



SERMON TEXT
STATE OF PAHANG
JULY 2026



AVOID USURY

17 JULY 2026M / 2 SAFAR 1448H

الْحَمْدُ لِلَّهِ نَحْمَدُهُ وَنُسْتَعِينُهُ وَنَسْتَغْفِرُهُ. وَنَعُوذُ بِاللَّهِ مِنْ شُرُورِ أَنْفُسِنَا وَمِنْ سَيِّئَاتِ أَعْمَالِنَا. مَنْ يَهْدِهِ اللَّهُ فَلَا مُضِلَّ لَهُ وَمَنْ يَضِلَّ فَلَا هَادِيَ لَهُ.

أَشْهَدُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَحْدَهُ لَا شَرِيكَ لَهُ، وَأَشْهَدُ أَنَّ سَيِّدَنَا مُحَمَّدًا عَبْدُهُ وَرَسُولُهُ.
اللَّهُمَّ صَلِّ وَسَلِّمْ عَلَى سَيِّدِنَا مُحَمَّدٍ وَعَلَى آلِهِ وَأَصْحَابِهِ أَجْمَعِينَ.
أَمَّا بَعْدُ،

فَيَا عِبَادَ اللَّهِ، اتَّقُوا اللَّهَ وَأَوْصِيكُمْ وَإِيَّايَ بِتَقْوَى اللَّهِ، فَقَدْ فَازَ الْمُتَّقُونَ.

Let us increase our righteousness towards Allah the Almighty by carrying out all His commands and abandoning all His prohibitions. May we be blessed by Allah the Almighty in this world and the Hereafter.

Dear blessed brothers and sisters,

The practice of usury (*riba*) in the lives of society today is increasingly widespread. Usury is a major sin that Allah the Almighty and His Messenger have declared war against it, as stated by Allah the Almighty in chapter 2 (Surah al-Baqarah) verses 278–279:

﴿يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنْتُمْ مُؤْمِنِينَ ۚ ۲۷۸﴾

﴿فَإِنْ لَمْ تَفْعَلُوا فَأْذَنُوا بِحَرْبٍ مِّنَ اللَّهِ وَرَسُولِهِ ۖ وَإِنْ تُبْتُمْ فَلَكُمْ رُءُوسُ أَمْوَالِكُمْ لَا تَظْلِمُونَ وَلَا تُظْلَمُونَ ۚ ۲۷۹﴾

Which means: “O believers! Fear Allah, and give up outstanding interest if you are true believers. If you do not, then beware of a war with Allah and



His Messenger! But if you repent, you may retain your principal; neither inflicting nor suffering harm.”

There is no other sin mentioned with the threat of ‘War from Allah and His Messenger’ except usury. This shows how great the danger of usury is to human life and the stability of society. Usury is forbidden because it contains elements of oppression and injustice. Allah the Almighty curses those who practice usury, as stated in a hadith of the Prophet (pbuh) as narrated by Imam Muslim.

لَعَنَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ أَكِلَ الرِّبَا، وَمُؤَكِّلَهُ، وَكَاتِبَهُ، وَشَاهِدَيْهِ،
وَقَالَ: هُمْ سَوَاءٌ

Which means: “*The Messenger of Allah (pbuh) cursed the one who accepts Ar-Riba (the usury) and the one who pays it, and the two witnesses to it, and he said: They are all the same.*”

This hadith shows that all parties involved in usury transactions also incur sin and the wrath of Allah the Almighty.

Dear brothers and sisters,

Riba originates from the Arabic word meaning addition, increase, or growth. In the Islamic context, riba refers to two practices: first, the increase in payment due to the deferment of loan or debt repayment (riba al-nasi’ah). Second, the transaction of ribawi goods that does not follow the permitted conditions (riba al-buyu’), which requires equal measure and immediate exchange of the goods and price.



Riba *nasi'ah* (deferred usury or loan usury) occurs when an excess or profit is imposed on a loan. For example, if someone borrows RM10,000 and is required to repay RM13,000 within a specified period.

The excess RM3000 is what is called *riba*. Meanwhile, *riba al-buyu'* (usury in trade) occurs among other cases, during currency exchange. For example, the hand-to-hand transaction (*taqabud*) when exchanging Malaysian Ringgit and Saudi Riyal must take place immediately (without delay). Another example is the exchange of food grains such as rice for rice of a different type and it is still required to be of equal weight and delivered instantly. Any difference in weight or delay in payment can lead to *riba*, as mentioned by the Prophet (pbuh) in a hadith narrated by Imam Muslim, which means:

“Gold is to be paid for by gold, silver by silver, wheat by wheat, barley by barley, dates by dates, and salt by salt, like for like and equal for equal, payment being made hand to hand. If these classes differ, then sell as you wish if payment is made hand to hand.”

Therefore, choose the Islamic financial system and banking when managing your finances to avoid systems based on *riba*. At the same time, stay away from *ribawi* investment schemes such as online Forex, uncertified online gold trading without recognized Shariah advisory approval, gold lending schemes that offer *ribawi* returns in the form of gold repayments and other benefits, and other schemes that deceive consumers.



Dear beloved brothers and sisters,

Riba not only destroys the blessings in an individual's life, but also brings harmful effects to the nation's economy and the well-being of society. It causes traders and entrepreneurs to be burdened with ever-increasing debts, since capital providers do not share the risks of the business. As a result, they are forced to pay more than their capacity, leading to lives filled with stress and hardship.

Riba strips away the blessing from wealth. Even though wealth may appear to increase outwardly, life becomes constrained and the heart unsettled. In fact, many global financial crises have stemmed from the practice of riba. Yet, these crises have opened the eyes of the world to the true potential of Islamic finance and banking. This system, built on risk-sharing and trade transactions free from riba, has been successfully implemented in Malaysia and across the globe. This system offers resilience against economic downturns and it is a viable alternative for Muslims worldwide.

Dear blessed brothers and sisters,

To end the sermon today, riba can lead to several consequences as follows:

Firstly, riba leads to oppression and injustice for borrowers and those in financial hardship.

Secondly, riba can widen the gap between the rich and the poor.



Thirdly, riba can remove the blessing from wealth because Allah the Almighty and His Messenger (pbuh) declared war against it.

Fourth, riba destroys human values and produces a society that prioritizes profit without compassion for the struggles of others

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يَمَحَقُ اللَّهُ الْرِّبَا وَيُرِي الصَّدَقَاتِ وَاللَّهُ لَا يُحِبُّ كُلَّ كَفَّارٍ أَثِيمٍ ٢٧٦

بَارَكَ اللَّهُ لِي وَلَكُمْ فِي الْقُرْآنِ الْعَظِيمِ، وَنَفَعَنِي وَإِيَّاكُمْ بِمَا فِيهِ مِنَ الْآيَاتِ وَالذِّكْرِ الْحَكِيمِ، وَتَقَبَّلَ مِنِّي وَمِنْكُمْ تِلَاوَتَهُ، إِنَّهُ هُوَ السَّمِيعُ الْعَلِيمُ أَقُولُ قَوْلِي هَذَا وَأَسْتَغْفِرُ اللَّهَ الْعَظِيمَ لِي وَلَكُمْ، وَلِسَائِرِ الْمُسْلِمِينَ وَالْمُسْلِمَاتِ، وَالْمُؤْمِنِينَ وَالْمُؤْمِنَاتِ، فَاسْتَغْفِرُوهُ إِنَّهُ هُوَ الْغَفُورُ الرَّحِيمُ.