



Sometimes you encounter a sensitive topic, and may try to avoid it, because it brings uneasy feelings, or you may try to give yourself excuses. We are in this life temporarily. At the end, we will die, and meet Allah. We want to go to Jannah. This is our story.

We have so many needs in life, so any upgrade is difficult. When Jon want to make changes in life, don't look at details, specially when you know something is wrong, so you must abstain from it. Your boundary is to stay away from haram. You may think you will do haram and follow it up with a good deed, but this is wrong.

There are some things which are obviously haram, and we know them. We find people dealing with magic, and going for umrah and Hajj all the time. This is how they deceive themselves. They insist upon doing wrong, and then try to cover it up with good deeds.

Don't make up your own religion, don't give yourself excuses. It is better to admit your mistake and ask Allah for forgiveness. This behaviour is like أصحاب السبت, the people of Saturday. They were told not to fish on Saturday, so they lay their nets on Friday, and collected the fish which were trapped in their nets on Sunday.

Don't search for loopholes in deen. Be honest, and don't follow your desires while following the curriculum of Allah. You will die one day, and you want a beautiful end. If you seek the pleasure of Allah, He will make it easy for you to make changes in your life.

Don't be harsh and mean when you are trying to make changes, deal with the situation with wisdom. Ask for the guidance of Allah. Change is always difficult, but Allah will help you if you ask Him. You must upgrade yourself. Allah will bring the right decree for you to make the change.

Interest or usury looks like increment, it is attractive. But it is taking more than you deserve. Interest is unfair and grows if the payment of a loan taken on interest is delayed. It brings imbalance to society. It is a major sin to consume interest.

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ
إِلَّا كَمَا يَقُولُ الَّذِي يَتَخَبَّطُ
الشَّيْطَانُ مِنَ الْمُسْكُنِ ذَلِكَ بِأَنَّهُمْ
قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا
وَأَحَلَّ اللَّهُ الْبَيْعَ وَحْرَمَ الرِّبَا
فَمَنْ جَاءَهُ مَوْعِظَةٌ مِّنْ رَّبِّهِ
فَأَنْتَهَى فَلَهُ مَا سَلَفَ وَأَمْرَهُ
إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَئِكَ
أَصْحَابُ النَّارِ هُمْ فِيهَا
خَالِدُونَ

Those who consume interest cannot stand [on the Day of Resurrection] except as one stands who is being beaten by Satan into insanity. That is because they say, "Trade is [just] like interest." But Allah has permitted trade and has forbidden interest. So whoever has received an admonition from his Lord and desists may have what is past, and his affair rests with Allah . But whoever returns to [dealing in interest or usury] - those are the companions of the Fire; they will abide eternally therein

25:275

الرِّبَا

زيادة

نهي

يمحق

الصَّدَقَة

نقص

امر

يربِّي

The sadaqah looks like there is a reduction, because you are giving away something. It is a command, and shows your submission to Allah. If you give sadaqah, Allah will make it grow, He will invest it for you. The sadaqah that you give shows your level of obedience. Allah will give you more than what you spend in charity. If you do one good deed, Allah can multiply its reward by 700 times or even more. You can't find anything like this. It is like a garden, there can be tangible or emotional growth. The best reward is to see the Face of Allah.

The interest looks as if it is an increment, because you are getting something. It looks as if it is increasing rapidly. But it is forbidden. Allah and His Messenger صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ will declare war against the

one who persists in consuming interest. This is how bad it is. Consuming interest will destroy the person, pull him from his roots.

People market for riba, initiating different material things for you, to make you think you need it, like a new car, or a bigger house. This is very contagious. It makes you greedy, never content with what you have. This is a calamity of the present age of social media. If people were content, they wouldn't want to buy anything. They want people to run after things, so they put ideas in your mind. People have limited resources, you can't have everything you are attracted to. So they will offer you loans with packages and a tiny percentage of interest, which will grow if you don't repay the loan immediately. They make it very easy for you to get a loan on interest, and are very persuasive. There can be no comparison between halal and haram.

The word صدق is from صدق, the truth. Riba is untruthful, dishonest growth. Sadaqah shows your truthfulness, and is purification for the heart from greed, whereas riba makes the heart more greedy. It will make the person imbalanced, as if he is possessed by the shaitan, and this will show in his actions. Sadaqah cleans the society, creates bonds by lessening the contrasts between rich and poor, so that everyone benefits. Riba brings more hatred, greed and sicknesses of the heart, such as jealousy. It also results in economic crises periodically, destroying societies. It is described as يمحق, demolishing and destroying.

The one who persists in dealing with riba even after knowing it is haram, and after repenting, is from the dwellers of the hellfire. In addition to the physical punishment, there is an emotional punishment too → Allah doesn't love them. This action is equivalent to doing abundant acts of disbelief. It increases sins and disobedience.

The riba affects their outer behaviour and their words. Allah nurtures the one who is dealing in riba to repent. But if he comes back to it, after repenting, he will remain in the Fire for eternity.



an orphan as eating it.

Contentment or القناعة is to be satisfied with what you have.

