

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

AL-QURAN THE CRITERION



INTERNATIONAL
ISLAMIC PROPAGATION
CENTRE CANADA

WHAT AL-QURAN SAYS ABOUT

RIBA / THE INCREASE

COMPILER: **MUHAMMAD SHAIKH**

#SERVANTOFALLAH #THEQURANMAN

PUBLISHED BY IIPC CANADA, ON 28TH AUGUST 2011.



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Muhammad Shaikh was selected by Sheikh Ahmed Deedat to undergo training on Daw'ah and comparative religion conducted by IPCI in Durban, South Africa in 1988. At the completion of this Dawah & Comparative Religion training, Muhammad Shaikh was awarded a certificate from IPCI presented by the honorable Sheikh Ahmed Deedat.



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About The Booklet

This is a lecture reference booklet compiled by Muhammad Shaikh. It is in accordance with the lecture of the same topic.

The aim of this booklet is to introduce the reader to the topic from the Qur'an. It can be studied on its own and it also complements the video lecture of the same topic which accompanies it.

The booklet contains ayaat (Qura'nic verses) pertaining to the topic as discussed in the video lecture. After the lecture questions are raised, and their answers are given by the ayaat.

The video lectures and their lecture reference booklets are available on our website www.iipccanada.com

The Qura'nic references provided herein are not exhaustive but offer the core essence of the subject.

The references that have been excluded in this publication can be researched using any good concordance and it will be discovered that the selection introduced in this publication will harmonize the entire sequence. It is hoped that Muslim readers will memorize these ayaat along with their Arabic text and engage in Da'wah (propagation of Islam) to their friends and colleagues, and also be able to recite the same in their salah / prayer. In this manner, the booklet becomes a useful tool for everyday Muslim practice - Insha'Allah. Translations of ayaat are by Muhammad Shaikh. Any questions, comments or suggestions regarding the topic are welcomed via Email: info@iipccanada.com



About Muhammad Shaikh

Muhammad Shaikh is a public speaker on Islam and comparative religion. His lectures are based on Qur'anic textual inflection which serve to remove numerous misconceptions,

present authentic Islamic beliefs and appeal for a rational and objective analysis of the Qur'an based on it's own internal evidence. Without taking political or sectarian sides, he calls people to understand and analyze what the Qur'an has to say about a subject first and foremost, as it is the Qur'an which is Islam's principal authoritative text and Allah's word and revelation to mankind.

Muhammad Shaikh was selected from Karachi, Pakistan by Sheikh Ahmed Deedat to undergo the training on Daw'ah and comparative Religion in 1988 conducted by IPCI Durban, South Africa. After the completion of this Daw'ah course Muhammad Shaikh was awarded a certificate from IPCI presented by honorable Sheikh Ahmed Deedat himself.



ABOUT INTERNATIONAL ISLAMIC PROPAGATION CENTRE CANADA.

International Islamic Propagation Centre (IIPC) is a Da'wah organization that aims to promote Al-Qur'an, the Book of Allah. IIPC was founded by Muhammad Shaikh in 1987 at Karachi, Pakistan.

However, IIPC's current location is Rockwood, Canada as a registered charitable organization. It invites people of all faiths and beliefs to understand and appreciate Al-Qur'an through lectures delivered by Muhammad Shaikh, and it strives to reach the masses by means of events, printed publications, electronic media productions, internet TV broadcasts and its website.

The centre endeavors to propagate Al-Islam in its pristine form based on the ayaat (signs) of Allah so that the general public can benefit from its activities by means of the free of cost learning materials and direct consultations with the speaker on understanding and practices of Al-Qur'an in their daily lives. The center has no political or sectarian affiliation and is run Fi-sabeel Allah solely on a charitable basis.

We request all Muslims to join hands with us in the cause of Allah and support our mission of Da'wah i.e. invitation of Al-Islam to the masses of the world.



Our Motto

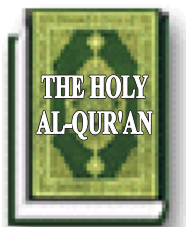
And when Allah took
the charter of those
who are given
Al-Kitab / The Book
that you would make it
clear for mankind
and you will not
keep it secret
then they threw it
behind their backs
and purchased with it
a little value, so miserable
is what they purchase.

