

YAQEEN INSTITUTE FOR ISLAMIC RESEARCH

40 HADITHS ON SOCIAL JUSTICE

LECTURE NOTES

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Chapter 23: Riba

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

Sulaiman b. 'Amr narrated on the authority of his father: I heard the Messenger of Allah (ﷺ) say in the Farewell Pilgrimage: "Lo, all claims to usury of the pre-Islamic period have been abolished. You shall have your capital sums, deal not unjustly and you shall not be dealt with unjustly.

[Sunan Abi Dawud]

عَنْ سُلَيْمَانَ بْنِ عَمْرٍو، عَنْ أَبِيهِ، قَالَ
سَمِعْتُ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ
فِي حَجَّةِ الْوَدَاعِ يَقُولُ " أَلَا إِنَّ كُلَّ رِبَا
مِنْ رَبَا الْجَاهِلِيَّةِ مَوْضُوعٌ لَكُمْ رُءُوسُ
أَمْوَالِكُمْ لَا تَظْلِمُونَ وَلَا تُظْلَمُونَ

[سنن أبي داود]

Introduction

- The Prophet (ﷺ) issued the complete abolishment of riba at the farewell pilgrimage.
- It's important to note that this abolishment was after the abolishment of racism and other forms of social injustice.
- It's very hard for people to understand how there is a abolishment on riba because of the society we live in.
- For a lot of Muslims, the prohibition of Riba seems like a harm rather than a benefit.
 - However the prohibition of riba is meant to free and liberate.

Connection between Riba and Greed

- Living within your means is a big part of our religion. Today, because of the ability to open many credit lines and also get into contracts (that eventually put many in debt), people increase their greed and want of more. Today, the average American hovers around 5K in credit card debt.
- Allah (swt) mentions in the Qur'an, "So that it will not become a perpetual distribution [solely] among the rich from among you." [al-Hashr (59): 7]
- The Prophet Muhammad (ﷺ) outlawed profiting [in the worldly sense] from loans by saying, "Profit is contingent upon liability (the possibility of loss).

- It is prohibited to make money off of your money because this type of system allows for the rich to get richer, and the poor to become poorer.
- One of the more famous duas of the Prophet (ﷺ) was asking for freedom from debt:
 - ‘O Allah, I take refuge in You from anxiety and sorrow, weakness and laziness, miserliness and cowardice, the burden of debts and from being overpowered by men.’
- Allah also mentions right after the verses of riba in Baqarah, “Allah does not burden a soul beyond its capacity” (ﷻ). From this ayah we learn two things:
 - By having the responsibility to your religious obligations Allah will not but
 - Allah does not put us in circumstances we cannot bear and we incur upon ourselves burdens we cannot bear.
- It’s important to consider why people often open credit cards and seek loans. It could be for a burden they might have at the time.

The Gravity of Riba

- When it comes to the sin of Riba. It is the most underestimated of the 7 major sins.
- “A dirham which a man consumes as riba knowingly is worse before Allaah than thirty-six acts of zina.” And he said: “There are seventy-two types of riba, the least of which is like a man committing incest with his mother.”
- Al-Baghawi said, “on a societal level, when an economy become richer because of riba the rich commit more fahisha and the poor indulge in their sorrow and fall into that sin.
- Riba hurts and harms at a much greater scope to the society than the other sins.

Riba and Charity

- In the last verses of surah al-Baqara, Allah presents a verse of charity, then a verse of riba, and then a verse of charity.
- Allah is drawing a contrast in people who give charity and their reward and those who indulge in Riba and their punishment.

- In society, when people do what they're supposed to do with their charity, then people will not have the need to seek out loans in riba.
- On an individual level though, when people have money, they view it as a burden. They see the money as a test from Allah and spend it in charity day and night.
- "Those who eat Riba (usury) will not stand (on the Day of Resurrection) except like the standing of a person beaten by Shaitan (Satan) leading him to insanity." [2:275]
- Ibn Abbas (ra) said, "the only one that will stand in this state will be the one who deals in Riba. Not even the disbeliever will be standing in this state."
- This person will be made to stand alone and given weapons by the angels who will tell him to go and fight with Allah (swt).
- This is because Allah says in the Qur'an "O you who believe! Be conscious of Allah and give up what remains (due to you) from Riba (from now onward), if you are (really) believers. And if you do not do it, then take a notice of war from Allah and His Messenger.)" (2:278-279)
- A system cannot survive with Riba because Allah (swt) said "Allah destroys riba and He increases charity." (2:276)

