

# Class 20 – The Danger of Shirk With Allaah (Ascribing Partners to Allaah), The Categories of Shirk are Many

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The shaykh began with the Khutbatul Haajah.

# THE DANGER OF SHIRK WITH ALLAAH (ASCRIBING PARTNERS TO ALLAAH)

#### TRANSLATION OF THE TEXT IN AL-QAWL-UL-MUFEED FEE ADILLATIT TAWHEED:

Allaah (ta'laa) said:

Verily, Allâh forgives not that partners should be set up with him in worship, but He forgives except that (anything else) to whom He pleases, and whoever sets up partners with Allâh in worship, he has indeed invented a tremendous sin. (An-Nisa 4:48)

And He (ta'laa) said:

Verily! Allâh forgives not (the sin of) setting up partners in worship with Him, but He forgives whom he pleases sins other than that, and whoever sets up partners in worship with Allâh, has indeed strayed far away. (An-Nisa 4:116)

And Allaah (ta'laa) said:

Surely, they have dishelieved who say: "Allâh is the Messiah [Iesa (Jesus)], son of Maryam (Mary)." But the Messiah [Iesa (Jesus)] said: "O Children of Israel! Worship Allâh, my Lord and your Lord." Verily, whosoever sets up partners in worship with Allâh, then Allâh has forbidden Paradise for him, and the Fire will be his abode. And for the Zâlimûn (polytheists and wrongdoers) there are no helpers. (Al-Ma'idah 5:72)

That (Manâsik prescribed duties of Hajj is the obligation that mankind owes to Allâh), and whoever honours the sacred things of Allâh, then that is better for him with his Lord. The cattle are lawful to you, except those (that will be) mentioned to you (as exceptions). So shun the abomination (worshipping) of idol, and shun lying speech (false statements). (Al-Hajj 22:30)

Hunafâ' Lillâh (i.e. to worship none but Allâh), not associating partners (in worship, etc.) unto Him and whoever assigns partners to Allâh, it is as if he had fallen from the sky, and the birds had snatched him, or the wind had thrown him to a far off place. (Al-Hajj 22:31)

And He (ta'laa) said:

And (remember) when Luqmân said to his son when he was advising him: "O my son! Join not in worship others with Allâh. Verily! Joining others in worship with Allâh is a great Zûlm (wrong) indeed. (Luqman 31:13)

And He (ta'laa) said:

But if they had joined in worship others with Allâh, all that they used to do would have been of no benefit to them.

(Al-An'am 6:88)

And He (ta'laa) said:

And indeed it has been revealed to you (O Muhammad (صلى الله عليه وسلم)), as it was to those (Allâh's Messengers) before you: "If you join others in worship with Allâh, (then) surely (all) your deeds will be in vain, and you will certainly be among the losers." (Az-Zumar 39:65)

Nay! But worship Allâh (Alone and none else), and be among the grateful. (Az-Zumar 39:66)

And He (ta'laa) said:

And be not of Al-Mushrikoon (those who associate partners with Allâh, e.g. polytheists, pagans, idolaters, those who disbelieve in the Oneness of Allâh and deny the Prophethood of Messenger Muhammad (صلى الله عليه وسلم). (Al-An'aam 6:14) and (Yoonus 10:105) and (Al-Qasas 28:87)

And He (ta'laa) said:

(Always) Turning in repentance to Him (only), and he afraid and dutiful to Him; and perform AsSalât (Iqâmatas-Salât) and he not of AlMushrikûn (the dishelievers in the Oneness of Allah, polytheists, idolaters, etc.). (Ar-Rum 30:31)

And the verses in this chapter are numerous, and as for the hadeeths, then they are:

