

## CLASS 7

## SINS TAKEN LIGHTLY IN MONEY MATTERS

**Consuming riba (usury or interest)**

In the Qur'aan, Allaah does not declare war on anyone except the people who deal in riba (interpretation of the meaning): *“O you who believe! Be afraid of Allaah and give up what remains (due to you) of riba (from now onward), if you are (really) believers. And if you do not do it, then take a message of war from Allaah and His Messenger.”* [al-Baqarah 2:278-279]

This is sufficient to explain the abhorrence of this deed in the sight of Allaah, may He be glorified.

One may easily discern the extent of devastation, at the individual and the international level, caused by dealing with riba - such as bankruptcy, recession, economic stagnation, inability to repay loans, high unemployment, collapse of many companies and institutions, etc. Daily toil has become a never-ending struggle to pay off interest on loans and societies have become class-ridden structures in which huge wealth is concentrated in the hands of a few. Perhaps all this is a manifestation of the war threatened by Allaah to those who deal in riba.

Everyone who has something to do with riba, whether he is one of the main parties involved or is a middleman or facilitator, has been cursed by Muhammad ﷺ. Jaabir (may Allaah be pleased with him) reported that the Messenger of Allaah ﷺ cursed *“the one who consumes riba, the one who gives it to others, the one who writes it down and the one who witnesses it.”* He said: *“They are all the same.”* (Reported by Muslim, 3/1219). Based on this, it is not permitted to do work that involves writing interest-based contracts and conditions, paying or receiving riba, depositing it or guarding it. Generally speaking, it is haraam to be directly or indirectly involved with riba in any way, shape or form.

The Prophet ﷺ was keen to explain the ugliness of this major sin. he ﷺ said: *“There are seventy-three types of riba, the least of which is as abhorrent as a man having intercourse with his own mother and worst of which is [violating] a Muslim's honor and sanctity.”* (Reported by al-Haakim in al-Mustadrak).

'Abdullah ibn Hanzalah (may Allaah be pleased with him and his father) reported that the Prophet ﷺ said: *“Knowingly consuming a dirham of riba is worse for a man than committing adultery thirty-six times.”* (Reported by Imaam Ahmad, 5/225; see also Saheeh al-Jaami', 3375).

The prohibition on riba does not just apply to deals between rich and poor, as some people think; it is a general prohibition that applies to every person and every situation. How many rich people and big businessmen have gone bankrupt because of riba! The least harm riba does is to destroy the blessing (barakah) of the money, even if a person's wealth is great. The Prophet ﷺ said: *“Even if riba is much, it will end up being a small amount.”* (Reported by al-Haakim, 2/37; see also Saheeh al-Jaami', 3542). This does not refer to whether the ratio of interest is high or low; all riba is haraam, and the one who deals with it will be raised up on the Day of Resurrection like the one who stands beaten by Shaytaan resulting in insanity and epilepsy.

In spite of the enormity of this sin, Allaah has told us to repent from it and has explained how. Allaah says to those who deal in riba (interpretation of the meaning): “. . . *but if you repent, you shall have your capital sums. Deal not unjustly (by asking more than your capital sums), and you shall not be dealt with unjustly (by receiving less than your capital sums).*” [al-Baqarah 2:279] This is quintessential justice.

The believer must despise this major sin and feel its abhorrence, even if he puts his money in interest-based banks because he has no other choice and is afraid that his money may be lost or stolen otherwise. He should feel that he is being compelled by necessity to do this, like one who eats dead meat, or worse. At the same time, he should seek the forgiveness of Allaah and try to find an alternative if he can. He is not permitted to ask the bank for interest, and if the bank deposits it in his account, he must get rid of it in whatever way is permissible. This money cannot be counted as sadaqah (charity), because Allaah is pure and accepts only that which is pure. He cannot benefit from this money by using it to buy food, drink, clothing, transportation or housing; he cannot use it to fulfil obligations such as spending on his wife, child or parents, or to pay zakaat or taxes, or to defend himself in court. Rather, he should just get rid of it, for fear of the wrath of Allaah.

### Concealing a product's faults at the time of sale

The Prophet ﷺ once passed by a pile of food that was for sale. He put his hand in it and felt dampness, so he asked, “*What is this, O seller of the food?*” He said, “*It was rained on, O Messenger of Allaah.*” The Prophet ﷺ said: “*Why don't you put it on top, so that people can see it? Whoever deceives (the people) is not one of us.*” (Reported by Muslim, 1/99).

