

**RIBA - INTEREST**

**AN  
OBNOXIOUS  
'FATWA' BY A  
COUNCIL OF JUHHAAL**

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## FOREWORD

Some deviated modernist so-called scholars in Europe have issued a stupid ‘fatwa’ equating a bank loan to the Islamic trading partnership called Mudhaarabah. The objective of this satanic ‘fatwa’ is to halaalize Riba (interest). Rasulullah (Sallallahu alayhi wasallam) had predicted that in the era in proximity to Qiyaamah, Muslims will halaalize liquor by the gimmick of nomenclature. They will call liquor by different names to suck from stupid, jaahil scholars of dollars the ‘fatwa’ of permissibility.

This type of profanity is not restricted to liquor. Haraam pictography is today halaalized by bootlicking and bootlegging liberal sheikhs and molvis by means of the trick they term ‘reflection’. They describe pictures as ‘reflections’ thereby halaalizing an absolute prohibition, and also thereby displaying their stark stupidity and density of brains which are fertile ground for satanic manipulation.

In like vein, deviate scholars for dollars are legalizing bank riba by means of a variety of gimmicks, the latest being the stunt of analogizing bank interest with Mudhaarabah which is a pure Islamic trading partnership formed to trade in merchandise.

We present here a brief response to the satanic flotsam which the moron sheikhs of Europe have miscegenated and disgorged to bamboozle the

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ignorant and unwary. The objective of these evil sheikhs is to divert the masses from the Deen and to take them further from Allah Ta'ala by embroiling them in the evils of the dunya whereas the function of the genuine Ulama is to slacken worldly ties and solidify the relationship with the Aakhirah.

Mujlisul Ulama of S.A.

## IS A STUDENT’S LOAN MUDHAARABAH?

*Is a student’s loan Mudhaarabah?*

The question itself boggles the mind. To contemplate that those who profess to be Ulama have sunk to this appallingly lamentable level of intellectual degradation and spiritual bankruptcy while heart-rending, is not at all surprising, for Rasulullah (Sallallahu alayhi Wasallam) had predicted this type of compound *jahaalat*. Regarding the scholars for dollars of this age in proximity to Qiyaamah, Rasulullah (Sallallahu alayhi wasallam) said: *“Verily, Allah will not take away Ilm (of the Deen) by snatching it from (His) Servants (i.e. the Ulama), but He will capture (take away) the Ulama (of Haqq) until when there remains no Aalim (of the Haqq), the people will take their juhhaal for leaders. They (the people) will then ask (these juhhaal sheikhs/molvis) for fatwa, and they (the juhhaal) will issue fatwa without knowledge. Thus, they will be astray and they will lead astray (the masses).”*

The sheikhs and the ‘ulama’ of Europe and U.K. who have so stupidly and recklessly issued the copro-fatwa of a student’s haraam riba loan being ‘mudhaarabah’, all come fully within the glare of the aforementioned Hadith of Rasulullah (Sallallahu alayhi wasallam).

Furthermore, these western and westernized bootlicking scholars of dollars are akin to the Mushrikeen of Makkah. When Allah Ta’ala declared riba to be haraam, the

Mushrikeen retorted that trade is like riba. There is no difference. In like vein, these *juhhaal* scholars of Europe and the U.S. say: “student’s loan is like mudhaarabah’. They are emulating the Mushrikeen in exactitude because Mudhaarabah is trade, and student’s loan is riba. Thus, these miserable bootlickers have lapped up the disgorged vomit of the Mushrikeen of Makkah, hence they say: “student’s loan is mudhaarabah”. About them, the Qur’aan Majeed states:

*“Those who devour riba do not stand except as stands one who has been driven to madness by the touch of shaitaan. That (insanity) is because, verily, they say: ‘Assuredly, trade is like riba.’, while Allah has made trade lawful and made haraam riba.”*

These bootlicking bootleggers who pursue the dollars are signs of Qiyaamah, for it is mentioned in the Hadith:

*“What will be your condition when you are engulfed by a fitnah which will render your elderly ones senile and your young ones will become old. The people will regard the fitnah to be sunnah. If anything from it (the fitnah) is discarded, they will say that a sunnah has been shunned.’ The people asked: ‘When will that be?’ He (i.e. Hadhrat Abdullah Ibn Mas’ood – Radhiyallahu anhu) said: “When your Ulama are gone (dead-under earth), your qaaris will be in abundance, your Fuqaha will be negligible, your rulers will be abundant (such as the civil services) and your trustworthy ones will be few. The dunya will be pursued with the amal (deeds) of the Aakhirah, and knowledge of the Deen will be acquired for purposes other than the Deen.”*

This Hadith adequately portrays these moron scholars for dollars who are hell-bent to cast riba into the mould of trade, hence they display their *jahaalat* and *nafsaaniyat* with their copro-donkey fatwa of a loan acquired by a student from a riba bank to be ‘mudhaarabah’.

