

TANZEEM-E-ISLAMI



Striving for the Law of Allah, on the Land of Allah

PERSPECTIVE

The official online newsletter of Tanzeem-e-Islami

... Uploaded twice a month to www.Tanzeem.org...



SPECIAL ISSUE

“Campaign to raise awareness about the Prohibition of Riba”

PATRON: Ameer of Tanzeem-e-Islami, Mohtaram Shujauddin Shaikh

‘PERSPECTIVE’ is a trend-setting newsletter issued by Tanzeem-e-Islami that focuses on a candid commentary on the current national and international issues, in the light of the Qur’an and the Sunnah.

A blend that gives Muslims an insight into the events of the past, those happenings at present and the Signs of things to come...

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PERSPECTIVE

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1 All praise is due to Allah (SWT), and peace & blessing on his noble Messengers (AS), in particular, on the last of them all the blessed Prophet Muhammad (SAAW).

2 The current issue of Perspective is a specially dedicated one with the goal to introduce and explain the "Campaign to raise awareness about the Prohibition of Riba" initiated by Tanzeem-e-Islami.

3 While the history and the background for the campaign are elucidated in the pages that follow, in short, this campaign is part of the program of Tanzeem-e-Islami to create 'Awareness about Munkarat (prohibitions) in Islam' and is directed both towards our government, incumbents of other positions of authority in our country and the masses.

4 The main objectives of this campaign include, but are not limited to:

- Warn the government and incumbents of other positions of authority in our country about the curses of riba, both in this world and in the Hereafter.
- Caution the general public about the curses of riba, both in this World and in the Hereafter.
- Galvanize the religious scholars to play an active role in the efforts to abolish riba.
- Create awareness among the masses about the Islamic doctrine of 'Using speech as a medium of stopping the Munkarat (prohibitions).'

The following resources have been prepared and are being disseminated both in person and online for achieving the objectives stated above:

1. Written letters to be sent to the government and incumbents of other positions of authority in our country by the Ameer of Tanzeem-e-Islami.
2. Written letters to be sent to religious scholars by the Ameer-of-Tanzeem e Islami.
3. A 3-page, folding pamphlet titled, 'Information about the Prohibition of Riba' (in light of the Qur'an and the Ahadith).
4. A one-paged handbill titled, 'The history of efforts made to abolish riba in Pakistan'.
5. A booklet titled, 'Riba – Prohibition and Evils'.

This list of resources mentioned above is not exhaustive. Other resources are also in use. Resources 3 and 4 mentioned above are being included in this issue of Perspective for general awareness and to help reader understand the campaign in a more meaningful manner. We hope and pray that every single one of us stays immune from the evils of riba in this world and in the Hereafter.

Aameen!

Signing off...

Raza ul Haq (Editor)

Patron: Shujaiddin Shaikh
Chief Editor: Dr. Ghulam Murtaza
Editor: Raza ul Haq

From the Qur'an:

"Those who consume Riba 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 Riba." But Allah has permitted trade and has forbidden Riba. 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 Riba (interest or usury)] - those are the companions of the Fire; they will abide eternally therein.

(Surah Al-Baqarah: Verse 275)

Selected Ahadith:

Narrated Jabir (RAA):

"The Messenger of Allah (SAAW) cursed the receiver and the payer of Riba, the one who records it and the two witnesses to the transaction and said: "They are all alike [in guilt]."

(Sahih Muslim, Tirmidhi and Musnad Ahmad)

It has been narrated by Abu Huraiyra (RA) that the Messenger of Allah (SAAW) said, "I came across a people in the night in which I was taken to heaven (the night of Mi'raj). Their bellies are like houses wherein there are serpents which can be seen from outside their bellies. I asked: O Gabriel! who are they? He replied: These are those who devoured riba."

(Ibn Majah)

تنظیم اسلامی کا پیغام خلافت راشدہ کا نظام

امیر تنظیم: شجاع الدین شاہ
ہانی تنظیم: ڈاکٹر اسد راحمہ

Allah (SWT) has permitted trade
and
forbidden Riba

(Surah al-Baqarah: Part of Verse 275)

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A Quote:

"There are two ways to conquer and enslave a nation. One is by the sword. The other is by debt."

