. So, as Muslims, we should not take lightly on the practice of *riba* that is widely common.



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



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.



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

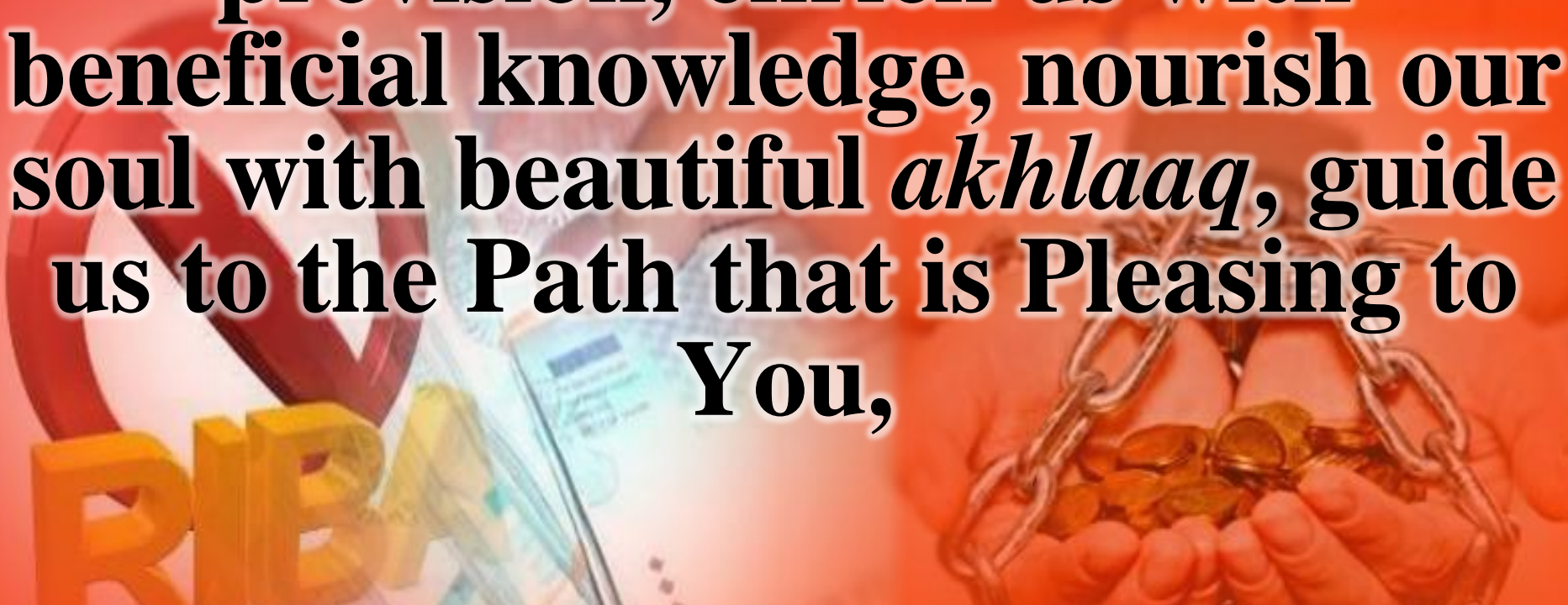
“And if you do not, then be informed of a war [against you] from Allah and His Messenger. But if you repent, you may have your principal – [thus] you do no wrong, nor are you wronged.”

