

VANISHING OF USURY IS A NEW VICTORY TO ISLAM

Friday Sermon Presented by

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What summarizes the headlines of the Mecca stage, during which our Master, the Messenger of Allah (PBUH) called to Islam, is the dialogue that took place between Caesar of the Romans and the head of Quraish, Abi Sufian. This dialogue is an abbreviation and summary of the headlines of all the Meccan stage mouthed by the enemies of the Messenger of Allah (PBUH).

This incident is related in Sahih Al Bukhari where Abu Sufian gave six headlines as an answer to what the Messenger of Allah was calling for:

- 1- Calling to worshipping the Exalted Allah alone.
- 2- Calling to quitting what the forefathers were worshipping.
- 3- Calling to prayer.
- 4- Calling to honesty.
- 5- Calling to chastity.
- 6- Calling to connection.

This is the summary Abu Sufian's presented statement about the mission of the messenger of Allah that lasted more than thirteen years.

1-Calling to worshipping the Exalted Allah alone means changing the direction of hearts so that they turn to the Exalted Allah alone and make Him their only aim, i.e., defining of goal and adjustment of direction.

2-Giving up what the forefathers used to do means stop following the invalid heritage. It is a training for man to give up his own whims and habits, and become ready to listen to the instructions of the revelation to obey the order of the Exalted Allah who disciplines his behavior. Briefly speaking, it is getting man out of blind imitation and following custom and whim to be disciplined and directed by the command of the Exalted Allah Who created him and knows best about His creatures.

3-Calling to prayer originally meant teaching man the way of being connected with the Exalted Allah. Man, as a weak creature, needs to be connected with his Lord asking help and support.

4-Calling to honesty. When man is trained to be honest he will have a sound and true character, a character void of disease and sickness. Lying, deception and hypocrisy are symptoms of the weak human character.

5-Calling to chastity is to make man be promoted above the level of animals because he gets out of the circle of instinct into the state of discipline and order.

6-Calling to connection with kinship is establishing human relationships by which integrated communities are constituted.

These are the great headlines according to which community should be established:

1-Worshipping the Exalted Allah Alone has a clear aim. It is guiding man to the straight way.

2-Giving up following fraud heritage is building a readiness in man to be guided by the revelation of the Exalted Allah.

3-Prayer is a connection with the Exalted Allah.

4-Honesty is to have a sound human character.

5-Chastity is promotion to a human level where instinct is organized and disciplined.

6-Connection is human consolidated and strong relationships.

This is the foundation which the Messenger of Allah (PBUH) set for the community in the beginning of his mission.

It is noticeable that the Messenger of Allah (PBUH) did not concentrate on branches in his early calling to Allah. For example, he did not forbid wine or order the woman to cover her hair when forbidding of wine or the legislation of covering the woman's head were not ordained, nor did he forbid usury, which is injustice in transactions... .

In the second year of Al Hijrah, i.e., after the Meccan period, Zakat (giving alms) and fasting were ordained. In the third year, forbidding wine was ordained. In the fifth year, covering the woman's hair was ordained. In the sixth year, pilgrimage was ordained. In the tenth year, and in the Farewell Pilgrimage, usury was forbidden.

The Messenger of Allah stood in the Farewell Pilgrimage, after the building of society had been perfected and its knowledge became mature, and after

dotting the l's and crossing the t's, and rules became obvious, he said:

"Definitely, every usury of the Ignorant Time should be cancelled. You get your fund only so that you do not oppress the others, nor be oppressed by them".

The Exalted Allah revealed the following verses concerning this subject, saying:

"Those who devour usury will not stand except as the one whom the devil has touched and driven to madness. That is because they say: trade is like usury, but Allah hath permitted trade and forbidden usury. Those who after receiving direction from their Lord, desist, shall be pardoned for the past; their case is for Allah (to judge); but those who repeat (the offence) are companions of the fire: they will abide therein (forever).

-Allah will deprive usury of all blessing, but will give increase to charity, for he loveth not creatures ungrateful and wicked.

-Those who believe, and do deeds of righteousness, and establish regular Prayers and regular Charity, will have their reward with their Lord: on them shall be no fear, nor shall they grieve.

-O ye who believe! fear Allah, and give up what remains of your demand for usury, if ye are indeed Believers.