(John Adams: 1735-1826)

A Brief History of Struggle against Riba in Pakistan

- **1948** While inaugurating a branch of the State Bank of Pakistan, the Quaid-e-Azam (RAA) said: "We must work our destiny in our own way and present to the world an economic system based on true Islamic concept of equality of manhood and social justice."
- **1956-62** Article regarding the abolition of Riba was included both in the constitutions of 1956 and 1962.
- **1969** The Islamic Consultation Council proclaimed Saving Certificates and Prize bonds etcetera to be kinds of Riba.
- **1973** It was declared in article 38(F) of the Constitution of Pakistan that the immediate eradication of transactions involving giving and taking of riba was the state obligation of the government of Pakistan.
- **1977** The Council of Islamic Ideology was delegated the responsibility to design and propose recommendations for creating an alternative, non-riba based Economic System. The Council of Islamic Ideology published its final report in 1980.
- **1991** The Federal Shariat Court declared 'bank interest' as riba.
- **1992** The government of Pakistan filed an appeal in the Supreme Court of Pakistan against the decision made by the Federal Shariat Court. No hearing of the appeal took place until 1999.
- **1997** Due to the efforts of Dr. Israr Ahmad (RAA) the Muslim League government formed another commission and that commission, too, submitted its report.
- **1999** The Supreme Court of Pakistan upholds and ratifies the decision made by the Federal Shariat Court on riba of 1991 and set the deadline for June 2001 to repeal all such laws that facilitated Riba.
- **2002** The new Shariat Appellate Bench of the Supreme Court set aside both prior decisions (after a summary hearing) and remanded the matter back to the Federal Shariat Court for 'fresh review, deliberation and hearing'.
- **2013** After a lapse of 11 years, the Federal Shariat Court fixed a date of hearing the case remanded in 2002 and since then even after numerous hearings the court has been unable to give a verdict. During this period benches were formed and broken frequently. Consequently, each time a new bench is formed the proceedings are started 'afresh', with virtually no consideration given to previous discussions or arguments.
- **2015** The (then) Ameer of Tanzeem e Islami, Hafiz Aakif Saeed, filed a petition in the Supreme Court of Pakistan under article 184(3) for the abolition of Riba. The Supreme Court of Pakistan dismissed that constitutional petition declaring that it was non-maintainable as the matter was still being heard in the Federal Shariat Court.
- **2019** During the arguments regarding the jurisdiction of the court, the then Attorney General of Pakistan maintained that the federal government had no reservations and would, hence, not challenge the jurisdiction of the Federal Shariat Court apropos this case.
- **2021** In February 2021, the Attorney General took the position that the Federal Government did not consent the jurisdiction of the Federal Shariat Court.

Thus, it has been 30 years since this case started and it keeps on being moved to and from one court to another, and consequently due to these delaying tactics even after the passing of 73 years since the creation this country on the basis of Islam, instead of establishing the Deen-e-Haq (The True Deen) and enforcing Shariah in it, we are in a perpetual state of war with Allah (*Exalted be He*) and His Messenger (*peace be upon him*).

For more details related to the efforts made to Abolish Riba, please visit www.giveupriba.com

امیر تنظیم:
شیخ الدین حسن

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بان تنظیم:
ڈاکٹر اسرار احمد

تنظیم اسلامی کا پیغام
خلافت راشدہ کا نظریہ

امیر تنظیم:
شیخ الدین حسن

The Messenger of Allah (SAAW)

Cursed

The one who consumes Riba

The one who gives Riba

The one who writes (the Riba transaction)

And the witnesses (of the Riba transaction)

[Sahih Muslim]

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تنظیم اسلامی کا پیغام
خلافت راشدہ کا نظریہ

امیر تنظیم:
شیخ الدین حسن

According to Article 38(F) of
the Constitution of Pakistan
The government is obligated
to abolish Riba promptly

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➤ The Prophet (SAAW) is reported to have said, "There are four kinds of people about whom Allah has decided not to admit to paradise and not let them taste its bliss: the one who is addicted to wine, the one who takes riba, the one who usurps the property of an orphan and the one who is disobedient to his (her) parents." (*Mustadrak of Hakim*)

➤ Giving and taking riba are both prohibited (*haram*) as explained in the following hadith. The Prophet (SAAW) is reported to have said, "Neither consume riba yourself nor (allow) arrange for others to consume it." (*Ma'ajam Al-Kabir*)

➤ Moreover, the record-keepers of riba-based transactions as well as the witnesses to such dealings are also participants in a prohibited (*haram*) act, as mentioned in the hadith that follows. The Messenger of Allah (SAAW) cursed the one who consumes riba and the one who pays it, the one who writes it down (records the transaction) and the two who witness it, and he added: they are all the same (in sin)." (*Sahih Muslim*)