Aal-e-Imran 3:187

READ !
WITH THE NAME OF YOUR LORD
AL-QUR'AN THE BOOK OF ALLAH.

JUST TWO AYAAT / VERSES
OUT OF 6,237 FROM AL-QURAN.

And We have made
the Qur'an easy
to understand and
remember.
Is there anyone
that will receive
admonition?
Al-Qamar 54:17



Do they not ponder
over the Qur'an?
If it had been from
other than Allah,
surely they would
have found many
contradictions in it.
An-Nisa 4:82

- * A PROCLAMATION TO HUMANITY
- * A FOUNTAIN OF MERCY AND WISDOM.
- * A WARNING TO THE HEEDLESS.
- * A GUIDE TO THE ASTRAY.
- * AN ASSURANCE TO THE DOUBTFUL.
- * A SOLACE TO THE SUFFERING.
- * A HOPE TO THOSE IN DESPAIR.

WEBSTER DICTIONARY MEANING

1. USURY:

- A. An excessive amount or rate of interest especially in excess of the legal rate.
- B. Practice of lending money at excessive rate of interest.

2. INTEREST:

- A. Any amount sum paid or charged for the use of money or for borrowing money.
- B. Something added above in exact equivalent.

3. USURER:

A person / individual who lends money with usury or interest.

**ACCORDING TO BIBLE,
JEWS' AND CHRISTIANS' FAITH.**

EXODUS 22:25

If you lend money to any of my people that is poor by thee, thou shalt not be to him as an usurer, neither shall thou lay upon him usury.

EZEKIEL 18:8

He that has not given forth upon usury, neither has taken any increase, that has withdrawn his hand from iniquity, has executed true judgement between man and man.

NEHEMIAH 5:7

Then I counsel with myself, and I brought charges against the nobles, and the rulers, and said unto them, ye exact usury, everyone of his brother. And I held a great assembly against them.

ACCORDING TO GOOD NEWS BIBLE
JEWS' AND CHRISTIANS' FAITH.

DEUTERONOMY 20: 10-15.

10. When you go to attack a city, first give its people a chance to surrender.
11. If they open the gates and surrender, they are all to become your slaves and do forced labor for you.
12. But if the people of that city will not surrender, but choose to fight, surround it with your army.
13. Then, when the Lord your God lets you capture the city, kill every man in it.
14. You may, however, take for yourselves the women, the children, the livestock, and everything that belongs to your enemies. The Lord has given it to you.
15. That is how you are to deal with those cities that are far away from the land you will settle in.

41. And know that surely whatever ghanim / profit you get from anything, if you believe in Allah then surely 1/5th of it (sadaqah/charity) is for Allah / God and for Rasool / the Messenger and (for) qurba / the relatives and (for) yatama / the orphans and (for) masakeen / the needy (who are reduced to poverty) and for ibn-e-sabeel / the son of the way and whatever We sent down over Our servant on the day of the division, the day when the two accumulations are met/collected (i.e. 1/5th of the ghanim/profit). And Allah has power over everything.

وَأَعْلَمُوا أَنَّمَا غَنِمْتُمْ مِنْ شَيْءٍ
فَإِنَّ لِلَّهِ خُمُسَهُ وَلِلرَّسُولِ
وَلِذِي الْقُرْبَىٰ
وَالْيَتَامَىٰ وَالْمَسْكِينِ
وَابْنِ السَّبِيلِ
إِنْ كُنْتُمْ آمَنْتُمْ بِاللَّهِ
وَمَا أَنْزَلْنَا عَلَىٰ عَبْدِنَا
يَوْمَ الْفُرْقَانِ
يَوْمَ التَّقَىٰ أَجْمَعِينَ
وَاللَّهُ عَلَىٰ كُلِّ شَيْءٍ قَدِيرٌ ٤١

7. Whatever Allah has bestowed (i.e. the 1/5th of the ghanim / profit and any amount according to the means) from the people of the cities over His Messenger then it (sadaqah / charity) is for Allah / God and for Rasool / the Messenger and (for) qurba / the relatives and (for) yatama / the orphans and (for) masakeen / the needy (who are reduced to poverty) and (for) ibn-e-sabeel / the son of the way so that it may not be a circulating thing amongst the rich from you and whatever the messenger gives you so take it and whatever he forbids you about it, so abstain. And take guard of Allah. Surely Allah is strong in pursuit.