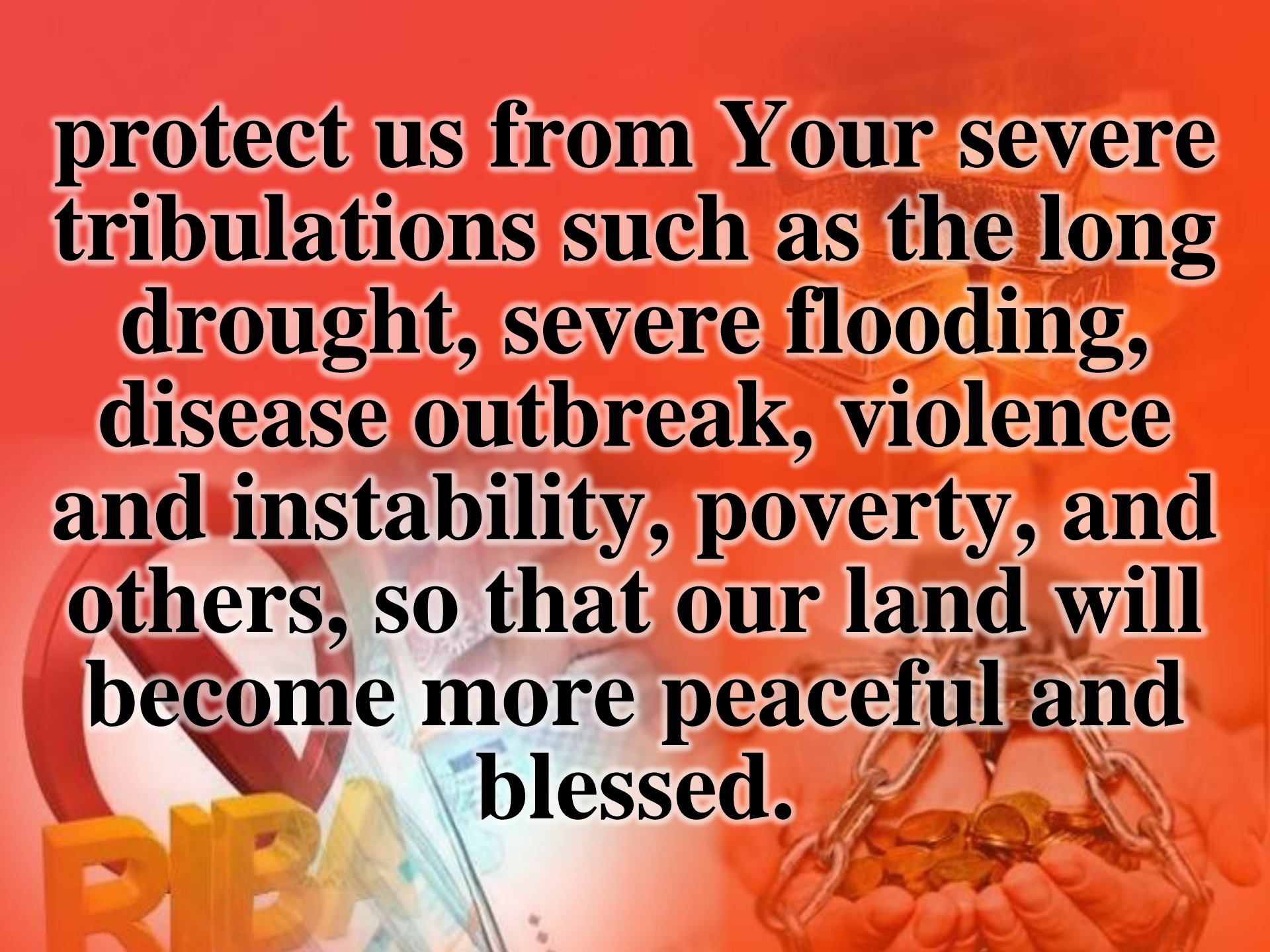
(al-Baqarah 2:279)

بَارَكَ اللهُ لِيْ وَلَكُمْ فِي الْقُرْآنِ الْعَظِيْمِ وَنَفَعَنِي
وَإِيَّاكُمْ بِمَا فِيهِ مِنَ الْآيَاتِ وَالذِّكْرِ الْحَكِيْمِ وَتَقَبَّلْ
مِنِي وَمِنْكُمْ تِلَاوَتَهُ إِنَّهُ هُوَ السَّمِيْعُ الْعَلِيْمُ. أَقُولُ
قَوْلِي هَذَا وَأَسْتَغْفِرُ اللهَ الْعَظِيْمَ لِيْ وَلَكُمْ وَلِسَائِرِ
الْمُسْلِمِيْنَ وَالْمُسْلِمَاتِ وَالْمُؤْمِنِيْنَ وَالْمُؤْمِنَاتِ
الْأَحْيَاءِ مِنْهُمْ وَالْأَمْوَاتِ فَاسْتَغْفِرُوهُ
إِنَّهُ هُوَ الْغَفُوْرُ الرَّحِيْمُ

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.