-If ye do it not, take notice of war from Allah and His Messenger: but if ye turn back, ye shall have your capital sums; deal not unjustly, and ye shall not be dealt with unjustly.

-If the debtor is in a difficulty, grant him them till it is easy for him to repay. But if ye remit it by way of Charity, that is best for you if ye only knew.

-And fear the day when ye shall be brought back to Allah. Then shall every soul be paid what it earned, and none shall be dealt with unjustly" (Al Baqarah, vs. 275-281).

This was the last Surah of the Holy Qur'an that was revealed to the Messenger of Allah. When it was revealed, Gabriel said to the Messenger of Allah (PBUH):

"Oh Muhammad, make it number two hundred and eighty in Surat Al Baqarah".

Before I review briefly what has been mentioned in this Qur'anic text that deals with the Exalted Allah's judgment on usury (injustice man commits in transactions), I'd like to say:

As the verses of usury were of the last rules revealed to the Messenger of Allah, the disciplining of this society by the laws of the Exalted Allah that organize transactions, and its getting away gradually from usury at any period of time, is an indication of its maturity.

When a society begins to take into consideration precision in legal transaction, and gets away from injustice in transactions represented by usury, this

means the beginning of Islamic maturity in this society. This is the issue that we should be greatly careful about.

-**"Those who devour usury"**, i.e., those who take it.

-**" will not stand"**, i.e., they will rise from their graves and be resurrected on the Judgment Day.

-**"except as the one whom the devil has touched and driven to madness"**, i.e., they will rise from their graves in a state of madness as punishment from the Exalted Allah, so that they will be hated by all people on the Day of Resurrection.

-**"That is because they say: trade is like usury"**, i.e., when financial and material benefit is concerned, man makes usury equal to trade, and this makes him get out of Islam if he is a Muslim, because the Exalted Allah makes it clear when He said: **"they will abide therein (forever)"**.

-**"Allah hath permitted trade and forbidden usury"**. There is complete disagreement between legal transactions and usury. In the first case, there is a different picture, different money, and different truth, and it represents a state of discipline by the command of the Exalted Allah.

Imam Muslim narrated from Abi Sa'id Al Khudri (GBH) who said:

Once Bilal came to the Messenger of Allah (PBUH) with some Berni dates (a kind of dates). The Messenger of Allah (PBUH) said to him:

"where is this from?"

Bilal said:

"I had some bad dates, so I sold two Sa's of it and get one Sa' in return for the food of the Prophet (PBUH)".

The Messenger of Allah (PBUH) said:

"Oh. This is the very same usury. Do not do that. But if you want to buy the dates, sell your bad dates first, then buy by its price the good one". (a sound Hadith)

Some would say: Is it not the same result, that is, selling the two Sa's in return for some money then buying the good one Sa' with the same amount of money? What is the difference between them?

What is the difference between marriage and adultery but with some words?

Why do they train a soldier in the army and order him to turn suddenly right, then left, then forward, then backward, when there is no battle? Why?

It is training for discipline.

It is a test to show whether you are a servant of the Exalted Allah or not!

If you are a servant of the Exalted Allah, you realize that the words that distinguish marriage from adultery are confession of servitude to the Exalted Allah. This announcement and this confession of servitude on your part determine your affiliation. When you sell the two Sa's for cash then buy the one Sa', you announce your affiliation to Him. This is a formality that satisfies the Exalted Allah, regardless of all the economic studies that legalize the case of exchanging bad dates for good ones.

The original case of this issue is the state of discipline before the Exalted Allah. It is between a servant and his Lord. The Lord disciplines the behavior of His servant and says to him: "I want you to do that, and not to do that".

When the Exalted Allah ordered Ibrahim (PBUH) to slaughter his son, He did that to teach us the meaning of discipline, and when the Exalted Allah ordered Banu Isra'il to kill themselves: "**so turn (in repentance) to your Maker, and slay yourselves (the wrongdoers)**" (Al Baqarah, v. 54), it was a matter of training them to be obedience to the order of the Exalted Allah.

When the Messenger of Allah said: "This is the very same usury", do not say "it is the same result in both cases". It is a case of discipline and affiliation. It is a state of confessing your servitude to the Exalted Allah alone, and giving up what your whim incites you to do.

Thus, the Exalted Allah said: "**Those who after receiving direction from their Lord, desist**", i.e., whoever receives admonition from his Lord.

