

FRIDAY SERMON

HADHRAT MUHYI-UD-DIN AL-KHALIFATULLAH

Munir Ahmad Azim

18 November 2016

(17 Safar 1438 AH)

(Summary of Sermon)

After greeting all his disciples (and all Muslims) worldwide with the greeting of peace Hadhrat Khalifatullah (atba) read the Tashahhud, Ta'uz, Surah Al Fatiha, and then he delivered his sermon on "Usury (Riba)":

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

Yaaa-'ayyu-hallaziina 'aa-manuu laa ta'-kulur-Ribaaa 'ad-'aafam-mudaa-'afah; wat-taql laha-la 'allakum tuflihuun.

"O you who believe! Do not consume usury, doubled and multiplied, but fear Allah that you may be successful." (Al-Imran 3: 131).

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ

'Allaziina ya'-kuluunar-Ribaa laa yaquumuuna 'illaa kamaa yaquu-mullazii yata-khabbatuhush-Shaytaanu minal-mass.

"Those who consume interest cannot stand (on the Day of Resurrection) except as one stands who is being beaten by Satan into insanity." (Al-Baqara 2: 276).

Interest or more precisely, interest rate is defined as the price of money, the price at which money can be borrowed and determined like other prices by the collusion of the forces of supply and demand. Originally usury was any premium we had to pay against the use of currency. Nowadays, usury also means the practice of asking for a very high interest premium through borrowing as well.

The verses which I recited consist of an injunction for mankind – especially Muslims – that represents and severely condemns the practice of usury or interest. Thus any

transaction relating to usury (i.e. *Riba*) is illegal, as well as all transactions acquired by illegal means; Transactions such as: bribes, fraudulent transactions, gambling, bank interest, etc. The Islamic principle wants that all our profits be earned through our own efforts and risks.

Once a companion asked the following question to the Messenger of Allah (pbuh): *“O Messenger of Allah, which earning is purest?”* He (pbuh) said: *“The earning of a man with his own hand, and every honest transaction.”* (Ahmad).

The pagan Arabs used to exploit the poor by the practice of levying upon them a very large sum of money against a loan. But they quickly abandoned this practice by embracing Islam, following the following revelation:

“O believers! Fear God, and forsake what is left of usury, if you are faithful.” (Al-Baqara 2: 279).

Thus they accepted to forfeit usury of their own accord, in spite of sometimes their financial difficulty. They abandoned this practice only for the pleasure of Allah.

Usury is the means by which satan makes us fall into that which is detestable. All that is detestable in the eyes of Allah must also be detestable in our eyes. Let us do everything possible so that Allah becomes satisfied with us and bless our resources and sources of revenue and remove us from usury and from any act that is hateful in His sight. *Ameen.*