- 1. From Jaabir ibn Abdullaah (radiyAllaahu anhumaa) who said, "A man came to the Prophet (وسلم) and said, "Oh Messenger of Allaah what are the two deeds which have inevitable consequences?" So he said, "Whoever dies without associating anything with Allaah will enter Paradise, and whoever dies associating anything with Allaah will enter the Fire."" (Muslim, no. 93, Kitaabul-Eemaan, Chapter 40 (1/94)).
- 2. Also from him [Jaabir ibn Abdullaah] (radiyAllaahu anhu) who said, 'I heard the Messenger of Allaah (صلى الله عليه وسلم) say, 'Whoever meets Allaah without associating anything with Him will enter Paradise, and whoever meets Him associating anything with Him will enter the Fire.'" (Also in Muslim, no. 93).
- 3. From Abee Ad-Dardaa' (radiyAllaahu anhu) who said, "The Messenger of Allaah (صلى الله عليه وسلم) said, "Do not associate with Allaah anything, and even you if you were to be cut up and burnt..." (Narrated by Al-Bukhaaree in Al-Adab Al-Mufrad, no. 18; and by Ibn Maajah, no. 3034; and declared Saheeh by Ash-Shaykh Al-Albaanee in Saheeh Al-Jaami', no. 7339 and Hasan in Saheeh Al-Adab Al-Mufrad, no. 14 and Saheeh in Al-Irwaa', 89/7-91).
- 4. From Abee Bakra (radiyAllaahu anhu) who said, "The Messenger of Allaah (صلى الله عليه وسلم) said, "Should I not inform you about the most grievous of the grave sins?" We said, "Ofcourse O Messenger of Allaah." He said, "Associating anyone with Allaah, and disobedience to parents." And he was reclining, then he sat up, and said, "Verily, false utterance/testimony." And he repeated it so many times that we wished that he should become silent." (Bukhaaree, no. 2511 and 5918, and Muslim, no. 87).
- 5. From Abee Hurayrah (radiyAllaahu anhu) from the Prophet (صلى الله عليه وسلم) who said, "Avoid the seven great destructive sins." They (the people) asked, "O Allah's Messenger! What are they?" He said, "To join partners in worship with Allah; to practice sorcery; to kill the life which Allah has forbidden except for a just cause (according to Islamic law); to eat up usury (ribaa), to

eat up the property of an orphan; to give one's back to the enemy and freeing from the battle-field at the time of fighting; and to accuse chaste women who never even think of anything touching chastity and are good believers."" (Bukhaaree, no. 2615 and Muslim, no. 89).

#### **EXPLANATION OF THE TEXT BY SHAYKH AL-WASAABEE:**

Indeed shirk is an injustice, and it is the greatest injustice. And it nullifies and makes all actions and deeds fruitless and void in their entirety. Therefore, the person of shirk does not benefit from his righteous deeds. So the person who associates anything with Allaah (subhaana wa ta'laa) and dies upon this, then Allaah (subhaana wa ta'laa) has made the Paradise forbidden for him, and has rulled upon him that he is from amongst the wrongdoers, and that his residing place will be the Fire. This is taken from 5:72. So the mushrik, he is the one who wrongs himself and does wrong, and he will find no one who will help him on the Day of Judgement. So the mushrikeen will have no helpers on that Day who will help them get out of the Fire, nor will anyone save them from the punishment of the Fire.

And the person of shirk, he is like the who has fallen from the Heaven unto the earth. And only Allaah (subhaana wa ta'laa) knows the distance between the Heavens and the earth. So the example of the one who does shirk with Him (subhaana wa ta'laa), is like the one who has fallen from the highest Heaven unto the earth.

So it is upon us to make Allaah (subhaana wa ta'laa) in all of our worship, such as establishing the prayer, and paying the zakaat, and fasting, and making hajj, and other than these from the various acts of worship. So all these must be done solely for Allaah (subhaana wa ta'laa), seeking His Face solely, without associating any partners to Him. And we must make this a reality in our lives, and the one who makes this a reality in his life, then for him is the promise of Paradise, and he has saved himself from the Fire.

Explaining the hadeeth of Abee Ad-Daraa', the shaykh mentioned that even if the believer is made to choose between death or to disbelief and to associate partners with Allaah, then it is befitting for him that he chooses death. And this is more befitting for a believer than to utter a statement of disbelief and shirk in order to save himself from some type of punishment or death. And if he were to die as such, then inshaaAllaah, bi-idhnillaah, he will be from amongst the people of Jannah.

So it is upon us to be sincere and to devote and direct all of our worship to Allaah (subhaana wa ta'laa), and to be free and far away from polytheism and associating partners with Allaah (subhaana wa ta'laa) in all of its types and forms.

# THE CATEGORIES OF SHIRK ARE MANY

# TRANSLATION OF THE TEXT IN AL-QAWL-UL-MUFEED FEE ADILLATIT TAWHEED:

We will mention 15 types of them, and they are:

## 1. Shirk in Ruboobeeyah (Lordship) [Shirkun fee ar-Ruboobeeyah]:

That is when a person believes that someone other than Allaah creates or sustains or gives life or gives death, or other than that from the attributes of Lordship.