مَا آفَاءَ اللَّهُ عَلَى رَسُولِهِ
مِنْ أَهْلِ الْقُرَى
فَلِلَّهِ وَلِلرَّسُولِ وَلِذِي الْقُرْبَى
وَالْيَتَامَى وَالْمَسْكِينِ
وَابْنِ السَّبِيلِ
كَيْ لَا يَكُونَ دُولَةً
بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ
وَمَا أَتَاكُمُ الرَّسُولُ فَخُذُوهُ
وَمَا نَهَاكُمْ عَنْهُ فَانْتَهُوا
وَاتَّقُوا اللَّهَ
إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ ۝

8. It (sadaqah / the charity) is for fuqara muhajireen / the poor migrants those who have been expelled from their circles and their wealth, seeking the bounty from Allah and good pleasure and helping Allah and His Messenger, they are those who are truthful.

لِلْفُقَرَاءِ الْمُهَاجِرِينَ الَّذِينَ
أُخْرِجُوا مِنْ دِيَارِهِمْ وَأَمْوَالِهِمْ
يَبْتَغُونَ فَضْلًا مِنَ اللَّهِ وَرِضْوَانًا
وَيَنْصُرُونَ اللَّهَ وَرَسُولَهُ
أُولَئِكَ هُمُ الصَّادِقُونَ ﴿٨﴾

9. And (sadaqah / the charity is for) those who settled in the circle and the belief (who migrated) from before them, they love whosoever migrated towards them and they do not find in their chest any need from what they have been given and they do not have any effect over themselves even if poverty is with them. And whosoever is guarded against the stinginess of his soul, then they are those who are prosperous.

وَالَّذِينَ تَبَوَّءُوا الدَّارَ
وَالْإِيمَانَ مِنْ قَبْلِهِمْ
يُحِبُّونَ مَنْ هَاجَرَ إِلَيْهِمْ
وَلَا يَجِدُونَ فِي صُدُورِهِمْ
حَاجَةً مِمَّا أُوتُوا
وَيُؤْثِرُونَ عَلَى أَنْفُسِهِمْ
وَلَوْ كَانَ بِهِمْ خَصَاصَةٌ
وَمَنْ يُوقِ شَحْمَةَ نَفْسِهِ
فَأُولَئِكَ هُمُ الْمُفْلِحُونَ ﴿٩﴾

**SADAQAH / CHARITY IS THE 1/5TH OF GHANIM / PROFIT
FOR THE ZAKAH / JUSTIFICATION OF YOUR WEALTH
TO BE DISTRIBUTED AMONG THE FOLLOWING
CATEGORIES.**

CATEGORIES.

1. For Allah / God.

فِلِلّٰهِ

2. For Rasool / the messenger.

وَلِلرَّسُوْلِ

3. For Ibn-e-sabeel / the son of the way.

وَابْنِ السَّبِيْلِ

4. For Fuaqra muhajireen / the poor migrants,(who migrate to the circle and to the belief).

لِلْفُقَرَاءِ الْمُهَاجِرِيْنَ

5. For Fuqara muhajireen / the poor migrants (who are settled in the circle and in the belief).

وَالَّذِيْنَ تَبَوُّوا الدِّارَ وَالْاِيْمَانَ

6. For Qurba / the relatives.

وَلِذِي الْقُرْبٰى

7. For Yatama / the orphans.

وَالْيَتٰمٰى

8. For Masakeen / the needy (who are reduced to poverty).

وَالْمَسْكِيْنَ

AL-ANFAL 8

69. Then eat from whatever your (4/5th of the) ghanim / profit which is halal / lawful, tayyab / good and take guard of Allah. Surely Allah is Forgiving, Merciful.