-shall be pardoned for the past" i.e., his dealing with usury before he embraced Islam.

-"And his case is for Allah" i.e., the Exalted Allah will pardon him and consider him not responsible for it, or it may mean, his case will be left to the Exalted Allah Who will sponsor him and make him steadfast by the blessing of his obedience to His order.

-"but he who repeats" the one who deals with usury and adheres to it until he dies, or the one who answers saying: "selling is like usury".

- "They are companions of the fire: they will abide therein (forever)", i.e., they will never get out of Hell.

- "Allah will deprive usury of all blessing", i.e., He will make it void of blessing in this world even if it is plenty.

- "but will give increase to charity", i.e., the Exalted Allah will make it plenty in this life by His blessings, and duplicate its compensation in the Hereafter.

- "for He loveth not creatures ungrateful and wicked". Notice the two qualities (ungrateful and wicked). The Exalted Allah did not say 'disbeliever', but He said 'ungrateful', and added the quality of being 'wicked', to show exaggeration in their bad description.

- "Those who believe, and do deeds of righteousness, and establish regular Prayers and regular Charity". The Exalted Allah emphasizes prayer and fasting which are included in doing good deeds, but He also gives special importance to these two rituals to honor them and draw our attention to their value. For the fund in the deeds of the body is prayer, and the fund of money is charity.

- "will have their reward with their Lord: on them shall be no fear", i.e., they will not fear exemplary punishment in this life, nor will they fear humiliation in the Hereafter.

- "nor shall they grieve", because they will be in perpetual bloom and bliss.

- "O ye who believe! fear Allah, and give up what remains of your demand for usury, if ye are indeed Believers", i.e., do not take the money of usury from the

one who borrows from you, to be protected against the torture of the Exalted Allah.

"-If ye do it not, take notice of war from Allah and His Messenger". This is a serious warning to those who do not give up usury.

A man came to Imam Malek and said:

"I saw a drunkard who wanted to catch the moon" (i.e., wine affected his mind so he imagined to be able to take the moon by his hand). I said (addressing Imam Malek): 'If there is more evil that enters the belly of man than wine, my wife will be divorced'.

The Imam said:

"Come at another time so that I look into the Book of Allah and see if there is more evil than wine".

On the next day, the man returned to Imam Malek. The Imam said to him:

"Your wife is divorced, because I looked into the Book of Allah and the Sunnah of His Messenger and found nothing more evil than usury, because the Exalted Allah announced war against the doer of usury".

-"but if ye turn back, ye shall have your capital sums; deal not unjustly, and ye shall not be dealt with unjustly". Religious scholars said: "The way of repentance for those who take the forbidden money of usury is to return it back to its owners, but if he does not find them, he should give it to the poor as charity on behalf of the debtors.

"-If the debtor is in a difficulty, grant him them till it is easy for him to repay". This is the Exalted Allah's judgment of goodly loan instead of usury (i.e., lending money for a certain time for no return of any interest).

In his Sunnanihi, Ibn Maja produced from Anas Ibn Malek, and Al Tabarani in Al Kabir from Abi Umamh, he said:

"The Messenger of Allah(PBUH) said:

'when I ascended on the nocturnal journey, I saw the following sentence written on the door of Paradise:

'Charity will be rewarded ten times its amount, and lending will be rewarded eighteen times its amount'.

I said to Gabriel:

"Oh Gabriel, why is loaning better than charity?"

He said:

'Because the one who takes charity might have money, but the one who borrows money is in need for it'.

In another version, he said:

'Because charity is put in the hand of the rich and the poor, whereas loan is put only in the hand of whoever needs it'.

-If the debtor is in a difficulty, grant him them till it is easy for him to repay".

Ibn Abbas (GBH) and others said:

"This is concerned only with usury, but other types of debts and transactions do not follow this rule. The debtor should return the loan to its owner, or he will be imprisoned if he does not do. Ibn Abbas and others advanced as a plea the following verse:

"Allah doth command you to render back your trusts to those to whom they are due" (Al Nisa', v. 58).

-"But if ye remit it by way of Charity, that is best for you if ye only knew". The Exalted Allah suggested giving this loan as charity to the debtor who is in difficulty and is unable to pay his debt.

