

The Facts of Riba and Its Specific Application

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First of all we will delve in the light of Quran to strive for the reality of Riba. According to descent or chronological order the verses of Riba are as follows. First Sura-e-Room then Sura-e-Nisa, then Sura-e-Aal-e-Imran and at the last the verse of Sura-e-Baqra which has more detail. The order of the verses of Riba has their own expediencies and wisdoms from gradational aspect. Now we will have a look into these verses methodically.

“So give to the kindred his due, and to *Al-Miskin* (the poor) and to the wayfarer, that is best for those who seek Allah’s Countenance and it is they who will be successful. And that which you give in gift (to others), in order that it may increase (your wealth by expecting to get a better one in return) from other people’s property, has no increase with Allah; but that which you give in Zakat (sadaqa- charity etc.) seeking Allah’s Countenance, then those, they shall have manifold increase.”(30:38-39)

This point depicted that every endowed person’s relatives, poor and travelers or guests have rights in his wealth. The phrase of Haq (right) is use for obligation as well as supererogation. The statement of the fact or circumstances of a case determines the desired meaning, wherever there is claimant’s grievous need the meaning of obligation is taken. However, if the grievous need is not there then the meaning of supererogation will be use for deciding the matter.

In another verse the riba and zakah comes in comparison with each other illuminating the fact of riba easily comprehensible. Those who have taken the meaning of riba from this verse as a gift or present, they have presented the concept of halal (legitimate) riba as well.

¹ Maulana M. Idrees Kandhlvi has written under the verse # 39 of Sura-tu-Room: “Giving anyone any thing with the intention of getting better, although apparently it is not forbidden but from the aspect of intention and objective it is also a type of riba.(Maarif-ul-Quran, vol.6, p. 158)

Maulana Farman Ali (Ahl-e-Tashi) asserts: “Thus that is the riba (usury) which is permitted for consumption that Allah has mention as forbidden in this verse.....And in Tafseer Qami the tradition replicated from Hazrat Imam Jaafar Sadiq regarding the two

but will also killed someone, grabbed others money, abused someone, and was a back bitter, He will be rewarded a exact rewards for his virtues but all his sins committed by him will eventually eat away all his rewards and he will be put into hell.”

➤ The Holy Prophet (P.B.U.H) said that Allah will keep in cool shadows 7 types of people on a day where there will be no shadows at all.

- i. Just Rulers.
- ii. A young fellow who spent his life in the way of good.
- iii. A person who remember Allah in loneliness and would have spent by his love and fairs.
- iv. A person who chose to go to mosque.
- v. People who do everything for the love of God.
Help the poor without it being known to anyone.

Let evaluate the life of the Caliphs and Sahabas that how they though the hereafter and acted for it. Let us also evaluate our action today.

- Our Holy Prophet (P.B.U.H) said, that If I have had as mush gold as the mountain of Ahad, I would have been distributed in 3 days.
- The era of Hazrat Umer Farooq, where there was no person to accept zakat, he always said. “evaluate yourself before your own evaluation”

Let us now evaluate ourselves exactly where we stand how much we think about this world and how much we fair about the hereafter.

May Allah help us to get ready for the hereafter and also evaluate our own deeds.



- iii. Pious children who should pray for him.

Six Signs of the Day of Judgment:

- i. To blame honest person as dishonest.
- ii. To trust the dishonest.
- iii. To take absence in open.
- iv. Spreading of indecency.
- v. To treat relative in humanly.
- vi. To behave in an unkindly manner with the neighbors.

➤ The Holy Prophet (P.B.U.H) said:

- i. A man slaughter of humans will take place before the Day of Judgment.
- ii. When the wealth of people will be wasted and the rulers will be in the hands of the corrupt and stupid.
- iii. When every person passing through graves should utter "Alas! I should have been in this grave."
- iv. There will be no difference between Haram and Halal.

➤ Our Prophet (P.B.U.H) said, that on the Day of Judgment no one will be able to step batch till he doesn't answer the following questions.

- i. How you passed your life.
- ii. Who much you abided, by the command of Allah and his deed.
- iii. Where from you got the wealth.
- iv. How the wealth was spent.
- v. How deed you spent your youth.

Who is the poorest in my Ummah ?

A question passed by who is the our Holy Prophet (P.B.U.H) raised.

Arabic Hazrat Abu Huraira narrated that our Holy Prophet (P.B.U.H) said "Do you know who is the poorest in my Ummah"? the Sahabas replied 'O Prophet (P.B.U.H) in our opinion the person who has not got wealth is the poorest.

The prophet (P.B.U.H) Said: " In my Ummah the poorest is the person who will bring Namaz and zakat along with him on the day of judgment

➤ Our Holy Prophet (P.B.U.H) said, that man says I have got no more wealth, but the reality is he only get 3 benefits from his wealth.

- i. Finished it by eating it.
- ii. Made it old and shaggy by using it
- iii. Or donated in the name of God, otherwise whatever he leaves behind will be taken by the their room.

The Purgatory Period:- (one has to die one day)

➤ Our Prophet (P.B.U.H) said, that after death till the burial in grave three things are accompany the dead of which two things return and one stays with him.

- i. His relatives and friends.
 - ii. His wealth.
 - iii. His deeds.
- The grave is the first stop of hereafter.

The crying of Hazrat Usman (R.A) near grave.

The Call of the Grave:

Our Holy Prophet (P.B.U.H) said, that always try to remember death.