الْأَنْفَالِ ٨

فَكُلُوا مِمَّا غَنِمْتُمْ
حَلَالًا طَيِّبًا
وَاتَّقُوا اللَّهَ
إِنَّ اللَّهَ غَفُورٌ رَحِيمٌ ٨

AL-MUJADALAH 58

12. O' you who believe! When you consult the Messenger then advance sadaqah / the charity that is between two hands of your consultation. (i.e. any amount according to your means). That is better and purer for you, so if you do not find (to advance sadaqah / charity), then surely Allah is Forgiving, Merciful.

الْمُجَادَلَةِ ٥٨

يَا أَيُّهَا الَّذِينَ آمَنُوا
إِذَا جِئْتُمُ الرَّسُولَ
فَقَدْ مَوَّابِينَ يَدَيِ
نَجْوِكُمْ صَدَقَةٌ
ذَلِكَ خَيْرٌ لَّكُمْ وَأَظْهَرُ
فَإِنْ لَّمْ تَجِدُوا
فَإِنَّ اللَّهَ غَفُورٌ رَحِيمٌ ٥٨

AL-HUMAZA 104

2. Who accumulates wealth and count it.

الْهُمَزَةِ ١٠٤

الَّذِي جَمَعَ مَالًا وَعَدَّدَهُ ٢

161. And their taking of
Ar-riba / the increase
(i.e. 1/5th of the ghanim / profit)
and without doubt they
were prohibited about it.
And their eating of the money
of the people (of the categories)
with falsehood and for
the rejecters from them
We have prepared
a painful punishment.

وَأَخْذِهِمُ الرِّبَا
وَقَدْ نُهُوا عَنْهُ
وَأَكْلِهِمْ أَمْوَالَ النَّاسِ بِالْبَاطِلِ
وَأَعْتَدْنَا لِلْكَافِرِينَ مِنْهُمْ
عَذَابًا أَلِيمًا ﴿١٦١﴾

130. O' you who believe!
Do not eat / consume
Ar-riba / the increase,
(i.e. 1/5th of the ghanim / profit)
double redouble
and take guard of Allah
so that you may prosper.

يَا أَيُّهَا الَّذِينَ آمَنُوا
لَا تَأْكُلُوا الرِّبَا
أَضْعَافًا مُضَاعَفَةً
وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ ﴿١٣٠﴾

AL-BAQARA 2

- 278.O' you who believe!
Take guard of Allah and
leave off what remains
from Ar-riba / the increase
(i.e. 1/5th of the ghanim / profit),
if you are believers.

الْبَقَرَةُ ٢

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ
وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا
إِنْ كُنْتُمْ مُؤْمِنِينَ ﴿٢٧٨﴾

AR-ROOM 30

39. And what you give from
riba / increase (i.e. 1/5th of
the ghanim / profit),
to increase in the wealth
of people (the categories)
then it does not increase
in the nearness of Allah
and what you give from
zakah / the justification
(sadaqah / charity i.e. 1/5th
of the ghanim / profit),
intending the face of Allah
so they are those who get
manifolds.

الرُّومُ ٣٠

وَمَا أَتَيْتُمْ مِنْ رِّبًا
لِّيَرْبُوَ فِي أَمْوَالِ النَّاسِ
فَلَا يَرْبُوا عِنْدَ اللَّهِ
وَمَا أَتَيْتُمْ مِنْ زَكَاةٍ
تُرِيدُونَ وَجْهَ اللَّهِ
فَأُولَٰئِكَ هُمُ الْمُصْعِفُونَ ﴿٣٩﴾

280. And if a one in difficulty,
(who eats Ar-riba / the increase)
then respite is (given to him)
towards easiness and that
you give sadaqah / charity,
(i.e. 1/5th of the ghanim / profit)
that is better for you,
if you know.

وَأِنْ كَانَ دُؤُسَرَةً
فَغَطْرَةً إِلَىٰ مَيْسَرَةٍ
وَأَنْ تَصَدَّقُوا خَيْرٌ لَّكُمْ
إِنْ كُنْتُمْ تَعْلَمُونَ ﴿٢٨٠﴾

276. Allah cancels Ar-riba / the increase
(i.e. 1/5th of the ghanim / profit),
and increases sadaqat / the charities
(i.e. 1/5th of the ghanim / profit),
and Allah does not love any
rejecter, sinner.