#### 2. Shirk in Ulooheeyah (Worship) [Shirkun fee al-Ulooheeyah]:

That is when a person directs a type of worship from the different types of worship to other than Allaah, no matter who they may be. Examples are slaughtering, and vowing, and supplicating, and swearing, and other than these.

# 3. Shirk in the Asmaa was-Sifaat (Names and Attributes) [Shirkun fee al-Asmaa was-Sifaat]:

That is when a person attributes the creation of Allaah with some of the Attributes particular to Allaah (ta'laa). An example being knowledge of the unseen, or other attributes of our Lord, which are particular to Him, the One free from all defects.

#### 4. Major Shirk [Shirkun Akbar]:

It is when a person believes that other than Allaah creates, or sustains, gives life, or gives death, or knows the unseen, or acts independently in the universe in creation, or that he directs a type of worship from the different types of worship to other than Allaah, such as bowing, and prostration, and sacrificing, and vowing, and supplicating, and other than this. And this expels one from the religion.

#### 5. Minor Shirk [Shirkun Asghar]:

It is numerous. Examples are, swearing by other than Allaah, without making what is sweared to greater than Allaah, and saying what Allaah wills and what so-and-so wills. And from it is ar-riyaa', showing off, or being heard off [doing actions to be heard off amongst the people], and it does not expel one from the religion, however it is obligatory to repent from it. And it is from the greatest of the major sins, after Ash-Shirk Al-Akbar (Major Shirk).

#### 6. Hidden Shirk [Shirkun Khafee]:

It is that a man acts due to the rank of another man, and it is also ar-riyaa', and it, as we have learnt, does not expel one from the religion. However, it is obligatory to repent from it.

From Abee Sa'eed al-Khudree (radiyAllaahu anhu) who said, "The Messenger of Allaah (صلى الله عليه وسلم) said, "**Hidden shirk is that man does actions because of another man.**"" (Narrated by Ibn Maajah, no. 4204 and also by Ibn Saa'id waIbn 'Adee wal-Haakim, and declared Hasan by Al-Albaanee in Saheeh Al-Jaami', no. 3729).

And hidden shirk can be from the category of major shirk, and it can also be from the category of minor shirk, according to the type of shirk that the person falls into. Refer to Majmoo' Al-Fataawaa Ash-Shaykh ibn Baaz, Chapter 1/Pages 46-47.

# 7. Shirk of Belief [Shirkun I'tiqaadee]:

It is the major shirk and it is a cause for expulsion from the religion, from which we seek the shelter of Allaah. And it is when a person believes that other than Allaah creates, or sustains, gives life, or gives death, or knows the unseen, or acts independently in the universe in creation, or that he directs a type of worship from the different types of worship to other than Allaah, such as bowing, and prostration, and sacrificing, and vowing, and supplicating, and other than this.

### 8. Shirk of Action [Shirkun 'Amalee]:

It is every action which the legislation of Islaam has decreed as shirk. Examples being sacrificing to other than Allaah and vowing to other than Allaah, and other than that. And it can be from major shirk and it can be from minor shirk according to its type. So sacrificing to other than Allaah is from major shirk, and attaching amulets, believing that they can help or harm along with Allaah [i.e. they have the power in themselves to help, etc.], then this is from major shirk. And if they believe that attaching amulets is a reason (or a cause) [for Allaah's help to be received, etc.], then this from minor shirk. Refer to Kitaab At-Tawheed by Fawzaan, Page 12.

# 9. Shirk in Speech [Shirkun Lafzhee]:

It is every saying which the legislation of Islaam has decreed as shirk. Examples being swearing by other than Allaah and as some of the people say, 'I don't have anything except Allaah and you, and I rely upon Allaah and you, and if it wasn't for Allaah and so and so, it would have been like this or like that,' and other than these from the statements of shirk. And shirk in speech can be from major shirk and it can be from minor shirk according to its type.

#### 10. Shirk of Legislation [Shirkun at-Tashree' wal-Haakamiyyah]:

It is that a person discards the Book and the Sunnah and takes to the opinions of men and man-made laws. Allaah (ta'laa) said:

Or have they partners with Allâh (false gods), who have instituted for them a religion which Allâh has not allowed. (Ash-Shura 42:21)

And He (ta'laa) said:

They (Jews and Christians) took their rabbis and their monks to be their lords besides Allâh (by obeying them in things which they made lawful or unlawful according to their own desires without being ordered by Allâh), and (they also took as their Lord) Messiah, son of Maryam (Mary), while they (Jews and Christians) were commanded [in the Taurât (Torah) and the Injeel (Gospel)) to worship none but One Ilâh (God - Allâh) Lâ ilâha illa Huwa (none has the right to be worshipped but He). Praise and glory be to Him, (far above is He) from having the partners they associate (with Him)." (At-Tawbah 9:31)

