

DATE: June 1, 2018

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا الرِّبَا أَضْعَافًا مُضَاعَفَةً  
وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ

قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ:

مَا أَحَدٌ أَكْثَرَ مِنَ الرِّبَا إِلَّا كَانَ عَاقِبَةُ أَمْرِهِ إِلَى قَلْبَةٍ.

### USURY: ILLICIT EARNING

#### Honorable Brothers and Sisters!

In the verse I have recited from the Qur'an, Our Almighty Lord enjoins, "O you who have believed, do not consume usury, doubled and multiplied, but fear Allah that you may prosper."<sup>1</sup>

And in the hadith I have read, our Prophet (s.a.w.) says, "There is no one who deals in usury a great deal (to increase his wealth) but he will end up with little."<sup>2</sup>

#### Brothers and Sisters!

The true owner of all kinds of blessings that we benefit is the Supreme Lord, al-Malik (the Owner), who owns the earth and the heavens. Our Lord has granted us, His servants, things from his possession, and availed countless bounties for us. But He forbade us from resorting to certain earnings and misusages which could unsettle us in this world, and lead to punishment in the Hereafter. One of them is usury –ill-gotten gain without labor or effort. Usury is the illicit surplus people add in their assets. Usury is to disregard the values such as justice, mercy, helping, and solidarity, brought by Allah's Messenger (s.a.w.), who said, "Whoever deceives us is not one of us."<sup>3</sup> Usury is to disrespect the holiness of toils. Usury is a great sin with a big price to pay both in this world and in the Hereafter.

#### Brothers and Sisters!

Usury is forbidden, because it contradicts the concept of Haqq –the rightfulness– which underlies Islam's system of laws and morality. Usury paves the way for deceiving people easily, disregarding rightful dues of others. It leads to disaster the individuals who think they are winning while losing in fact, and the societies who lose confidence in each other. Usury costs the uberty of not only assets but also life. Bankruptcies, suicides, scattered families and wasted lives are each the results of usury. Allah Almighty informs us of the warning aftermath of those who derived ill-gotten gains without hard work as follows: "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..."<sup>4</sup>

#### Honorable Believers!

Certainly, trade cannot be thought the same as interest! Because, trade involves endeavor, pain, risk and labor. It entails the effort to make a living by halal (lawful) means. Usury, however, encourages people to make money without trouble, thus it makes people lazy and unsusceptible. In this respect, Our Lord enjoins as such, "Allah will deprive usury of all blessing, but will give increase for deeds of charity: For He does not love creatures ungrateful and wicked."<sup>5</sup>

Considering usury to be one of the seven devastating things,<sup>6</sup> our Prophet (s.a.w) forbade usury for the entire society, his family any kin being in the first place, and gave this message in the Farewell Sermon, "Days of Ignorance is under my feet completely abolished. The usury of the pre-Islamic period is abolished, and the first of our usury I abolish is that of my uncle 'Abbas b. 'Abd al-Muttalib."<sup>7</sup>

#### Brothers and Sisters!

While the rich multiply their assets via usury, the burden on the weak and needy grows day by day. Those who become selfish with greed for property and prestige seemingly get rich in the eyes of people, but in fact grow poor morally and lose value before the Almighty Lord. Their life in this world and in the Hereafter is imperiled for the sake of petty gains.

#### Esteemed Muslims!

This world is ephemeral and merely a place of trial. What is eternal is the afterlife. When we are in the divine presence, we will definitely be asked "about our wealth, how we earned it and how we spent it upon."<sup>8</sup> Then, let us avoid all kinds of ill-gotten and forbidden gains, in particular usury. Let us give up on all business with small and big amounts of usury. Let us not allow usury to destroy our generations, our society, and our future. Let us protect our morality in trade as in all other aspects of life. Let us protect ourselves and families from ill-gotten gains. Let us remember that usury will take us to only Allah's wrath, a great frustration, and remorse both in this world and in the Hereafter.

<sup>1</sup> Al-i 'Imran, 3/130.

<sup>2</sup> Ibn Majah, Tijarat, 58.

<sup>3</sup> Muslim, Iman, 164.

<sup>4</sup> Baqarah, 2/275.

<sup>5</sup> Baqarah, 2/276.

<sup>6</sup> Bukhari, Wasayah, 23.

<sup>7</sup> Muslim, Hajj, 147.

<sup>8</sup> Tirmidhi, Sifat al-Qiyamah, 1.