يَمْحَقُ اللَّهُ الرِّبَا
وَيُزِيدُ الصَّدَقَاتِ
وَاللَّهُ لَا يُحِبُّ كُلَّ كَفَّارٍ أَثِيمٍ ﴿٢٧٦﴾

36. Surely the life of this world
is play and distraction.
And if you believe and
take guard, He will give you,
your wages, and He does
not ask you of your wealth
(i.e. 4/5th of the ghanim/profit).

إِنَّمَا الْحَيَاةُ الدُّنْيَا لَعِبٌ وَلَهْوٌ
وَإِنْ تَوَلَّوْا وَتَقْوُوا
يُؤْتِكُمْ أَجُورَكُمْ
وَلَا يَسْأَلُكُمْ أَمْوَالَكُمْ ﴿٣٦﴾

37. If He asks you of it
(i.e. 4/5th of the ghanim/profit
of your wealth),
then presses you,
you do stinginess and
He will bring out your
(secret) hates.

إِنْ يَسْأَلْكُمْ وَهَآ
فِيحْفَكُمْ يَبْخُلُوا
وَيُخْرِجْ أَسْخَاكَكُمْ ﴿٣٧﴾

275. Those who eat / consume
 Ar-riba / the increase
 (i.e. 1/5th of the ghanim / profit)
 do not stand except like
 the one who stands,
 shaitaan / satan makes him
 mad from the touch.
 That is because they
 say that Al-bai / the deal
 (i.e. interest of the bank)
 is the example
 of Ar-riba / the increase
 (i.e. 1/5th of the ghanim
 / profit). And Allah has made
 Al-bai / the deal (i.e. interest
 of the bank) lawful and has
 made Ar-riba / the increase
 (i.e. 1/5th of the ghanim/profit)
 unlawful. So to whom comes
 the sermon from his Lord
 then he abstains,
 that is past for him.
 And his order is towards Allah.
 And whosoever returns
 (to eat Ar-riba / the increase
 i.e. 1/5th of the ghanim / profit),
 then they are the companions
 of the fire, they will abide in it.

الَّذِينَ يَأْكُلُونَ الرِّبَا
 لَا يَقْوَمُونَ إِلَّا كَمَا يَقْوَمُ الَّذِي
 يَخْبُطُهُ الشَّيْطَانُ مِنَ الْمَسِّ
 ذَلِكَ بِأَنَّهُمْ
 قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا
 وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا
 فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ
 فَانْتَهَى فَلَهُ مَا سَلَفَ
 وَأَمْرُهُ إِلَى اللَّهِ
 وَمَنْ عَادَ فَأُولَئِكَ أَصْحَابُ النَّارِ
 هُمْ فِيهَا خَالِدُونَ ﴿٢٧٥﴾

279. Then if you did not do,
 (leave off, what remains from
 Ar-riba / the increase i.e.
 1/5th of the ghanim / profit),
 so take a notice of war from
 Allah and His Messenger.
 And if you turn back,
 so the heads of your wealth
 are for you. (i.e. 4/5th of
 the ghanim / profit)
 You do not oppress and
 you will not be oppressed.

فَإِنْ لَّمْ تَفْعَلُوا
 فَادْخُلُوا فِي حَرْبٍ مِّنَ اللَّهِ وَرَسُولِهِ
 وَإِنْ تُبْئِئْتُمْ فَلَكُمْ رُءُوسُ أَمْوَالِكُمْ
 لَا تَظْلُمُونَ وَلَا تُظْلَمُونَ ﴿٢٧٩﴾

33. Surely the reward of those
 who wage war against Allah
 and His messenger and they
 move around in the earth
 to cause corruption,
 is that they will be killed,
 or they will be crucified,
 or their hands and their feet
 will be cut off from
 the opposite sides or they
 will be exiled from the land.
 For them that is a disgrace
 in this world and in
 the hereafter is a great
 punishment for them.