And Yusuf ('alayhis salaam) said:

The command (or the judgement) is for none but Allâh. He has commanded that you worship none but Him (i.e. His Monotheism), that is the (true) straight religion, but most men know not. (Yusuf 12:40)

And He (ta'laa) said:

And He makes none to share in His Decision and His Rule." (Al-Kahf 18:26)

And He (ta'laa) said:

Do they then seek the judgement of (the Days of) Ignorance? And who is better in judgement than Allâh for a people who have firm Faith. (Al-Ma'idah 5:50)

And He (ta'laa) said:

Have you seen those (hyprocrites) who claim that they believe in that which has been sent down to you, and that which was sent down before you, and they wish to go for judgement (in their disputes) to the Tâghût (false judges, etc.) while they have been ordered to reject them. But Shaitân (Satan) wishes to lead them far astray. (An-Nisa 4:60)

Refer to Wujoob Al-Hukm BiMaa Anzalallaah (The Mandatory Nature of Ruling by What Allaah has Revealed), Page 158¹ from this book.

### 11. Shirk of Love [Shirkun Al-Muhabbah]:

It is that he loves someone other than Allaah as (or more than) he loves Allaah. Allaah (ta'laa) said:

And of mankind are some who take (for worship) others besides Allâh as rivals (to Allâh). They love them as they love Allâh. (Al-Bagarah 2:165)

And refer to Aqsaam al-Muhabbah (The Categories of Love), Page 1142.

<sup>&</sup>lt;sup>1</sup> Page 158 of the Arabic Matn. It is not found in the English translation.

<sup>&</sup>lt;sup>2</sup> Page 114 of the Arabic Matn. Page 64 of the English translation.

# 12. Shirk of Fear and Dread [Shirkun al-Khawf wal-Khashyah]:

This will be discussed in Aqsaam al-Khawf (The Categories of Fear), inshaaAllaah, so refer to it, Page 110<sup>3</sup>.

# 13. Shirk of Intent and Desire [Shirk al-Qasd wal-Iraadah]:

It is that a person desires by his action other than Allaah and he intends by it other than the Face of Allaah, and this is shirk of intent and desire. Allaah (ta'laa) said:

So whoever hopes for the Meeting with his Lord, let him work righteousness and associate none as a partner in the worship of his Lord. (Al-Kahf 18:110)

From Abee Hurayrah (radiyAllaahu anhu) who said, the Messenger of Allaah (صلى الله عليه وسلم) said, "Allaah (ta'laa) said: I am so self-sufficient that I am in no need of having an associate. Thus, he who does an action for someone else's sake as well as Mine, will have that action renounced by Me to him whom he associated with Me." (Muslim, no. 2985).

### 14. Shirk of Obedience [Shirkun at-Taa'ah]:

It is that the slave obeys a person in making something Halaal (lawful) that which is Haraam (unlawful), or in making something Haraam that which is Halaal. Allaah (ta'laa) said:

They (Jews and Christians) took their rabbis and their monks to be their lords besides Allâh (by obeying them in things which they made lawful or unlawful according to their own desires without being ordered by Allâh. (At-Tawbah 9:31)

# 15. Shirk of Supplication [Shirk ad-D'awah]:

Allaah (ta'laa) said:

For Him (Alone) is the Word of Truth (i.e. none has the right to be worshipped but He). And those whom they (polytheists and disbelievers) invoke, answer them no more than one who stretches forth his hand (at the edge of a deep well) for water to reach his mouth, but it reaches him not, and the invocation of the disbelievers is nothing but an error (i.e. of no use). (Ra'd 13:14)

And He (ta'laa) said:

<sup>&</sup>lt;sup>3</sup> Page 110 of the Arabic Matn. Page 60 of the English translation.

# ذَلِكَ بِأَنَّ اللَّهَ هُوَ الْحَقُّ وَأَنَّ مَا يَدْعُونَ مِن دُونِهِ هُوَ الْبَاطِلُ وَأَنَّ اللَّهَ هُوَ الْعَلِيُّ الْكَبِيرُ

That is because Allâh He is the Truth (the only True God of all that exists, Who has no partners or rivals with Him), and what they (the polytheists) invoke besides Him, it is Bâtil (falsehood) And verily, Allâh He is the Most High, the Most Great. (Al-Hajj 22:62)

## Benefit: Ibnul Qayyim (rahimahullaah) said in Madaarijal-Saalikeen (1/347):

"And Shirk is of numerous types. No one can enumerate them except Allaah. And we were to try and mention all of the types, our speech will not be able to encompass all of them. And we hope Allaah will help us in writing a book about this topic, and about its categories, and its reasons, and its causes, and its harmfulness, and how it can be protected against."