The condition of the consumer of riba on the Day of Judgement

➤ "Those who devour riba (interest/usury) shall not stand on the Day of Judgement, but like the standing of one whom the evil spirit has made mad by touch. This is because they said 'The trade too is like riba,' and Allah made trade lawful and made riba unlawful (*haram*)..." (*Al-Baqara, 2:275 part*)

➤ The Prophet (SAAW) is reported to have said, "...And one who consumes riba will be resurrected on the Day of Judgement as if he were insane and touched by an evil spirit." (*Ma'ajam Al-Kabir*)

Punishment in Hell for those who consumes riba

➤ It has been narrated by Abu Hurayra (RA) that the Messenger of Allah (SAAW) said, "I came across a people in the night in which I was taken to heaven. Their bellies are like houses wherein there are serpents which can be seen from outside their bellies. I asked: O Gabriel! who are they? He replied: These are those who devoured riba." (*Ibn Majah*)

➤ It is narrated by Sumrah bin Jundub (RA) that the Prophet (SAAW) said, "On the night of al Mairaj, I saw a man swimming

in a stream and being pelted with stones. I questioned: Who is this? I was told: The consumer of riba." (*Musnad Ahmad*)

What is OUR responsibility?

1. Every Muslim must critically reflect and examine, and if, unfortunately, finds that he is involved in any sort of riba-based transaction (or activity) must immediately rid himself of it and turn towards Allah (SWT) with sincere repentance for forgiveness. He must always keep the following edict of Allah (SWT) in his mind, "...So he, who received admonition from his Lord and refrained, then whatever he took before is lawful to him, and his affair is with Allah. And now whoever shall commit such fault, they are men of hell, they will live therein for longer period." (*Al-Baqarah, 2:275 part*)

2. It is obligatory on every Muslim, in addition to submitting to Allah (SWT) at a personal level to strive the best he can for the establishment of Islam as a Deen (in other words the system of Khilafah) in Pakistan, because the total annihilation of the riba-based system and the re-introduction of the Islamic devices of Zakat and Alms is not possible without that.

The Message of Tanzeem e Islami System Reflecting the Khilafat-e-Rashida

Tanzeem e Islami
In light of the present connotation of the phrase is neither a Political Party nor a Religious Sect
It is on principle an
Islamic Revolutionary Party
which is striving for the revival of the
Religion of Truth
that is Islam, first in Pakistan and then in the rest of the world
In other words, it is working for the revival of the
System of Khilafah
Founder: (Late) Dr. Israr Ahmed (RAA)
Ameer: Shujauddin Shaikh

Information about Prohibition Of Riba (Campaign)

The Prophet (SAAW) is reported to have said: "When riba (interest/usury) and adultery becomes pervasive in a nation, it becomes worthy (eligible) for the wrath of Allah (SWT) in the world itself." (*Mustadrak of Hakim*)

RIBA (INTEREST/USURY)

Do you know how grave a sin riba is?
What are the ills it causes in the world?
What is its punishment in the Hereafter?

Issued by
Department of Education and Training

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Read yourself and pass on to others. Respect religious contents and do not throw on the ground

RIBA – AN ABSOLUTE EVIL

Our Lord Allah (SWT) created us humans exclusively for his subservience and this worldly life as a trial. He (SWT) not only furnished us with the means to fulfil our economic and other needs but also provided us with the guidance regarding how to exchange and trade in a legitimate way so that man could concentrate fully on the subservience of his Lord (SWT), once freed from the pitfalls of economic issues. On the other hand, all such means of economic activity and trade were proclaimed to be prohibited which would result in the concentration of resources into the hands of an elite few and thus make it improbable for the poor masses to earn a respectable wage and a reasonable standard of living, consequently being crushed under the weight of earning a livelihood in conditions of acute poverty and oppression, while becoming oblivious to the real objective of human existence in the world, namely, subservience of Allah (SWT). Of these prohibited (*haram*) means of economic activity, the most brutal and heinous is riba (interest / usury). Riba, when at play, is absolutely fatal for humanity at large. It decimated the entire fabric and order of a society. No matter how beneficial its growth apparently seems, a system based on riba, in fact, keeps putting nails into the coffin of the economic system. Allah (SWT) states in the Qur'an, "And whatever you give to take back more, that it may increase the wealth of the givers, then it will not increase with Allah..." (*Ar-Rum, 30:39 part*). In verse 276 of Surah *Al-Baqara* of the Qur'an, Allah (SWT) has given the final verdict in the matter of riba thus, "Allah destroys interest and increases charity..." The Messenger of Allah (SAAW) has further elaborated this statement of the Qur'an as follows, "The (ultimate) consequence of riba is scarcity (and dearth), no matter how abundant in scale (in monetary terms) it may be." (*Musnad Ahmad*) In a nutshell, riba (interest + usury) is a device that, on the one hand, not only inflicts poverty and destitution in the society but on the other hand ensures the concentration of national resources and wealth in the hands of an elite few who then rule the poor masses as Capitalists. This morally bankrupt lot then chooses to lead an obnoxiously luxurious lifestyle,