There are many traders nowadays who do not fear Allaah, and try to conceal faults by wrapping it in plastic, putting faulty produce in the bottom of the box, using chemicals and the like to make a product look good, or concealing noises in engines that may indicate a fault - so that when the purchaser brings a product home, it soon starts to wear out. Some traders change expiry dates, or prevent the buyer from examining or trying out a product. Many of those who sell cars or other types of equipment do not point out the product's faults. All of this is haraam, as the Prophet ﷺ said: “*The Muslim is the brother of his fellow Muslim. The Muslim is not permitted to sell to his brother anything which is faulty without pointing out the faults to him.*” (Reported by Ibn Maajah, 2/754; see also Saheeh al-Jaami', 6705). Some traders even think that their responsibility ends when they tell buyers at an auction, “*I am selling a heap of metal, a heap of metal...*” This is a sale in which there is no blessing, as the Prophet ﷺ said: “*The two parties involved in a sale have the choice (to end it - i.e. the sale is not final) until they part. If both have been truthful and honest about any faults, the sale will be blessed, but if they have lied and concealed any faults, the blessing of the sale will be lost.*” (Reported by al-Bukhaari; see al-Fath, 4/328).

## Artificially inflating prices

This refers to the practice of artificially inflating the price with no intention of buying, in order to deceive others, thus pushing them to add more to the price they are offering. The Prophet ﷺ said: *“Do not artificially inflate prices.”* (Reported by al-Bukhaari, see Fath al-Baari, 10/484). This is undoubtedly a form of deceit, and the Prophet ﷺ said: *“Double-dealing and cheating will end in Hell.”* (See Silsilat al-Ahaadeeth al-Saheehah, 1057). Many salesmen at auctions and in car salesrooms are earning unclean and haraam income because of the many haraam things that they do, such as conspiring to artificially inflate prices and deceive purchasers, or to lower the price of one of their products, or conversely pretending to be customers and raising the prices at auctions to deceive and cheat.

## Offering or accepting bribes

Giving a bribe to a qaadi or judge to make him turn a blind eye to the truth or to make a false claim succeed is a sin, because it leads to oppression and injustice for the person who is in the right, and it spreads corruption. Allaah says (interpretation of the meaning): *“And eat up not one another’s property unjustly, not give bribery to the rulers that you may knowingly eat up a part of the property of others sinfully.”* [al-Baqarah 2:188]

Abu Hurayrah (may Allaah be pleased with him) reported that the Prophet ﷺ said: *“Allaah has cursed those who give and accept bribes with regard to judging.”* (Reported by Imaam Ahmad, 2/387; see also Saheeh al-Jaami’, 5069). However, payments made in order to reach the truth or avert injustice when there is no other way of doing so are not included in this warning.

Bribery is so widespread nowadays that it more of a source of income than the regular salary for some workers. Some companies even include bribes as a factor in their budgets, under a variety of headings, and some dealings cannot begin or end without the payment of a bribe. Much harm is caused to the poor and many safeguards are broken because of bribes. Bribery is a cause of corruption whereby employees act against their employers, and one can only get good service if one pays a bribe - the person who refuses to pay will get shoddy or late service, and people who come after him but are willing to pay will be served before him. Because of bribery, a great deal of money which is due to employers ends up in the pockets of sales representatives and those responsible for making company purchases. It is little wonder, then that the Prophet ﷺ prayed to Allaah to deprive all those involved of His Mercy. ‘Abdullah ibn ‘Amr (may Allaah be pleased with him) said: “The Messenger of Allaah ﷺ said: *‘The curse of Allaah be upon the one who gives a bribe and the one who accepts it.’* (Reported by Ibn Maajah, 2313; see also Saheeh al-Jaami’, 5114).

## Accepting a gift in return for interceding

To have a position of high standing among people is one of the blessings of Allaah to His slave, if he is grateful. One way in which a person may give thanks for this blessing is by using his position to benefit other Muslims. This is part of the general meaning of the hadeeth: *"Whoever among you is able to benefit his brother, then let him do so."* (Muslim). The person who uses his position to benefit others by averting injustice or bringing some good, without doing anything that is haraam or infringes on the rights of others, will be rewarded by Allaah, so long as his intention is sincere, as the Prophet ﷺ told us: *"Intercede, you will be rewarded."* (Abu Dawud).

It is not permitted to accept anything in return for this intercession or mediation. Evidence for this may be seen in the hadeeth narrated by Abu Umaamah (R.A.): *"Whoever intercedes for someone then accepts a gift (in return for it), has committed a serious type of riba."* (Imaam Ahmad; Saheeh al-Jaami).