Refer to the book Juhood 'Ulemaa'a Al-Hanafiyyah fee Iibtaal 'Aqaaid Al-Qubooriyyah (1/395-396).

#### **EXPLANATION OF THE TEXT BY SHAYKH AL-WASAABEE:**

The categories have mentioned by Shaykh Muhammad ibn Abdul-Wahhaab in a question and answer format.

And what has been mentioned in the text is enough. And the shaykh encouraged the brothers and sisters, the students of knowledge in Toronto to memorize these fifteen categories of shirk.

And some of the categories that have been mentioned in this chapter will be expounded upon and explained in greater depth in the following lessons.

#### Q&A

1. Many people make many things which are Haraam Halaal and vice versa, such as saving the beard, removing the Hijaab, listening to music, and the likes of these. Is this considered shirk, and are the people who do this considered mushriks? And what is the principle with regarding to this?

Ans: The people who do not wear their Hijaab, or listen to music, then they are disobedient in these affairs. And the ones who allow these, they follow their desires in making these things Halaal. Of these affairs is listening to music, however, the scholars have differed upon the impermissibility of listening to music. Some of the scholars have excluded and have made excuses for some of the people who have made music allowable, because there is a disagreement regarding music amongst some of the scholars of al-Islaam. However, the correct position is that it is haraam and laa yajooz (not permissible). And the people who make it allowable to remove the Hijaab and shave the beard; these people are following their hawaa (desires). And this is considered sin and it is upon them to make tawbah (repentance). As for the people to whom the clear proofs have been brought and it has been made clear to them the hukm (ruling) of Allaah (subhaana wa ta'laa) concerning these affairs, where there is no doubt present and no difference of opinion amongst the scholars, but they reject it and

continue on and make Halaal what Allaah ('azza wa jal) has made Haraam and vice versa, then they have a share from the category of shirk which is shirk in obedience (Shirk at-Taa'ah).

- 2. If there is a person who is known to worship graves, and knows that this is wrong, do we say that this person has left the fold of al-Islaam? This person studied with the Jaffaaree sect in Yemen. So can the people in this city warn against him, and do they say that he has left the fold of al-Islaam (when warning against him)?
- Ans: This person, who is known to worship the graves, and to seek their help and their aid and their support, believing that they have the ability to help and to harm along with Allaah (subhaana wa ta'laa) or independent of Allaah (subhaana wa ta'laa), then the ruling of this person is that he is a mushrik and has incurred Ash-Shirk Al-Akbar. And after he is advised and after the ruling of Allaah (subhaana wa ta'laa) has been brought to him, and thereafter he turns away from it and does not accept it, then it is upon the brothers to warn about him and that he has left the fold of al-Islaam.
- 3. Some youth try to tell us that ribaa (interest) in the west is permissible. And they attribute this to al-Qaradaawee. So what is the ruling on the one who follows these types of rulings? And other people in the west have made similar statements, such as Siraaj Wahhaaj, and others like him. This is a very common thing, as many youth say that ribaa is permissible in the west because of necessity (i.e. you cannot purchase a house without a mortgage, and if you do not purchase a house, the Muslims will be in a state of weakness!, etc.).

Ans: Allaah (subhaana wa ta'laa) has completed our deen for us. Allaah's statement:

This day, I have perfected your religion for you, completed My Favour upon you, and have chosen for you Islâm as your religion. (Al-Ma'idah 5:3)

So our deen is perfect, and it is perfect in every time and every place. So the one who has given the fatwa that working with ribaa, and eating ribaa is allowable in the lands of the west, then he is from amongst the people who are following the footsteps of shaytaan. And it is waajib upon us and the Muslims to enter into al-Islaam fully. And to accept al-Islaam in its entirety, in all of its forms, all of its orders, and all of its prohibitions. Allaah's statement:

O you who believe! Enter perfectly in Islâm (by obeying all the rules and regulations of the Islâmic religion) and follow not the footsteps of Shaitân (Satan). (Al-Baqarah 2:208)

So the ones who issued these fataawa, allowing ribaa in the lands of the west, then they are indeed following in the footsteps of shaytaan. And the deen of al-Islaam must be established and performed in all places, in Yemen, and in Makkah, and in Britain, and in America, and

other than them; and the deen is not to be established in certain places and to be left off in other places.

