

Question 821) - What is Riba linguistically and in Shari'ah?

A: Linguistically it is an increase, in Shari'ah there are two kinds - trade Riba and loan Riba. Both are Haram. Severe warnings have been given against the giver and the taker.*

* Allaah says, "O you who believe. Do not consume Riba seeking to multiply. Fear Allaah that you may be successful." [Al 'Imran]

Allaah says, "O you who believe, fear Allaah and leave off what remains of Riba if indeed you are Believers. If you do not do this, then hear of the announcement of war from Allaah and His Rasul. If you repent then you have your capital. You will not wrong nor be wronged."

Rasulullaah SAW. said, "Avoid seven destructive things." "What are they?" they asked. He said, "Shirk with Allaah, sorcery, killing a life Allaah has sanctified except with a right, consuming Riba, consuming the wealth of an orphan, fleeing from the battle and slandering chaste believing women who do not know vulgarity." [Muslim]

'Abdullaah bin Hanzhalah whose father the angels bathed narrates that Rasulullaah SAW. said, "A Dirhan of Riba which a man knowingly consumes is worse than fornicating 36 times." [Ahmad and ad-Darqutni]

Abu Hurayrah RDI. narrates that Rasulullaah SAW. said, "There are 70 degrees of Riba, the least of which is a man having intercourse with his own mother." [Ibn Majah]

Anas RDI. narrates that Rasulullaah SAW. said, "If one of you gives a loan and a debtor offers him a gift or a ride on his mount, then he should not ride it or accept the gift - unless such a relation existed between them from before." [Ibn Majah]

'Abdullaah bin salam RDI. said to Abu Burdah, "Verily you are in a land of Riba. If any of your debtors offers you a gift of wheat, straw or anything utterly insignificant, do not take it for it is Riba." [al-Bukhari]

~ al-Quduri ~