إِنَّمَا جَزَاءُ الَّذِينَ
 يُحَارِبُونَ اللَّهَ وَرَسُولَهُ
 وَيَسْعَوْنَ فِي الْأَرْضِ فَسَادًا
 أَنْ يُقَتَّلُوا أَوْ يُصَلَّبُوا
 أَوْ تُقَطَّعَ أَيْدِيهِمْ وَأَرْجُلُهُمْ
 مِنْ خِلَافٍ أَوْ يُنْفَوْا مِنَ
 الْأَرْضِ
 ذَلِكَ لَهُمْ خِزْيٌ فِي الدُّنْيَا
 وَلَهُمْ فِي الْآخِرَةِ عَذَابٌ عَظِيمٌ ﴿٣٣﴾

34. Except those who repented / turned from before you (i.e. believers) evaluate / gain power over them (by guiding them that how Allah has accepted their repentance).
Then know, that surely Allah is Forgiving, Merciful.

إِلَّا الَّذِينَ تَابُوا
مِنْ قَبْلِ أَنْ تَقْدِرُوا عَلَيْهِمْ
فَاعْلَمُوا أَنَّ اللَّهَ غَفُورٌ رَحِيمٌ ٣٤

38. You are those who are invited to spend in the way of Allah (i.e. 1/5th of the ghanim / profit), there are amongst you who do stinginess and whosoever does stinginess then surely he is stingy about his own self / soul. And Allah is Sufficient / Rich, and you are poor.
And if you turn back, He will exchange to people other than you, then they will not be of your examples.

هَٰأَن تُمْ هَٰؤُلَاءِ
تُدْعَوْنَ لِنُفِقُوا فِي سَبِيلِ اللَّهِ
فَمِنْكُمْ مَنْ يَبْخُلُ وَمَنْ يَبْخُلْ
فَأَنَّمَا يَبْخُلُ عَنْ نَفْسِهِ
وَاللَّهُ الْغَنِيُّ وَأَنْتُمُ الْفُقَرَاءُ
وَإِنْ تَوَلَّوْا
يَسْتَبْدِلْ قَوْمًا غَيْرَكُمْ
ثُمَّ لَا يَكُونُوا أَمْثَالَكُمْ ٣٨

261. The example of those who spend in the way of Allah (i.e. 1/5th of the ghanim / profit and any amount according to the means for the consultation of the Messenger) is like the example of a grain that grows 7 ears (i.e. parts of grain), in every ear (i.e. a part of grain) are 100 grains. And Allah multiplies for whom He wills. And Allah is Spacious, Knowledgeable.

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ
فِي سَبِيلِ اللَّهِ
كَمَثَلِ حَبَّةٍ أَتَتْ
سَبْعَ سَنَابِلَ
فِي كُلِّ سُنْبُلَةٍ فَاثْنَةُ حَبَّةٍ
وَاللَّهُ يُضَعِفُ لِمَنْ يَشَاءُ
وَاللَّهُ وَاسِعٌ عَلِيمٌ ﴿٢٦١﴾

201. And from them are who say
O' our Lord, give us
in the world good and
in the hereafter good
and save us from
the punishment of the fire.

وَمِنْهُمْ مَّنْ يَقُولُ
رَبَّنَا آتِنَا فِي الدُّنْيَا حَسَنَةً
وَّفِي الْآخِرَةِ حَسَنَةً
وَّقِنَا عَذَابَ النَّارِ ﴿٢٠١﴾

POINT.

From this example we come to know that if we spend 1 unit in the way of Allah then He will multiply for us 700 times in return.

Questions & Answers

AL-HUMAZA 104

2. Who accumulates wealth and count it.

الْمُزَّة ١٠٤

الَّذِي جَمَعَ مَالًا وَعَدَّدَهُ ۚ

AN-NASR 110

1. When the help and opening / victory of Allah came.

النَّصْر ١١٠

إِذَا جَاءَ نَصْرُ اللَّهِ وَالْفَتْحُ ۚ

2. And you saw the people entering in the judgement of Allah in troops.

وَرَأَيْتِ النَّاسَ يَدْخُلُونَ
فِي دِينِ اللَّهِ أَفْوَاجًا ۚ

Q1. In Al-Anfal 8:41 the word Jamaan which you translated as two accumulations where as all other translators have translated it as two forces / troops / combatants, can you justify your translation of the word Jamaan as two accumulations from any other ayat?