The analogy which these *juhhaal* ‘scholars’ and ulama-e-soo’ forge by arguing the riba bank loan on the basis of Mudhaarabah is scandalously fallacious. They insult their own brains with their copro-fatwa. Even a layman understands that a bank loan is NOT trade. To legalize and halaalize a bank riba loan by abortively presenting Mudhaarabah, these scholars for dollars have sunk to such depths of ignorance which leave even laymen dumbfounded and aghast with disgust.

There is absolutely no resemblance and nothing in common between a riba loan from a bank and Mudhaarabah which is a partnership for trading and sharing profits. The differences between the two opposites have been adequately stated by the Darul Fiqh of U.K.

In the stupid fatwa of the moron sheikh, a ground for justifying the riba loan a student acquires from a bank/financial institution is:

*“Student loans have not been much of an option either for Muslims, as many have avoided it for fear of falling into ‘riba’ (interest). This has led to a large number of young Muslims missing out on a university education and*

*thus having their working life affected to various extents.”*

This type of nafsaani ‘daleel’ is typical justification of miscreants for halaalizing what Allah Ta’ala has made haraam. Riba is haraam. In a student’s loan it is not a question of the ‘fear’ of riba. It is explicit Riba. The justification proffered is not befitting men of Knowledge. Shar’i dalaa-il should be presented for a fatwa, not stupidities. Assuming that the ‘working life’ of Muslims are affected as a consequence of abstention from the acquisition of a riba bearing loan, so what? This dunya is not Jannat. This dunya is the abode of trial, and the arena for the conflict between haraam and halaal, vice and virtue. The Qur’aan states explicitly that Allah Ta’ala will most assuredly impose trials on us in the form of fear, loss of property, reduction in wealth, suffering and struggle.

When there is a conflict between haraam and halaal, the Muslim who understands the objective of his sojourn on earth will not bat an eyelid in rejecting haraam. Furthermore, Rasulullah (Sallallahu alayhi wasallam) said:

*“Rizq is sealed (pre-ordained and fixed) while the one who has greed is deprived.”*

Indulgence in haraam will not increase one’s Rizq. Abstention from haraam will not decrease one’s pre-determined Rizq. The Muslim’s obligation is to obey

Allah Ta'ala, not to extravasate permissibilities from haraam.

The article mentioning the ludicrous fatwa, avers:

*“Shaykh Dr. Outhmane Chouchane gave the ruling that it is permissible for a Muslim to take the Student Finance university fee loan, and that there is no interest involved when one does so.”*

The Shaykh should make a ta'weez with his fatwa and string it around his neck and meditate on the drivel he has disgorged so stupidly. His *jahl-e-murakkab* is shockingly lamentable since he claims that a bank loan bearing interest is not haraam. According to the Qur'aan, it appears that shaitaan has deranged his thinking. Only a man whose thinking has been satanically jarred is capable of issuing a bunkum 'fatwa' equating bank riba with trade, 'mudhaarabah' in this case.

The Halaalizer of riba states: *“An essential principle that must be understood before understanding the reasoning here is that the concern of scholars when giving a verdict on something is the reality of the nature of the problem at hand; not what it is called.”*

The shaykh is in conflict with this principle which he has cited in an abortive attempt to halaalize the riba bearing loan offered to students who desire pursuing secular education in western brothel universities. The very first proscription is to study in a brothel where kufr, fisq and fujoor are the order of the day.