-"And fear the day when ye shall be brought back to Allah. Then shall every soul be paid what it earned, and none shall be dealt with unjustly" (Al Baqarah, vs. 275-281).

Nothing of the Holy Qur'an was revealed to the Messenger of Allah after this verse.

This Qur'anic text in Surat Al Baqarah, that was the last Qur'an revealed to the Messenger of Allah (PBUH), put the last touches of legislation on society.

We have noticed the gradual vanishing of usury in our Islamic countries, and I think most of you have seen in all the cities how people crowd at the Islamic banks, whereas the other private banks, which do not apply Islamic laws in their transactions, have their employees sitting workless, with few clients to deal with, though they put different adverts to propagandize their banks, but in

vain. I wonder, what is the secret of the throng of people at the Islamic banks in all the cities?

It is a questionnaire that says: "We love Islam... . We want to enter to the field of Islamic transactions.

Islam does not present to us only prayer, and it does not merely organize our vital statistics in marriage or divorce, but it also organizes transactions, human behavior and all kinds of relationships. Islam does not miss any of the human relationships between the Muslim and another Muslim, between the Muslim and the non-Muslim, between the government and people, and people and government, between the state and the other state. In addition, it presents an organized just legislation, void of any kind of oppression, carrying with it guidance, justice and light, depending on human equality, void of any deception, stealing or cheaters and thieves.

It is a legislation that presents equality. It is a legislation whose ruler was Omar who cried when he assumed the responsibility of caliphate and said:

"I fear that I might be called to account for an ewe whose leg slipped from the bank and fell into the river, Euphrates. I fear I might be asked why I haven't paved the road for it".

All of you are from Adam, and Adam is from dust.

Equal opportunities.

Equal rights.

Complete justice according to which the strong should not master the weak or the poor.

Once our master, Abu Bakr (GBH), stood up and said:

"I consider the weak among you strong until I get him his right, and the strong weak till I get the others' right from him".

Thus, this is the legislation Islam presents, a legislation that the thieves of the world fear today.

Why are all Islamic societies attacked and harnessed and become the target of arrows?

It is because Islam presents justice, whereas the thieves want the law of theft and cheating to spread. Self-interests are prevalent nowadays through all the world. They want the law of the jungle to spread.

As for Islamic transactions, they are so well-disciplined that they are not liable to potentialities.

In the Exalted Allah's Law, contracts are obvious. I do not want the ignorant to suggest doubt to Islamic transactions saying:

"What is the difference? When we deal with the Islamic or non Islamic law, the result is the same".

We would like to say to them:

"the difference is either you are a servant of the Exalted Allah, a Muslim, who has an identity, or you are the slave of your own self and your own whim".

Islam denies ignorance and self-conceit. Islam preserves the rights and presents obvious transactions....

Our behavior has been disturbed because of the confusion we witness today.

But now usury has begun to vanish and people announce their desire of refusing it.

I said: "It is a practical questionnaire according to the Islamic Law, even if it has no statistics with papers and documents.

Do you know that (according to the most recent statistics) nowadays, the most common deeds all over the world exported from the capital of Britain are Islamic deeds.

Do you know the reason of all that though the Westerners study the world finance and are able to understand the movement of wealth and man according to their well done studies?

According to statistics, the first capital in which there is rise in the number of the exported Islamic deeds is London? Why?

It is because experts said that these are the most beneficial and most useful.

It has been proved to them according to accurate calculation, investigation and surveillance that the Islamic Law is the most beneficial and most advantageous.

How could it be not so beneficial and advantageous while it is set by the Lord of the worlds, the Exalted Allah?

How could it be not so beneficial and advantageous for a world in which confusion, stealing, oppression of man to man spread.

Day by day, it has been proved that the way of Allah is the most beneficial and most advantageous.

No doubt, as it has been proved to the world, Islamic economic transactions are the most beneficial and most advantageous. No doubt, Islam will also be proved to be the most beneficial and most advantageous in all fields and on all levels of behavior, whether they are social, economic, or political, in individual or social relationships. The Islamic Law will definitely be proved to the world to be the most suitable for man, and the world will study the Islamic transactions presented to man through the revelation of the Exalted Allah because they are the most beneficial and most advantageous for him.

Allahum..., guide us to You favorably, and make us from those who listen to wisdom and follow the best of it.

I say my words and ask Allah's forgiveness