39. And what you give from riba / increase (i.e. 1/5th of the ghanim / profit), to increase in the wealth of people (the categories) then it does not increase in the nearness of Allah and what you give from zakah / the justification (sadaqah / charity i.e. 1/5th of the ghanim / profit), intending the face of Allah so they are those who get manifolds.

وَمَا أَتَيْتُمْ مِنْ رِّبَا
لِّيَرْبُوَ فِي أَمْوَالِ النَّاسِ
فَلَا يَرْبُوا عِنْدَ اللَّهِ
وَمَا أَتَيْتُمْ مِنْ زَكَاةٍ
تُرِيدُونَ وَجْهَ اللَّهِ
فَأُولَٰئِكَ هُمُ الْمُضْعِفُونَ ﴿٣٩﴾

276. Allah cancels Ar-riba / the increase (i.e. 1/5th of the ghanim / profit), and increases sadaqat / the charities (i.e. 1/5th of the ghanim / profit), and Allah does not love any rejecter, sinner.

يَمْحَقُ اللَّهُ الرِّبَا
وَيُزِيدُ الصَّدَقَاتِ
وَاللَّهُ لَا يُحِبُّ كُلَّ كَفَّارٍ أَثِيمٍ ﴿٢٧٦﴾

Q2. What is the meaning of the word riba. Explain it further?

129. O' our Lord! Appoint in them
a messenger from them who
will recite Your ayaat / signs
on them and he will teach
them the book and the
wisdom and justify them.
Surely You are the Mighty,
the Wise.

رَبَّنَا وَابْعَثْ فِيهِمْ
رَسُولًا مِنْهُمْ
يَتْلُو عَلَيْهِمْ آيَاتِكَ
وَيُعَلِّمُهُمُ الْكِتَابَ وَالْحِكْمَةَ
وَيُزَكِّيهِمْ
إِنَّكَ أَنْتَ الْعَزِيزُ الْحَكِيمُ ١٢٩

Q3. Is the 20% comes in zakat?

60. Surely sadaqat / the charities (i.e. any amount according to their means) are for fuqara / those who are poor and (for) masakeen / the needy (who are reduced to poverty) and (for) amileen / those who work on it (sadaqat / charities), and (for) whose hearts are composed and in riqab / who are in slavery and (for) gharimeen / who have to pay fine and (for) fi-sabeelillah / in the way of Allah and (for) ibn-e-sabeel / the son of way, an obligation from Allah and Allah is Knowledgeable, Wise.

إِنَّمَا الصَّدَقَتُ
لِلْفُقَرَاءِ وَالْمَسْكِينِ
وَالْعَمِلِينَ عَلَيْهَا
وَالْمُؤَلَّفَةِ قُلُوبُهُمْ
وَفِي الرِّقَابِ
وَالْغَرَمِينَ وَفِي سَبِيلِ اللَّهِ
وَابْنِ السَّبِيلِ
فَرِيضَةً مِّنَ اللَّهِ
وَاللَّهُ عَلِيمٌ حَكِيمٌ ﴿٩٠﴾

Q4. Can we take money back if given to someone as a loan?

13. Do you feel pity that you advance as sadaqat /the charities that is between two hands. (i.e. any amount according to the means), of your consultation. So when you did not do it and Allah returned over you then establish salah / prayer and give zakah / justification and obey Allah and His Messenger. And Allah is Acquainted with what you do.

ءَاشْفَقْتُمْ أَنْ تُقَدِّمُوا
بَيْنَ يَدَيْ جُؤْلِكُمْ صَدَقَاتٍ
فَإِذْ لَمْ تَفْعَلُوا وَتَابَ اللَّهُ عَلَيْكُمْ
فَأَقِمُْوا الصَّلَاةَ وَآتُوا الزَّكَاةَ
وَاطِيعُوا اللَّهَ وَرَسُولَهُ
وَاللَّهُ خَبِيرٌ بِمَا تَعْمَلُونَ ﴿١٣﴾

Q5. If someone has nothing to pay for consultation sadaqah, then is he liable to pay?