The Ulama who maintain that these loans are haraam are not in the dark regarding the ‘reality’ of the issue. The reality is that the extra which the student pays the bank is haraam riba. The ‘ginger beer’ analogy proffered by the shaykh illustrates his *jahaalat*. If the liquid in the bottle is milk and not beer, no one will say that the milk is haraam. If halaal mutton in a packet is labelled ‘pork’, then notwithstanding the fact that the mutton is halaal, a Muslim with healthy Imaan will not consume that meat due to his Imaani abhorrence for pork. The very name is anathema to him. The shaykh has presented a rubbish analogy.

In the issue under discussion the Ulama-e-Haqq are under no illusion regarding the reality of students’ loans acquired from the capitalist kuffaar riba financial institutions. They are not deceived by ‘names and titles’ as postulated by the modernist U.K. and Europe *juhhaal* masquerading as Ulama. Their *ghabaawah* highlights their status as signs of Qiyaamah. There is not even a remote semblance of resemblance between an interest-bearing loan and a valid Shar’i Mudhaarabah trade partnership.

The obnoxious ‘fatwa’ of the miscreant, modernist *juhhaal* avers:

*“The U.K. student loans are not typical loans and do not really resemble the loan that the Islamic jurists of the past spoke of when they spoke about loans.”*

The aspect of ‘resemblance’ is fictitious. It is not a matter of ‘resemblance’. The fact is that the student’s loan is *Qardh* (a loan acquired) – a loan on which interest is paid. There is absolutely no quandary in this regard. The abortive effort to produce a miscegenated ‘mudhaarabah’ from the haraam loan is the product of convoluted brains – brains ‘*driven to madness by the touch of shaitaan*’, for they, these ‘ulama’ of *soo*’ (*evil and villainy*) say that “*trade is like riba*”. On the basis of their satanic theory of trade being like riba, their *aql* soiled with divinely cast *Rijs* (filth) hallucinates that a bank loan is ‘mudhaarabah’. About such copro-brains, Allah Ta’ala states in the Qur’aan Majeed:

*“Thus does He (Allah) cast Rijs (filth) on those who cannot understand (for they lack sound brains).”*

Peddling the absolutely *baatil* theory of a bank loan being mudhaarabah, the miscreant juhhaal shaikhs say:

*“The loan is not actually paid to the student, so you never get hold of the money in the first place, nor do you have the choice to do with it as you wish.”*

This stupidity further illustrates the ludicrousness of the loan-mudhaarabah miscegenation. Whether the money is given to the student or not, it does not negate the reality of the loan status. It is on the instruction of the student that the loaned money is paid to his primary creditor, viz. the university brothel. The bank acts as the agent (wakeel) of the student to pass on the money as payment for his tuition. If a person appoints an agent to effect payment on his behalf, it does not cancel the status of the

loan. The reality remains the reality. The bank advances the loan to assist the student to pay the university brothel for the evil tuition. This is the fundamental basis of the loan.

The issue of not having a choice to use the loan as one wishes is another silly and baseless contention. The loan is acquired for a specific purpose and the bank advances it for a specific purpose in the same way as a bank advances a loan to procure a property. The bank pays the creditor (i.e. the seller of the property) directly on behalf of the buyer who becomes the debtor. The very same enactment is effected when the bank advances a loan to purchase a vehicle or any equipment. The debtor has no choice, but to utilize the loan for the specific purpose for which the bank advances the loan. Such utilization of a loan for a specific purpose in negation of the choice of the debtor in no way whatsoever negates the status of the loan. It remains a riba-bearing loan (qardh).

Another utterly baseless contention of the *juhhaal* is:  
*“The loan is written off after 25 years.”*

Writing off a loan after 25 years or after a day upon its advancement does not cancel the loan status, neither Islamically nor in terms of the capitalist theories. A creditor has the right to waive/write off the debt, hence this stipulation does not cancel the reality and nature of the loan regardless of the construction which kufr law gives to the condition. The Muslim student has no Islamic

right of demanding that the debt be waived after 25 years. It is the right of the creditor to do so.

The incorporation of this stipulation in the loan agreement by the bank is not a negation of the riba-bearing loan. The loan and the interest have to be incumbently paid prior to the self-imposed condition of 25 years – imposed unilaterally by the creditor on himself, the bank in this case.

If Zaid advances a riba loan to Bakr, telling him that if he is unable to pay it after 25 years, the debt is waived, the loan remains a loan.