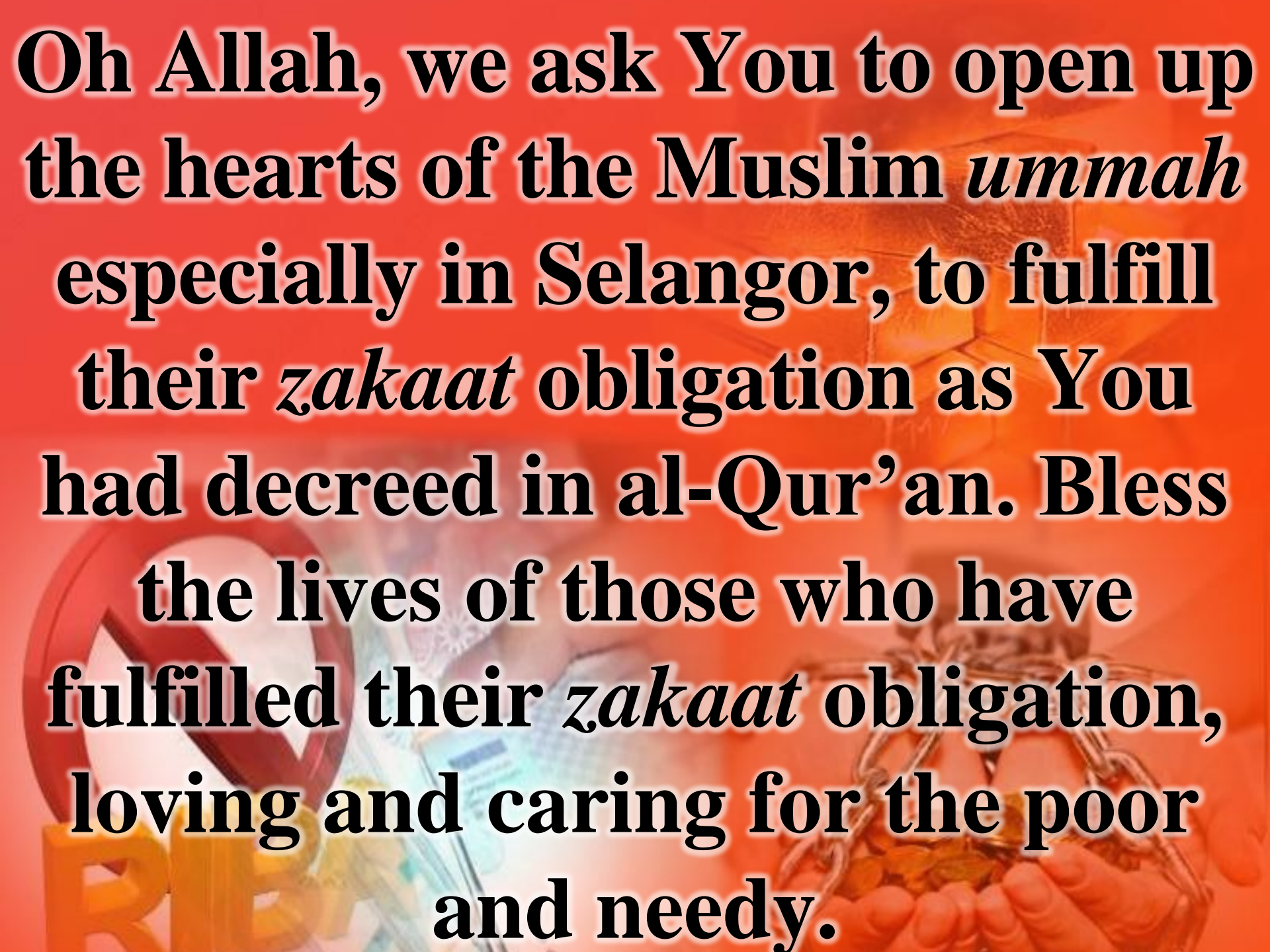
We beseech and beg You, Ya Allah, to strengthen our *imaan*, increase our good deeds, strengthen our unity, increase our provision, enrich us with beneficial knowledge, nourish our soul with beautiful *akhlaaq*, guide us to the Path that is Pleasing to You,





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.

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.

The background features a warm, orange-toned image. In the lower right, a pair of hands is shown holding several gold coins. On the left side, there is a large, semi-transparent red prohibition sign (a circle with a diagonal slash) overlaid on a stack of banknotes. The overall composition suggests a theme of financial matters, charity, and perhaps a warning or restriction related to the text.

**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.**

Allaahummaa ameen



جَابَاتَانِ اِغَامَا اِيسْلَامِ سِلَانْغُورِ

JABATAN AGAMA ISLAM SELANGOR

DI SEDIAKAN OLEH :
BAHAGIAN KHUTBAH,
JABATAN AGAMA ISLAM SELANGOR

ILLUSTRASI OLEH :
UNIT TEKNOLOGI MAKLUMAT
JABATAN AGAMA ISLAM SELANGOR