packed with immorality and lechery. The trend of drunkard festivities and rowdy dance parties is kept alive by these immodest crowds of irresponsible and reckless elite. It is the same nexus of these filthy rich capitalists that patronize prostitutes, in the name of 'fashion' and 'entertainment', and money laundering, through carefully chosen criminal elements as 'front men'. Hence, the already financially-sucked society is riddled further with a triad of evils: promiscuity, lechery and rampant criminality. It is probably because of this outcome why the Prophet (SAAW) mentioned this 'triad of sins' stated above, simultaneously, when he said, "The Hour will not approach until (transactions of) riba, adultery and alcoholism becomes prevalent." (*Tabarani*). The Prophet (SAAW) is also reported to have said, "When riba and adultery becomes pervasive in a nation, it becomes worthy (eligible) of the wrath of Allah (SWT)." (*Mustadrak of Hakim*)

What is the System of Riba?

In today's day and age, riba has become 'institutionalized' and is being euphemized and promoted under the guise of novel tags and labels. It is probably this age about which the Messenger of Allah (SAAW) had prophesied, "There will certainly come a time for mankind when everyone will take riba and if he does not do so, its dust (or vapor) will reach him." (*Ibn Majah*) Moreover, institutions dealing in riba propagate the utterly false propaganda that the 'riba' mentioned as *haram* is the one taken from an individual money-lender (usury) and does not apply to the interest-based banks and other financial institutions. This is simply a white lie because all such transactions, whether carried out by an individual, a group of people, a bank or any other financial institution, fall under the same category as the accused riba (bank interest, usury etc.) and are all equally prohibited (*haram*). Renowned religious scholars belonging to ALL Islamic schools of religious thought, the Islamic Consultation Council in its decision in December 1969 and later the Federal Shariat Court in its verdict in 1991, all declared unanimously that bank interest is nothing else but riba, which is prohibited (*haram*) and must be abolished from

the economic, monetary and financial systems of Pakistan. However, due to the connivance between consecutive governments and the institutions based on riba, the decision has still not been implemented yet.

The Basic Mechanics of the riba based system

Micro-financed riba based loans, bank loans, PLS accounts, fixed deposit accounts, credit cards, life insurance, insurance of goods and of all other kinds, leasing and hire purchase, savings certificates, short and long term bonds, IOUs, T-Bills, mortgage of land, property, vehicles, jewelry and other riches as collateral; all involve transactions where the concept of 'time value of money' is used to gain monetary or other benefits and thus all are various shades of the prohibited (*haram*) riba-based system.

The Prohibition of riba in light of the Qur'an

➤ "O believers! Devour not riba, doubled and redoubled; and fear Allah, in the hope that you may get prosperity. And Ward off the Fire which is already prepared for the infidels." (*Al-Imran, 3:130-131*)

➤ "O Believers! Fear Allah and leave what remains of riba if you are Muslims. But if you do not do like this, then take notice of a war from Allah and the Messenger of Allah. And if you repent, then take your principal sums, neither you wrong any one nor be wronged yourselves." (*Al-Baqara, 2:278-279*)

The Prohibition of riba in light of Ahadith

➤ Abu Hurairah (RA) reports that the Messenger of Allah (SAAW) said: "Riba is of seventy different parts (degrees of sin), the least heinous being equivalent to a man marrying (i.e., having sexual intercourse with) his own mother." (*Ibn Majah*)

➤ The Prophet (SAAW) is reported to have said: "A dirham of riba which a man devours knowingly is worse (more sinful) than committing adultery thirty-six times." (*Musnad Ahmad*)

➤ The Prophet (SAAW) is reported to have said, "Save yourselves from the sins which will not be forgiven (unless repented and recompensed) (i.e.,) consuming riba and plundering (from) the state treasury." (*Ma'ajam Al-Kabir*)

تنظیم اسلامی کا پیغام

امیر تنظیم:
شیخ الدین شیخ

بانی تنظیم:
ڈاکٹر اسرار احمد

Now you have to (develop a framework to)
implement the Islamic Economic System
The economic system of the West has not provided
any welfare and benefit to mankind.