Another baseless figment of the *juhhaal* is:

*“The loan is cancelled if you become permanently disabled, and when you die.”*

It indeed boggles the mind to contemplate the silliness of this stupidity and the density of the brains which conjectured this rubbish. Cancellation of a debt for whatever reason does not negate the status of the transaction. It remains a loan which the creditor waived.

Proffering another absolutely spurious stupidity, the *juhhaal* say:

*“You are not required to pay anything if you do not earn above a certain amount. The threshold in some cases is 17,000 and in others 21,000.”*

This condition too does not cancel the loan status of the loan which the bank advances to the student to pay for his tuition fees. It is a self-imposed condition by the one who gives the loan.

None of these stipulations has the slightest relationship with Mudhaarabah. There can be no valid Shar'i Mudhaarabah if the contract is encumbered by any of these conditions. The combination of these conditions does not transform the loan into a business partnership for the acquisition of profit to be split between the partners in terms of pre-arranged ratios. The contention that a simple bank loan encumbered with interest is a Shar'i trading partnership known as Mudhaarabah is weird, bizarre and satanic, for only brains deranged by satanism and on which divine *Rijs* has been cast are capable of spawning such hallucination.

Further peddling the Satanist theory, the *juhhaal* aver: *“All these things give a feel that the loan here is not a standard ‘qardh’ (loan) that is known by the Islamic jurists.”*

Speaking about ‘the feel’, Rasulullah (Sallallahu alayhi wasallam) said: *“Seek a fatwa from your heart.”* Now even a layman will immediately understand that the loan advanced by a bank to a student is an interest-bearing loan, hence conscientious Muslims automatically refrain from acquiring such loans. Their hearts spontaneously issue the fatwa of the loan being haraam. It is only bootlicking, bootlegging westernized *juhhaal*

masquerading as Ulama who are capable of having the satanic ‘feeling’ that the riba bearing loan is an Islamic partnership trading venture in which commodities are sold for profit which is split between the investor and the worker.

To understand what a loan is, one is not in need of any technical definition nor is there a need for being a genius or an Aalim or a scientist or a scholar or an economist. One only needs to be sane – not mad and not mentally deranged by shaitaan.

The moron sheikhs argue: “*The element of ownership is missing in the student finance loan. You are not able to spend the money as you wish. This defeats the objective of the loan in the ‘shariah’.*” This averment is bunkum.

The ownership of the debtor (the student in this scenario) is established, hence he has to incumbently repay the money with interest regardless of the other conditions discussed and explained already. The money is most certainly spent as the student wishes, for it is acquired for the specific purpose of paying for his tuition fees. This is his wish and he instructs the bank to fulfil his wish by paying the university the tuition fees. Thus, the bank gives the loan and expends it as directed by the student. Thus the claim by the *juhhaal* is baseless hallucination.

The *juhhaal* sheikhs have demonstrated a stark lack of understanding business transactions. And, to a greater

degree have they failed to understand the nature and reality of Islamic business transactions. This compound ignorance is further aggravated and compounded by shaitaani manipulation of their brains. The satanic manipulation of intelligence has constrained the *juhhaal* to proclaim their stupidity so audaciously. They have made a laughing stock of themselves by equating an interest-bearing bank loan with an Islamic trading partnership. Only the Mushrikeen of Arabia had displayed similar audacity with their blatant claim of trade being like riba. In terms of their convoluted logic, riba should be halaal because in their satanically deranged brains they understood trade to be like riba, hence if trade is halaal, then riba too should be halaal. This is exactly how these *juhhaal* sheikhs reason. While they speak of the need of ‘extensive knowledge’, it is clear that they lack even superficial knowledge in understanding both types of transactions – Islamic and kuffaar. If they had a sound grasp of the reality of the transactions, they would not have debased themselves by disgorging utter flotsam in the name of Islam.

Displaying more ignorance, the *juhhaal* say: *“Finally, the important ‘fiqh’ principle says: ‘all financial transactions are permissible, until it is proven otherwise.”* There is no conundrum in Riba. There is no doubt in the nature of the bank loan. It is unadulterated RIBA, hence the need to prove the obvious is obviated, in fact, stupid. The stupidity of ‘mudhaarabah’ so laboriously, but abortively argued by the *juhhaal* masquerading as Ulama is in need of proof in terms of

the principle proffered by the miscreants. There is no need to prove that pork is haraam, zina is haraam, liquor is haraam and RIBA is haraam. The obvious requires no proof. That the *juhhaal* fail to see the obvious is the effect of satanically deranged brains. They therefore disgorge rubbish like the mushrikeen with their understanding of trade being like riba, hence they have spawned the stupidity of an interest-bearing bank loan being mudhaarabah. The burden of proof settles on these *juhhaal* who have shamelessly advertised their *ghabaawah*.