- i. I am the destination of those who leave the world behind.
- ii. I am the home for the alone, where one will dwell in complete loneliness.
- iii. I am earthly home.
- iv. I am full of insects.

How grave greets the pious and the ungodly.

The punishments in the grave and the coming of Munkir o Nakir in the grave and their questions.

➤ Our Holy Prophet (P.B.U.H) said that even after death there are three deeds which give him continuously Sawab (rewards).

- i. Alms.
- ii. The wisdom through which people are benefited in the long run.

“As our Holy Prophet (P.B.U.H) said, as narrated by Sahal bin Sa’ad: Has this world been of the birth of a mosquito’s wing then Allah could not have allowed a drop of water to a kafir to fench his thirst.” According to the sayings of our Holy Prophet (P.B.U.H) “This world is of laser value than a mosquito’s wing.”

- Our Holy Prophet (P.B.U.H) said, According to Ka’ab Bin Ayyaz.

“That the followers of every Prophets have indulged in one or another sinful activity and my followers will in indulge in the greed of wealth.”

- Hazrat Abu Huraira narrated that our Holy Prophet (P.B.U.H) asked “who can act on these five codes.” Hazrat Abu Huraira said I am, then Our Prophet (P.B.U.H) grab my hands and told the me to carry out the following codes:

- i. Save yourself from ill gotten wealth to become the most pious.
- ii. Be contended and satisfied by whatever Allah has written in your fortune and you will turn into the richest man.
- iii. Behave gracefully with your neighbor to become the most faithful.
- iv. Be as good to others as you are for yourself and you will be a Muslim.
- v. Do not laugh much it makes your heart life less.

➤ While advising a person our Prophet (P.B.U.H) said that to keep five things. Dear to heart before five things befall.

- i. Youth before old age.
- ii. Health before illness.
- iii. Prosperity before poverty.
- iv. Occupation before inactivity.
- v. Death before life.

This means that we are just trying to forget the retribution and rewards of hereafter for having all the luxuries of life.

3. Hypocrisy:

In our individual and collective life we always show our love and regard for Islam but in our life we never let the true norms of Islam to be applied in total. In our personal life we are following polytheism, infidelity and atheism some time.

This is the reason that we do not have any assertion or emphasis in political and social circles. Alhumdulillah, various religious organizations and serious youngsters like you are gathered here in such a great numbers for reformations and dedication of religious and moral ethics. I firmly believe that if we try to understand the truth of life and the life beyond then there is no doubt we can be successful in both the worlds, here and hereafter. Let us see in the light of Quran and Hadees the truth of this world.

1. This World: where we live from our birth to our death.
2. Purgatory: the duration from our death to our reincarnation.
3. Hereafter: from the Day of Judgment to Allah's judgment and the time beyond.

Let us ponder upon the truth about this world.

Our Holy Prophet (P.B.U.H) said, as narrated by Abu Huraira (R.A): "This world is a prison for Momin and heaven for unbelievers."

The Two Factors Leading to the Downfall for Ummah:

Love for this world and aversion to death. Non-Muslims nation be invite one another to crush you and will attack you as if the hungry jump upon delicious food and in spite of the fact that you will be in a very large number but Allah's judgment against you will be such that will take away you awe and fear from the hearts of the enemy as greed of wealth conquer your heart and soul due to your love for this world and aversion to death."

Critique: (for the Muslims of today to ponder)

According to our Holy Prophet (P.B.U.H) the worth of this world in the eyes of Allah is like example Hadees about the dead baby of the goat.....

(Sahi Bukhari-Zabai 30)

The believers who are running behind gold, silvers and worldly wealth should ponder from this example:

ZIKR-E-DUNYA AUR FIKR-E-AKHRAT

Prof. Dr. Hisamuddin Mansoori

Almighty Allah said: "Fair in the eyes of men is the love of things they covet: Women and sons; Heaped-up hoards of gold and silver; horses branded (for blood and excellence); and (wealth of) cattle and well-tilled land. Such are the possessions of this world's life; but in nearness to God is the best of the goals, Say: Shall I give you glad tidings of things far better than those? For the righteous are Gardens in nearness to their Lord, with rivers flowing beneath; therein is their eternal home; with companions pure (and holy); and the good pleasure of God. For in God's sight are (all) His servants."

Our Holy Prophet (PBUH) has said " This world is the sowing field for the hereafter. Moral down fall, in decorum, misbehavior, indignity, and the love for worldly pleasures have put the honor and esteem of reverence and regard of Islamic norms in the back seat. In materialistic point of view we have been unable to be at par with unbelievers. Although we have quickly borrowed all their weaknesses clamor and vulgarity but we have been unable to have the sense of discipline, honesty, responsibility and other noble human characteristics that they poses. The result was that we neither were able to develop materialistically nor religiously.....and now a large segment of society is irreverent with Islamic norms and the upper strata of society are busy only in strengthening their hold to worldly power and wealth. That Islam which was propagated by our Holy Prophet (P.B.U.H) looks nowhere now.

In mine opinion the reason for the downfall of the Ummah and their moral decline are due to some fundamental reasons. I invite you to ponder upon these reasons.

1. Excessive Love for this World:

Which means the greed to accumulate wealth without giving any thought to its being Haram o Halal. And also giving no heed to the fact that where from and from which sources the money is flowing.

2. Not Remembering the Hereafter: