

Wasat adalah warkah dalam talian terbitan Pergas. Diwujudkan bagi menerbitkan apa jua penulisan hasil kajian dan pemikiran yang bertemakan *wasatiyah* (kesederhanaan). Ia bertujuan menyebarkan idea dan menggalakkan wacana *wasatiyah* dalam kefahaman dan amalan Islam dalam konteks masyarakat Islam Singapura.

Sumbangan bahan penulisan amat dialu-alukan. Semua bahan penulisan haruslah memenuhi kriteria berikut:

- Bertemakan *wasatiyah* atau relevan dengan tema *wasatiyah*. Penyumbang boleh menulis dari apa jua sudut i.e. fiqh, akidah, akhlak, falsafah, sosio-agama, atau politik-agama asal sahaja isinya dapat dikaitkan dengan tema *wasatiyah*.
- Panjang penulisan ialah, minimum 1000 perkataan dan maksimum 2500 perkataan.

Penerbitan penulisan yang disumbangkan ialah atas budi bicara penuh pihak penyunting.

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Dari meja penyunting....

Selamat bertemu kembali di Wasat, no. 28/Ogos 2019.

Diucapkan juga kepada sekalian pembaca, "Salam Eid Al-Adha", bersempena dengan Hari Raya Haji yang akan menjelang pada 11 Ogos nanti.

Didoakan kepada pembaca yang sedang menunaikan haji agar dipermudahkan segala urusan dan diterima segala ibadah dan doa.

Kepada yang melakukan ibadah korban pula didoakan agar ibadah yang dilakukan menjadi pembersih segala dosa dan pembawa keberkatan bagi kehidupan mendatang.

Wasat kali ini menyampaikan tiga artikel buat tatapan para pembaca dengan harapan ia akan terus menambah ilmu dan mendorong minda untuk berfikir dan merenung kehidupan agama diri, keluarga dan masyarakat.

Artikel pertama bertajuk **Wasatiah Terhadap Alam Sekitar: Fahami Ancaman Plastik dan Kurangkan Penggunaannya**, sumbangan Ustazah Hafizah Masnin. Artikel ini membawa pesanan wasatiah terhadap alam sekitar yang bermaksud Muslim hendaklah menjauhi apa jua amalan yang menyumbang pada kerosakan alam sekitar kerana ia menyalahi peranan dirinya sebagai khalifah di muka bumi ini, seperti berlebih-lebihan dalam meneroka sumber alam atau dengan cara yang boleh memudaratkan alam sekitar. Dalam hal ini, artikel ini memberi tumpuan kepada bahaya penggunaan plastik terhadap alam sekitar dan kepentingan untuk Muslim memainkan peranan di pelbagai peringkat untuk mengurangkan penggunaannya kerana sifatnya yang boleh mencemar alam sekitar.

Artikel kedua pula dalam bahasa Inggeris ialah sumbangan Ustaz Mohd. Kamal Mokhtar yang bertajuk, **Are Interest or Coupons in Singapore Government Savings Bond (SGSS)**



Considered Riba? Artikel ini berhujah bahawa faedah yang diberi kepada pemegang Bon Simpanan Pemerintah Singapura adalah halal kerana ia bukan dari riba yang dilarang. Sifat artikel ini yang bersedia membuat penilaian semula pada fahaman yang sudah terbiasa dan berusaha untuk meneroka perspektif baru berdasarkan metodologi yang

muktabar sesuai dengan ciri wasatiah yang ingin dikembangkan iaitu bersifat tajdid dan islah. Namun perlu dijelaskan, pendapat penulis ini khusus bagi faedah yang diberikan kepada pemilik bon pemerintah Singapura dan penulis secara jelas menegaskan bahawa faedah yang diberikan kepada pendeposit di bank komersial konvensional tidak termasuk dalam pembahasan artikel ini.

Akhir sekali ialah artikel berbahasa Inggeris juga yang bertajuk **Dealing with Non-Practising/Sinful Close Family Members: Argument for "Hate the Sin, Not the Sinner"**, oleh Ustaz Muhammad Haniff Hassan. Dalam artikel ini, beliau memberi hujah-hujah agama bagi sikap membenci dosa, tanpa perlu membenci pelaku dosa, khususnya terhadap ahli keluarga terdekat seperti anak, ibu bapa dan suami/isteri, berdasarkan contoh-contoh dari kisah para anbiya' yang disebut dalam Al-Quran. Melalui artikel ini, penulis menganjurkan Muslim agar tidak cepat untuk menyisih dan memulaukan ahli keluarga yang tidak soleh. Beliau juga cuba membetulkan fahaman bahawa berlaku baik dan terus menjalin hubungan silaturahmi dengan mereka tidak bermakna bersyubahat dan reda akan cara hidup mereka yang menyalahi agama.