The one who claims that the bank loan is permissible is not “upon the neutral and original position”. The one who claims that a bank loan with interest is haraam is on the “neutral and original position”. But brains convoluted by Iblees operate in reverse gear, hence they understand the opposite to be the ‘original’ position. We say unequivocally that student loans are clear-cut riba, and every Muslim and every kaafir who views the matter without bias will say without hesitation that these loans are clear-cut RIBA loans, and nothing else.

In a bid to neutralize the valid comments of laymen who have maintained that these loans are haraam, the *jaahil* sheikh who issued the copro-fatwa, avers:

*“I finally want to comment on what I saw on social media from some of those who first learnt about the ‘fatwa’ at hand. Statements such as: ‘This is clearly haram’, were thrown about. If, indeed, it was that clear to someone who has no expertise in Islamic Law, then it surely*

*would have been even clearer to the many scholars who have dedicated their lives to studying religion.”*

Those laymen who had said that the riba loans are haraam, acted in terms of Rasulullah’s directive: “*Seek a fatwa from your heart*”, and “*Sin is what agitates the conscience.*” This directive is for all Muslims, not only for scholars/Ulama. There are many issues which do not require scholarly elaboration for understanding, e.g. zina, liquor, riba, murder, pork, etc. Those who seek fatwa on such obviously haraam matters are like the Bani Israaeel whom the Qur’aan castigates and severely reprimands: “*They take their scholars and their saints for gods besides Allah...*”

Whilst those lacking in expertise in Islamic Law are able to see and understand the obvious RIBA reality of students’ loans, the *juhhaal* ‘scholars’ fail to see this reality since their brains have been convoluted by the spell of Shaitaan. They are scholars for dollars. They have dedicated their lives for the dunya, not for the Deen, hence they spawn flotsam haraam theories which they stupidly excrete in order to pollute the Imaan of Muslims. Thus there is no wonder that the laypeople readily understand the obvious whilst the stupid ‘scholars’ have miserably failed.

In a self-promotional bid, the miscreant ‘scholar’ laments: “*So it is important that we Muslims respect our ‘ulama’ and those who are far more experienced in*

*knowledge, and that we learn to humble ourselves towards them.”*

These scholars for dollars are the ones who should be educated in humility. They do not deserve the respect of Muslims for they tamper with the Shariah. They misinterpret the Ahkaam and convolute and batter the Laws of the Shariah to produce some fallacious hybrid concoction to comply with the capitalist kuffaar theories. Undoubtedly, it is imperative to respect Ulama. But Ulama are those who uphold the Deen and proclaim the Haqq. These modernist sheikhs are not Ulama. If they had been Ulama they would never hanker after respect and honour. They are entirely ignorant of the Islamic meaning of humility. It is not permissible to refer issues to the *juhhaal* who masquerade as Ulama. They are astray and mislead the ignorant masses. It is therefore imperative for Muslims to “*seek a fatwa from the heart*” when there are no longer genuine Ulama.

They make lawful what Allah Ta’ala has made unlawful, namely RIBA. Thus they fabricate lies in the name of the Shariah. The article states that the fatwa relies mainly on “the scholars of Europe and the UK”. The whole cabal of these modernists deviate ‘scholars’ are among the *juhhaal*. There can be no greater ignoramus than ‘scholars’ who are so stupid that they fail to understand what is interest. Their *jahaalat* is staggering. When a man is unable to differentiate between a bank riba loan and mudhaarabah, then we can state without fear of contradiction that this is indeed the time which has been

predicted in the Hadith – the time when juhhaal will issue fatwa and the ignorant people will follow the ignorant ‘scholars’. Thus both will be astray.