(The Quaid-e-Azam RAA: 1948)

[Abridged Version]

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Press Release issued by Tanzeem-e-Islami**Date: 26 February 2021****Lahore (PR): “The congruity and unity of Muslims was shattered with the abolition (fall) of the institution of Khilafah.”**

This was said by the Ameer of Tanzeem-e-Islami, **Shujauddin Shaikh**, while commenting on the passing of 100 lunar (Hijrah) years since the abolition (fall) of the Khilafah. He noted that as long as the institution of Khilafah remained intact, Muslims combatted against the enemies of Islam with great vigor in every arena and battlefield, but unfortunately, he lamented by adding, the institution of Khilafah was abolished by the ‘naiveites’ of our own and ‘intrigues’ of the enemy. Muslims lost their collectiveness and were divided into many small nation states. The enemies of Islam took full advantage of this divide and rupture among Muslims and consequently the Muslims had to face defeat and retreat at almost every stage and domain. Today, he stated, Muslim countries are not only in a state of mutual conflict, but also, by and large, have become string-puppets of the enemies of Islam. The state of apathy has reached such a point that most Muslim states, particularly the Arab nations, are supporting Israel instead of the Palestinians and instead of advocating for the right of self-determination of the Kashmiris they are backing India and its atrocities. The Ameer remarked that the fact of the matter is that the strength of Muslims rests in their mutual unity and cohesiveness. The need of the hour, he asserted, is for all Muslims to (strive to) establish the predominance of the Holy Qur’an and the blessed Sunnah in order to realize and materialize such a solidified centrality (as is the case with the institution of Khilafah) that could forcefully challenge the enemies of Islam. The Ameer concluded by emphasizing that only then would Muslims become eligible for the succor and benevolence of Allah (SWT) and only then would Muslims succeed in defeating the nefarious designs of the infidels (enemies of Islam). *In Sha Allah!*

تنظیم اسلامی کا پیغام خلافتِ راشدہ کا نظام

امیر تنظیم: شجاع الدین شیخ
بانی تنظیم: ڈاکٹر اسرار احمد

**If you do not [give up Riba],
then be informed of a war [against you]
from Allah (SWT) and His Messenger (SAAW)**

(Surah al-Baqarah: Part of Verse 279)

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Press Release issued by Tanzeem-e-Islami**Date: 19 February 2021****Lahore (PR): “The bill passed by the French Parliament against “Islamism” (Islamic Separatism) is a clear example of the double standards of the West.”**

This was said by the Ameer of Tanzeem-e-Islami, **Shujauddin Shaikh**, in a statement. He noted that the Western world, which masquerades as the so-called ‘Champion of religious freedom and equality’, is explicitly demonstrating its two-facedness by legislating against the ‘proliferation of Islam’. He remarked that the French government is executing such ‘excluding’ legislation on the false pretense of ‘secularism’, despite the fact that the Jewish and Christian communities in that country are afforded ‘special privileges’, while the religious sentiments of Muslims alone are deliberately trampled. Their policy of allowing blasphemous caricatures of the Holy Prophet (SAAW) on the false pretext of ‘Freedom of Expression’, while strictly clamping down on even benign conversation about the holocaust clearly establishes their hypocrisy and malicious intent. He lamented that it is extremely unfortunate for the Muslim Ummah that the secular and liberal sections of our society candidly flaunt the pristine principles and norms of Islamic culture and society while blindly following the West by fully promoting and sponsoring lewd and indecent campaigns such as ‘Aurat March’ in Pakistan. He asserted that in an Ideological country like Pakistan, whose creed and foundation is Islam alone, effecting and carrying out campaigns such as ‘Aurat March’, that are blatantly in violation of the Islamic Shariah, is tantamount to nothing other than inviting the wrath of Allah (SWT). He emphasized that the genuine Islamic System is imperative not only for the stability but also the survival of Pakistan. The Ameer concluded by stating that it is an absolute fact that the success of the Muslims of Pakistan is solely conditional to making Pakistan a genuine Islamic Welfare State.