صلى الله عليه وسلم said :

اتُّقُ الْمُحَارَمَ تَكُنْ أَعْدَدُ النَّاسِ وَأَرْضُ بِمَا قَسَمَ اللَّهُ تَكُنْ أَغْنَى النَّاسَ وَأَحْسَنُ إِلَيْ جَارِكَ تَكُنْ مُؤْمِنًا وَأَحَبُّ لِلنَّاسِ مَا تُحِبُّ لِنَفْسِكَ تَكُنْ مُسْلِمًا وَلَا تُكْثِرُ الضَّحْكَ فَإِنْ كُثْرَةُ الضَّحْكِ تُمْيِتُ الْقُلُوبَ

Be on guard against the unlawful and you shall be the most worshiping among the people, be satisfied with what Allah has allotted for you and you shall be the richest of the people, be kind to your neighbor and you shall be a believer, love for the people what you love for yourself and you shall be a Muslim. And do not laugh too much, for indeed increased laughter kills the heart.

الراوي : أبو هريرة رضي الله عنه المحدث : الألباني رضي الله عنه المصدر : السلسلة الصحيحة

الصفحة أو الرقم: 930

(Part of a longer hadith)

Those who deal with riba are described as consuming it, because they think they are benefiting from it in different ways, buying food and drink from it, getting cars and houses from it. Eating is mentioned because it is an essential need, and cannot be resisted. Someone dealing with riba is so greedy it is as if he has to eat it every day. It is an urgent need, just like food. He will have an uncontrollable urge to deal with riba, just as eating when hungry, and drinking water when thirsty is a desire. This is why it is not easy to leave it. They will not be satisfied without it.

Riba has the same effect as food and water. In the Qura'an, backbiting or غيبة is mentioned as eating the flesh of a corpse. Both riba and gheeba are desires, and involve enjoyment. The one who deals with riba will have the sickness of greed in his heart. The Qura'an also mentions taking the money of

صلى الله عليه وسلم said :
قدْ أَفْلَحَ مَنْ أَسْلَمَ وَرَزَقَ كَفَافًا وَقَنَعَهُ
اللهُ بِمَا أَتَاهُ

He is successful who has accepted Islam, who has been provided with sufficient for his want and been made contented by Allah with what He has given him.

صحيح مسلم ، حديث # 1054

important value. If you look at what you have, you will enjoy it instead of always wanting more. You must build this value into your system. Be content with what Allah gives you. Contentment is something which will never be discontinued. With greed you want more and more. The successful one is the one who submits, and he's given sufficient and is satisfied with it. So you don't complain or crave more. You are happy with your standard of living. When you look at people who have a higher standard of living, you will be dissatisfied, feel greed and jealousy, and will take an interest based loan.

If you want to be rich, be satisfied, and you will be self sufficient. Bring this contentment into yourself. If you think only of dunya, you will be tempted to go to haram.

صلى الله عليه وسلم said :
من أَصْبَحَ مِنْكُمْ أَمْنًا فِي سَرْبِهِ،
مَعَافِي فِي جَسَدِهِ، عَنْدَهُ قُوتُ يَوْمَهُ،
فَكَانَمَا حَبَزَتْ لَهُ الدُّنْيَا بِحَذَافِيرِهَا

Whosoever begins the day feeling family security and good health; and possessing provision for his day is as though he possessed the whole world.

رواية الترمذية ، كتاب # 1، حديث # 5111

Another parable is given to describe the person who deals with riba. Not only is it as if they are eating it, but there is another description for the one who makes it a part of his life.

This picture creates discomfort and hate in your mind, a hatred for riba. Before Allah forbids it, He makes you hate it, by presenting it in a hateful and ugly way. It is in our nature to do what we love, so if we have a wicked visual picture in our minds we will avoid it. Riba is like food, so it cannot be forbidden before it is shown as abhorrent.

The shaitan is our enemy, he hates us all. He has different ways with which he tries to mislead us. When the shaitan touches someone, he causes an imbalance, making the person angry, triggering bad behaviour. He usually comes in times of heedlessness. He doesn't even spare the newborn babies, pinching them as soon as they come into the world, so that they cry and wail. Only Maryam and Eisa عليه السلام were not touched by the shaitan when they were born. He will remind you of something sad, or some problems, because he likes to make us sad and angry. Someone suddenly becomes like fire, and this is because the shaitan puts some thought in his mind. But it is just a touch, even though it may look like a strike or an attack. Don't exaggerate his power. Protect yourself with dhikr and wudoo.

The word **يُتَخْبَطُ** is derived from the verb **تَخْبَطُ**, to kick randomly and irrationally. The person consuming riba is irrational, he can strike and kick without any warning or reason. It is an imbalance. The shaitan will attack the human being even at the crucial time of death. He wants you to disbelieve, argue, fight. The movements of the one indulging in usury are unpredictable. How will this person look? Disheveled, as if drunk, with disturbed movements, swaying on his feet, undignified. We hate this picture. This can be for anyone who has a part in the process of riba, even if it is a small part, such as bringing papers, or serving tea. This is the same as in alcohol, any part of the process is haram.

This picture can be in dunya or in akhirah when they are resurrected. Riba blocks the mind, and renders the person confused and restless, like a drunkard. Any haram affects the behavior, just like any worship refines it.

ما حالهم؟

لا يقومون الا كما يقوم الذي يُتَخْبَطُ الشيطان من المس

تُخْبَطُ الضُّرُبُ العَشَوَانِيُّ عَلَى غَيْرِ اسْتَوَاءٍ

