

THE CORRUPTION OF
RIBĀ

**Its Evil Essence, Forms,
and Harms**

By

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Translation

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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

*In the name of Allāh, The Most Gracious,
The Most Merciful*



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TRANSLATOR'S NOTE

All praise is due to Allāh ﷻ, and may His peace and blessings be upon the Prophet Muḥammad ﷺ, members of his Household, his Companions, and all those who follow his footsteps until the Last Day—'Āmīn.

After that; in a generation where many of the people care less about the Commands and Prohibitions of their Lord—the Most High—despite the fact that He had created them basically for no other than His worship, taught men what is right-and-wrong, and sent Prophets and Messengers ﷺ over time to remind man of his responsibility to His Creator and Sustainer, the necessity to continuously remind the people of their obligations to Allāh ﷻ, and His Messenger ﷺ, and of the impending danger of disobedience and transgression cannot be over emphasized.

The situation becomes so demanding of reminders and warnings when the people even consider the Prohibitions of the Most High as something legal, which would imply that His instructions are treated with contemptuous disregard. Worst still, when the utter



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defiance and recklessness involves one of the most hated acts of transgression and wickedness in the sight of the Most Merciful: *Ribā* (Usury). A sin for which He—Glory be to Him—extends a notice of War to its perpetrators.

Which layers of Heavens will cover the one against whom the Creator and Sustainer of all creation declares war; which parts of Earth can provide him refuge; which ocean will he get solace? Who can grant asylum to the one that Allāh ﷻ is angry with, who went ahead oppressing the slaves of the Almighty—Glorious is He and the Most High—“swimming” in their lawful wealth which they acquired expending sweat and blood? Worst still, the Most Powerful assures that He will destroy all such wealth and void it of any blessings.

Thus, the situation could be likened to that of the one who had been very thirsty and in a very sunny afternoon who views ahead of him a mirage and in the hope to get to the imagined pool of water killed and maimed with every arrogance and defiance to every sense of honour only to find nothing but a dry land; loss upon loss! Such is the one who consumes *Ribā*, the one who gives it, the one who writes it and the witness to it. All of these seek some increment in wealth while the Most Merciful—Glory be to him—assures them all that the wealth will be destroyed and ruined!



Therefore, *adh-Dhikrā bi Khatari Ribā: Ḥaqīqatuhu Suwaruhu wa Dararuhu* by ‘Abd Allāh ibn Ṣāliḥ al-Qusayyir, originally written in Arabic, will be of great benefit—Allāh ﷻ willing—considering its simplicity and precision to remind on the evil essence and forms of *Ribā*, along with the threat of the Almighty—Glorious is He and the most High—to those who defy the warnings.

In this rendering of the work, besides the verses of the al-Qur‘ān, I have done some more referencing of the aḥādīth and mentioned their authenticity when they are not from the narrations in Bukhārī and Muslim. The statements of the ‘ulamā’ of *Tafsīr* (exegesis) regarding some of the verses quoted and other statements quoted from the *al-Salaf al-Ṣāliḥ* (Pious Predecessors) were also referred to their original sources and some of the points which require some form of exposition, to increase the understanding of their motives and make for more benefit, were followed with brief notes.

I ask Allāh ﷻ—Glorious is He and the Most High—to make this work a source of guidance for those who are enmeshed in the evil trade of *Ribā*, and make it assist those who are unresolved so that they abstain from it and a reminder for those who already abstain from consuming, giving, writing, witnessing and helping on *Ribā*.



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As for my brother, ‘Umar Malam Muḥammad, I beseech Allāh ﷻ—Glorious is He and the Most Merciful—to continue to bless him, increase his steadfastness, forgive him his shortcomings and grant him *al-Jannah* on a Day when neither wealth nor children will avail except the one who comes to Allāh ﷻ with a pure heart—*‘Āmīn*.

May the peace and blessings of Allāh ﷻ be upon the Prophet ﷺ, his household and companions and those who follow their path until the Last Day.

Abū Nāṣir ‘Ibrāhīm ‘Abd ar- Ra’ūf

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