They pride themselves as denizens of Europe, and this speaks volumes for their compound ignorance. These chaps from Europe parading as Ulama should first gain expertise in the rudiments of *Istinja* and halaal food. Only then will their brains gain intellectual equilibrium. They are entirely ignorant of the nature of the student loan transaction. Their stupid fatwas are proof of the punishment of Divine Rijs on them. It is not permissible for Muslims in Europe and the U.K. to follow these *juhhaal* ‘scholars’ who are in the class of *Haatibul Lail*. In other words, they gather firewood in the bush during an intensely dark night. They know not if their hands are falling on some animal’s faeces or on a snake. It is haraam to follow these *juhhaal* who crave for followers.

They also lack even a hazy idea of the *Arkaan (Fundamentals)* of Mudhaarabah, without which there is simply no Mudhaarabah. In the decades of our existence, we have witnessed many weird and bizarre ‘fatwas’ of Ulama who have strayed from Siraatul Mustaqeem. But there is no ‘fatwa’ more weird and more bizarre than the ludicrous opinion of these bootlicking, bootlegging modernists *juhhaal* scholars for dollars of Europe and the U.K. who liken a bank loan to Mudhaarabah.

In an endeavour to impress laymen, the *jaahil* writer states:

*“The European Council for Fatwa and Research is one of the more worthy ‘fatwa’ councils of being followed than others in this case for the following reasons:*

- 1. Its members are from the great jurists of the world, such as Shaykh Yusuf al-Qardawi.”*

Several other stupid and spurious reasons are tendered in the attempt to convince Muslims of the bona fides of the modernist council of *juhhaal* ‘scholars’ of Europe. Qardawi in fact is a *Ghabi*. He is a modernist who has strayed from Siraatul Mustaqeem. He lacks credibility. The whole lot of these scholars from the European Council lack Shar’i bona fides. It is not permissible to accept the corrupt ‘fatwas of these miscreant ‘scholars’ who are agents of Shaitaan. Their function is to halaalize the prohibitions of Allah Ta’ala.

Perpetrating deception to bamboozle the ignorant and unwary laypeople, the miscreant states about the modernist fraternity of *ulama-e-soo’*:

*“It is a large body with many members, and whenever more scholars agree on a particular matter, it is more likely to be correct.”*

We are living in an era in close proximity to Qiyaamah in which we are observing the manifestation of the predictions of Rasulullah (Sallallahu alayhi wasallam) transpiring in quick succession as depicted in the Hadith, like a string of beads cut and the beads swiftly scattering pell mell. About these many western

bootlicking ‘scholars’ of Europe, and about the ulama-e-soo’ in general, Rasulullah (Sallallahu alayhi wasallam) said:

*“Their ulama will be the vilest under the canopy of the sky. From them will emanate fitnah and the fitnah will rebound on them.”*

The world today is awash with scholars of dollars brutally battering and mutilating the Shariah. Just imagine a straightforward, simple interest-bearing bank loan being dubbed ‘mudhaarabah’. It really boggles the mind. These scholars are amongst the worst specimen of filth and flotsam. But they demand respect from the laypeople. Rasulullah (Sallallahu alayhi wasallam) said:

*“The Saalihoon will depart (from earth) one after the other (in quick succession). Then will be left only the rubbish like the chaff of dates or barley. Allah will not have any care for them whatsoever.”*

These modernist liberal ulama-e-soo’ are the ‘chaff’ stated in this Hadith. They preponderate on earth today, not only in Europe, U.K. and U.S.A. Even those Madaaris of our School of Thought which once were the most powerful Bastions of the Deen have crumbled and lay prostrate at the vaults of western dollars. Their majority is the majority of the shayaateen. The Qur’aan Majeed says about such majorities: *“If you follow the majority on earth, they will mislead you from the Path of Allah.”* *“They fabricate on Allah falsehood and most of them have no Aql.”*

Never be misled and deceived by the majority of this era. These ‘scholars’ are not Fuqaha as they promote themselves. They are morons executing the plots of shaitaan to undermine the Shariah which has reached us from the Sahaabah. We have seen many dumb and dense scholars, but the chaff who has legalized bank interest has blazed a new trail in haraam with their *ghabaawah*. Claiming that a bank loan bearing interest is an Islamic trade partnership could never have been hallucinated a couple of years ago by even the worst of the ulama-eesoo’.