Loans in Islam

- They do not come under business transactions but rather under charity for the one who cannot permanently release their money.
- And Malik related to me that he had heard that a man came to Abdullah ibn Umar and said, "Abu Abd ar-Rahman, I gave a man a loan and stipulated that he give me better than what I lent him." Abdullah ibn Umar said, "That is usury." Abdullah said, "Loans are of three types:
 - A free loan which you lend by which you desire the pleasure of Allah, and so you have the pleasure of Allah.
 - A free loan which you lend by which you desire the pleasure of your companion, so you have the pleasure of your companion,

- A free loan which you lend by which you take what is impure by what is pure, and that is usury."
- He then said, "What do you order me to do, Abu Abd ar-Rahman?" He said, "I think that you should tear up the agreement. If he gives you the like of what you lent him, accept it. If he gives you less than what you lent him, take it and you will be rewarded. If he gives you better than what you lent him, of his own good will, that is his gratitude to you and you have the wage of the period you gave him the loan."

Prohibition/Disdain for Riba Across Faiths

- All the Abrahamic faiths at one point saw Riba as an evil.
- In Judaism
 - It is not only the creditor who takes interest who is violating the biblical prohibition, but also the debtor who agrees to pay interest, the guarantor who guarantees the debt that bears interest, the witnesses who attest the creation of an interest-bearing debt, and even the scribe who writes out the deed (BM 5:11; BM 75b; Yad, Malveh 4:2)
- In Christianity
 - "To take usury for money lent is unjust in itself, because this is to sell what does not exist, and this evidently leads to inequality which is contrary to justice" - Thomas Aquinas
 - "You cannot make money just with money." -Martin Luther
- Riba today creates economic slavery.
- We see that during the life of the Prophet (ﷺ) the first riba he abolished was the riba of his uncle Al-Abbas.
- Linguistically, both zakah and riba mean increase. The difference is that zakah is not only increase but also a purification of wealth.
- It was narrated from Ibn Mas'ud that the Prophet (ﷺ) said: "There is no one who deals in usury a great deal (to increase his wealth) but he will end up with little (i.e., his wealth will be decreased)."

The Spread of Riba

- The Prophet (ﷺ) understood that riba would spread because all major sins spread.
- It was narrated from Abu Hurairah that the Messenger of Allah (ﷺ) said: "There will come a time when there will be no one left who does not consume usury (interest), and whoever does not consume it will nevertheless be affected by it."
- Narrated Abu Hurayrah: The Prophet (ﷺ) said: A time is certainly coming to mankind when only the receiver of usury will remain, and if he does not receive it, some of its vapour will reach him. Ibn Isa said: Some of its dust will reach him
- Allah curses the one who consumes, gives, witness over, and writes the transaction of riba. They are all equal in the sin.

Conclusion

- One of the most horrifying images we receive from the Prophet (ﷺ) is that of his journey into the Hellfire whereupon he (ﷺ) says
 - "We proceeded until we came upon a river... ' – I believe he said: '...which was red like blood. In this river was someone swimming, and at the shore was a man who had collected many stones. This swimmer would continue swimming, then would proceed to the man that collected the stones and open his mouth to him. He would hurl a stone into his mouth, and he would go off swimming once more before returning to him again [trying to exit the river]. Whenever he went to return [to the shore], he would open his mouth to him, and the other man would hurl a stone into it. I said to them: 'Who are these two?' They said to me: 'Move on. Move on.'
 - As for the man you came upon that was swimming in the river and was being fed stones, this is the consumer of interest.
 - In a world that you don't see justice, hearing and seeing perfect justice is beautiful.
 - This man [the consumer of interest] believed that he was so smart trying to corner people in debt and take advantage of their need. He will show up on the day of judgement stumbling like a madman.

- In the hadith, the fact that he is swimming in red river is perfect justice - red represents gold (ذهب أحمر) which he drowned himself in. Every time he wants to climb out he is driven back into it from the shares. Just like he did with people. Every time they thought they could climb out of the riba debt they failed because their riba creditor tormented them with the riba.