273. (Sadaqat / charities) is for the poor, those who have been restricted in the way of Allah, they do not have the capacity to strike in the earth, the ignorant calculates them rich from their modesty, you will recognize them with their marks. They do not question mankind insistently / persistently. And whatever you spend from betterment then surely Allah is Knowledgeable with it.

لِلْفُقَرَاءِ الَّذِينَ
أُحْصِرُوا فِي سَبِيلِ اللَّهِ
لَا يَسْتَطِيعُونَ ضَرْكًا فِي الْأَرْضِ
يَحْسَبُهُمُ الْجَاهِلُ
أَغْنِيَاءَ مِنَ الْعَقْفِ
تَعْرِفُهُمْ بِسِيمَاهُمْ
لَا يَسْأَلُونَ النَّاسَ إِحْفَافًا
وَمَا تُنْفِقُوا مِنْ خَيْرٍ
فَإِنَّ اللَّهَ بِهِ عَلِيمٌ ﴿٢٧٣﴾

Q6. If we are not sure that a person is needy, then what we have to do?

NAMES OF DICTIONARIES

1. Arabic - English Dictionary by Hans Wehr Edited by J.M. Cowan.
2. Arabic - English dictionary by F. Steingass.

Q7. In Al-Anfal 8:41 all the translators have translated the word Ghanim as booty. Since you are translating this word as profit, can you give the names of the dictionaries where it is translated as profit?

NAMES OF DICTIONARIES

1. Arabic - English Dictionary by Hans Wehr Edited by J.M. Cowan.
2. Arabic - English dictionary by F. Steingass.

The word is also translated as “increase” in the ayaat
AR-ROOM 30:39
AL-BAQARA 2:276

Q8. Can you give the names of dictionaries from where you have translated the meaning of riba as increase?

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01. Interview of Muhammad Shaikh by Rehan Allahwala (2011)
02. Dawah training of global students by Ahmed Deedat, IPCI Durban SA (1988)
03. How Muhammad Shaikh took Guidance from The Quran? (2010)
04. Life Attempt on Muhammad Shaikh (2005)
05. Visit of Muhammad Shaikh to Jabal-e-Noor (2006)
06. Hajj performed by Muhammad Shaikh (2006)
07. Umrah performed by Muhammad Shaikh (2006)
08. Khatam-e-Quran Dua by Muhammad Shaikh (2005 onwards)

DEBATES

11. Debate: Muhammad Shaikh vs Ismaili Dr. (1989) (Urdu)
12. Q & A session: Muhammad Shaikh and Journalists (2008) (Urdu)
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20. Muhammad Shaikh on Islam, Hinduism & Christianity (2018)

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CHOSEN PERSONALITIES

23. The Vision of Abraham (pbuh) (1994, 2011)
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25. Mary (pbuh) (2008)
26. Is Mary (pbuh) the only parent of Jesus Christ (pbuh)? (2013)
27. Christ Jesus (pbuh) (1993, 2004, 2011)
28. Prophecies of Jesus (pbuh) about his life and death. (2013)
29. Muhammad (pbuh) (1992, 2004)
30. Mount Sinai (2016)

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31. The Book (1992, 2006)
32. Al-Quran / The Reading (1991, 2007)
33. Book of Allah (2017)
34. Is The Quran word of Allah / God? (2013)
35. Torah & Gospel (2007)
36. Psalms (2008)
37. Hadith / Narration (2005)
38. Sunnah (2004)
39. The Wisdom (2008)
40. Holy Ghost (2008)
41. The Languages (2008)
42. The Guidance (2009)

BY : MUHAMMAD SHAIKH

KNOW YOURSELF

51. Muslim (1991, 2004)
52. People of The Book (1992, 2007)
53. Children of Israel (1997, 2011)
54. Aulia / Protectors (2006)
55. Khalifa (2012)
56. Imam (2012)
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72. The Interest (2007, 2011)
73. Inheritance

DIRECTION OF BELIEF

81. Islam and Muslim (Pak American Cultural Center) (1991)
82. Islam (2004)
83. Religion of Abraham (pbuh) (2009)
84. Upright / Straight Path (2012)
85. Shafaat / Intercession (2009)
86. Kabah and Direction of belief (1992, 2009)
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