Some people offer the opportunity to benefit from their position, in return for a sum of money, in order to help someone get a job, or a transfer from one office or area to another, or treatment for the sick, etc. The soundest opinion is that this exchange is haraam, because of the hadeeth of Abu Umaamah quoted above, whose apparent meaning is that accepting such gifts is wrong, even if no agreement was previously made. (From the spoken statements of 'Abd al-'Azeez ibn Baaz). The reward which the doer of good will receive from Allaah on the Day of Judgement should be sufficient. A man came to al-Hasan ibn Sahl asking him to intercede for him in some matter, which he did; then the man came to thank him. Al-Hasan ibn Sahl said to him, *"Why are you thanking us? We believe that zakaat is due on positions of rank just as it is due on wealth."* (Ibn Muflih, al-Aadaab al-Shar'iyah, 2/176).

It is worth pointing out here that there is a difference between hiring someone to do legal paperwork for you and paying him wages in return, which has to do with the legitimate hiring of labour, and using a person's position to intercede for you in return for money, which is haraam.

## Consuming haraam wealth

The person who does not fear Allaah does not care where he earns his money or how he spends it; his only concern is to increase his bank balance, even if it is haraam and ill-gotten by means of theft, bribery, extortion, forgery, selling haraam things, riba, consuming an orphan's wealth, earnings from haraam work like fortune-telling, immorality or singing, stealing from the Muslim treasury or public property, taking people's money by coercion or high-pressure sales tactics, begging when one is not in need, etc. Then he buys food, clothing and transportation with this ill-gotten money, and builds or rents a house, and furnishes it, and fills his stomach with haraam food. The Prophet ﷺ said: *"Any flesh that grows from ill-gotten gains is more deserving of being touched by Hell-fire . . ."* (al-Tabaraani; Sahih). On the Day of Resurrection, each person will be asked how he earned money and on what he spent it, and there will be doom and loss. Anyone who still has haraam money should hasten to get rid of it; if it is due to anyone else, then he should hasten to return it and ask for his forgiveness before there comes a Day on which dinars and dirhams will be of no avail, and all that will count will be hasanaat and sayi'aat.

## Hiring someone and benefitting from his labour, then not paying him his wages

The Prophet ﷺ encouraged speedy payment of wages to people hired for their labour. He said: *“Give the hired man his wages before his sweat dries.”* (Reported by Ibn Maajah, 2/817; see also Saheeh al-Jaami’, 1493).

One form of oppression or injustice that is common in Muslim societies is the failure to give employees and workers their rights. This takes many forms, for example:

Denying an employee’s rights in totality, where the employee has no proof of his rights. He may have lost his dues in this world, but he will not lose them before Allaah on the Day of Resurrection. So the oppressor who consumed the money due to the victim will be brought forth, and his victim will be given some of his hasanaat in compensation (i.e. some of the oppressor’s good deeds will be added to his victim’s credit). If the hasanaat are not enough, some of the victim’s sayi’aat (bad deeds) will be added to the oppressor, then he will be thrown into Hell.

Not giving the employee his full rights. Allaah says (interpretation of the meaning): *“Woe to al-Mutaffifeen [those who give less in measure and weight (decrease the rights of others)].”* [al-Mutaffifeen 83:1] One example of this is the action of some bosses who bring workers from their homelands with a contract to pay a certain wage. Once the people are committed and have started to work for him, he goes and changes the contracts, altering them to state a lower wage than the one actually agreed upon. The employees stay because they have no choice and have no proof of their rights; all they can do is complain to Allaah. If the employer is a Muslim and the employee is not, this lowering of wages is a way of turning people away from the Straight Path, and he will carry his sin.

Making the employee do extra work or put in longer hours, without paying him overtime or giving him any more than the basic salary.

Some bosses delay payment of wages and pay up only after much struggle, complaining, chasing and court cases. Their aim may be to make the employee give up his claim to his rightful wages and stop asking; or they may want to invest this money, perhaps by lending it for interest. Meanwhile, the poor employee cannot buy his daily bread or send anything home to his needy wife and children for whose sake he left to work overseas. Woe to those oppressors on that painful Day! Abu Hurayrah reported that the Prophet ﷺ said: *“Allaah says: ‘There are three whom I will oppose on the Day of Resurrection: a man who gives his word, swearing by Me, then breaks it, a man who sells a free man into slavery and keeps the money, and a man who hires another and benefits from his labour, then does not pay him his wages.’”* (Reported by al-Bukhaari, see Fath al-Baari, 4/447).