In the attempt to portray these villainous ‘scholars’ in good light, the moron says:

*They work very hard in studying the circumstances of the Muslims in the UK and understanding the reality of what the Muslim community goes through.”*

Muslims should understand that this dunya is the abode of trial which Allah Azza Wa Jal has made the arena of conflict for Haqq and Baatil, Haraam and Halaal, and virtue and vice. Haraam may not be made halaal on the basis of imagined circumstances of need. There is absolutely no such circumstance in the UK or anywhere else in the world to warrant and justify the halaalization of riba-loans for students. This is never a circumstance which could find accommodation in the principle of *Dhuroorah*. On the contrary, there is a dire need for the Ulama to discourage Muslims from studying at the educational brothels of the kuffaar and of even the

brothel universities in Muslim lands which are today all under control of kuffaar rulers bearing Muslim names.

The ruin of this worldly life for the safety of one's life of the Aakhirah is acceptable and among the objectives of the Deen. Those who accord preference to this worldly life and in its pursuit destroy their Deen and their Imaan conduct themselves like atheists. They are 'Muslim' because they were born in Muslim homes and bear Muslim names. But deep down in their hearts they are atheists. Thus, the fraternity of evil scholars is perennially studying ways and means of halaalizing the prohibitions of Allah Ta'ala, and this they do to gratify their nafsani lusts. That is why these 'world-renowned' devil scholars are snug in their haraam 'shariah' boards formed by the capitalist kuffaar riba banks. The primary function of these modernist deviate scholars is to churn out fatwas of *jawaaz* (permissibility) for the riba products of the banks. We therefore see the fatwa of halaalizing riba loans by stupidly and satanically describing it as 'mudhaarabah'.

In a nutshell: A valid Shar'i Mudhaarabah partnership consists of an investor and a worker/manager. The investor only invests cash. Besides investing, he has no work whatsoever in the business. He has to hand over the cash to the manager who is solely responsible for the operation of the business. The net profit will be divided between the investor (Rabbul Maal) and the manager (Mudhaarib) in terms of the pre-arranged percentage shares, which may be any percentages mutually arranged. The capital investment is used for purchasing

merchandise to sell for profit. The capital is not a loan which draws interest. The Mudhaarib uses the capital to purchase merchandise, not to give loans, not to pay the loans like a bank gives to students for paying their tuition fees.

Only those who are mentally deranged by the touch of Shaitaan are capable of believing that a bank loan to a student for paying his tuition fees is a Mudhaarabah partnership. Allah Ta'ala has cast *Rijs* on such brains convoluted by the spell of the Devil. They come fully within the purview of the Qur'aanic aayat:

*“Do not say for the falsehood fabricated by your tongues: ‘This is halaal and this is haraam, thereby fabricating lies against Allah. Verily, those who fabricate lies against Allah, will not prosper.’”*

**Students’ loans acquired from banks are haraam. The excess paid on these loans is plain RIBA. The idea that a bank loan is mudhaarabah is an inspiration of Shaitaan. Those who are the victims of this inspiration have become the agents of Iblees. They are described in the Qur’aan as *Shayaateenul Ins (Human Devils)*. Beware of these deceits posing as Ulama.**

## WARNING

Allah Ta'ala says in the Qur'aan Majeed:

*“O People of Imaan! Fear Allah and leave that which remains of riba if indeed you are Mu'mineen. And, if you do not (abstain), then take notice of war from Allah and His Rasool.”*

Those who indulge in Riba, are at war with Allah Azza Wa Jal. Hadhrat Umar (Radhiyallahu anhu) said: *“We abstained from nine-tenths of halaal (transactions) for fear of indulging in riba.”* But these modernist deviate *juhhaal* sheikhs halaalize explicit riba – transactions which every Tom, Dick and Harry understand to be clear-cut interest dealings. While the Sahaabah abstained from 90% halaal transactions for the fear of riba, these *juhhaal* sheikhs encourage Muslims to indulge in explicit riba.

Rasulullah (Sallallahu alayhi wasallam) said: *“Gheebat is worse than zina.”* But regarding riba, he said that **Riba** is worse than a conglomeration of 70 major sins, the lightest of which is like fornicating with one's own mother. Indeed these *juhhaal* sheikhs are bereft of every vestige of *Khauf*. That is why they are so audacious in paving the pathway of Jahannam for the ignorant ones with their donkey, copro-fatwas.

Always keep in mind Rasulullah's command: *“Seek a fatwa from your heart.”*, and, Insha-Allah, you will not stray from Siraatul Mustaqeem.