And the ruling of ribaa is clear. Allaah (subhaana wa ta'laa) said:

O you who believe! Be afraid of Allâh and give up what remains (due to you) from Ribâ (usury) (from now onward), if you are (really) believers. (Al-Baqarah 2:278)

And if you do not do it, then take a notice of war from Allâh and His Messenger. (Al-Baqarah 2:279)

And He (ta'laa) said:

Those who eat Ribâ (usury) will not stand (on the Day of Resurrection) except like the standing of a person beaten by Shaitân (Satan) leading him to insanity. That is because they say: "Trading is only like Ribâ (usury)," whereas Allâh has permitted trading and forbidden Ribâ (usury). So whosoever receives an admonition from his Lord and stops eating Ribâ (usury) shall not be punished for the past; his case is for Allâh (to judge); but whoever returns [to Ribâ (usury)], such are the dwellers of the Fire - they will abide therein. (Al-Baqarah 2:275)

And the Prophet (صلى الله عليه وسلم) said, "Every time a person increases in ribaa, then the end of his issue is to littleness and nothingness." (A hadeeth).

And the Prophet (صلى الله عليه وسلم) did not make a distinction in these hadeeths, and Allaah (subhaana wa ta'laa) did not make a distinction in these ayaats, regarding times and places. And this is applicable to every time and to every place.

And the ones who change the deen and make it applicable in certain times and certain places, then they are the ones who follow their desires. Allaah's statement:

# أَفَرَأَيْتَ مَنِ اتَّخَذَ إِلَهَهُ هَوَاهُ وَأَضَلَّهُ اللَّهُ عَلَى عِلْمٍ وَخَتَمَ عَلَى سَمْعِهِ وَقَلْبِهِ وَجَعَلَ عَلَى بَصَرِهِ غِشَاوَةً

Have you seen him who takes his own lust (vain desires) as his ilâh (god), and Allâh knowing (him as such), left him astray, and sealed his hearing and his heart, and put a cover on his sight. (Al-Jathiyah 45:23)

So it is waajib upon the believers to fear Allaah in these issues. Allaah's statement:

Say (O Muhammad (صلى الله عليه وسلم) to these polytheists): "Tell me, what provision Allâh has sent down to you! And you have made of it lawful and unlawful." Say (O Muhammad (صلى الله عليه وسلم)): "Has Allâh permitted you (to do so), or do you invent a lie against Allâh?" (Yunus 10:59)

And verily, the people who allow ribaa in the west have made a lie upon Allaah (suhbhaana wa ta'laa). And they have no justification for what they say. And the clear verses and the clear commands of Allaah and His Messenger are present. And there is no room for anyone to twist and modify them according to certain times and places. And these fataawa are false and far astray, and they come from the people who are not cautious in their deen.

And Shaykh Ahmed's advise is that we do not ask about our deen except from the Ahlul-'Ilm, the people known to be upon the Kitaab and the Sunnah, the Ahlus Sunnah wal-Jama'ah. And we do not ask about our deen from the Ahlul-Bid'ah, such as Yusuf al-Qaradaawee, and others like him. So they are never to be asked about affairs of our deen, and never to be depended upon in their legal opinions. And they are to be warned against.

And Islaam calls the disbelievers to enter into al-Islaam, and calls them to fulfil the orders of Allaah (subhaana wa ta'laa) and to leave off His prohibitions. And from His prohibitions is ar-ribaa.

And the shaykh warned us about these callers of evil (those who issue rulings making ribaa permissible in the west), and that they should be warned against, and to be stay away from.

In summary, ribaa is not permissible in the west.

Benefit: It is not permissible to put money in banks that deal with ribaa. However, out of necessity, if a person fears that his money may be stolen, or that it may be robbed, or that it may be taken from him (if he does not place it in a bank); then in this instance, the 'Ullema, like Shaykh 'Abdul Azeez ibn Baaz and others have issued fataawa that it is permissible for people to put their money in banks that deal with usury in order to secure their money. This is with the condition that they are not allowed to earn interest on this money. But if this fear is not a reality, then it is not allowed for any Muslim to place his money in banks that deal

with ribaa, even if he fulfils the condition that he does not earn interest on his money. For verily, the banks benefit from those who place money in their banks.