Selamat membaca.. Bacalah dengan nama Tuhanmu.





Wasatiyah Terhadap Alam Sekitar: Fahami Ancaman Plastik dan Kurangkan Penggunaannya

Oleh Ustazah Hafizah Binte Masnin

Laporan oleh Elle MacArthur Foundation bersama *World Economic Forum* menjangka, pada tahun 2050 nanti, akan ada lebih banyak plastik dari ikan di lautan.

Pernahkah kita terfikir akan nasib hidupan lain pada masa akan datang atau sekurang-kurangnya memikirkan kehidupan generasi selepas kita tanpa hidupan-hidupan lain?

Mahasuci Allah taala yang telah mencipta bumi ini penuh dengan keindahan flora dan fauna, serta manusia dan haiwan wujud dalam keadaan saling melengkapi dan memerlukan satu sama lain.

FirmanNya, "Allah-lah yang telah menciptakan langit dan bumi dan menurunkan air (hujan) dari langit, kemudian dengan (air hujan) itu Dia telah menundukkan kapal bagimu agar berlayar di lautan dengan kehendak-Nya, dan Dia telah menundukkan sungai-sungai bagimu. Dan Dia telah menundukkan matahari dan bulan bagimu yang terus-menerus beredar (dalam orbitnya); dan telah menundukkan malam dan siang bagimu." (Ibrahim: 32-3)

Manusia diciptakan dengan akal yang sempurna. Lalu dianugerah pula dengan tanggungjawab sebagai khalifah Allah untuk memakmurkan dan menjaga keharmonian bumi, sebagaimana yang dapat difahami dari firman-Nya, "Dan tiadalah Kami mengutus kamu (Muhammad), melainkan untuk (menjadi) rahmat bagi semesta alam." (Al-Anbiya': 107)

Oleh itu, manusia bertanggungjawab untuk menyantuni semua makhluk, yang meliputi haiwan dan tumbuh-tumbuhan.

Ini dilakukan bukan hanya kerana ia satu tuntutan agama, tapi juga atas dasar bahawa kesedaran ini perlu disuburi kerana alam ini adalah satu anugerah yang tidak harus disia-siakan seperti berlebihan dalam penggunaan sumber alam tanpa memikirkan akibat di kemudian hari seperti perubahan iklim, spesis haiwan yang kian pupus, pemanasan bumi dan sebagainya. Eksploitasi sumber alam berleluasa, sifat mementingkan diri sendiri mendahagakan harta dan kuasa telah

menyebabkan persekitaran kita kian terancam sejak dua dekad yang lalu.

Sebagai khalifah, makna harus cakna dengan apa yang digunakan dari sumber alam dan apa yang "ditinggalkan" setelah menggunakannya. Malangnya, ia menjadi perkara yang kurang dititikberatkan. Pelbagai fakta telah menunjukkan bahawa sikap berlebihan telah membawa kepada ketidakadilan kepada bumi sedangkan Islam menggesa umatnya bersikap adil dan seimbang.

Di Youtube, terdapat sebuah video yang menayangkan keadaan seekor kura-kura yang dalam kesakitan dan hidungnya berlumuran darah. Para aktivis pencinta alam cuba menarik keluar objek panjang yang tercucuk di dalam lubang hidungnya. Apabila objek itu berjaya dikeluarkan, mereka dapati bahawa ia adalah sebatang straw plastik yang tercucuk di hidungnya dan mengakibatkan kecederaan yang dialami.

Seekor bangkai ikan pula dijumpai di dalam ususnya serpihan plastik yang termakan. Ikan itu menyangka plastik-plastik yang mencemari lautan adalah makanan. Ia memakan plastik itu hingga menyebabkan maut padanya. Pencemaran itu berlaku kerana sikap manusia yang tidak bertanggungjawab kerana tidak membuang sampah plastik dengan betul hingga menyebabkan pencemaran alam dan kemudaratan hidupan lain.

Kini, semakin banyak haiwan dan tumbuhan terancam disebabkan pencemaran alam sekitar yang semakin teruk berlaku dan plastik adalah salah satu sumber ancaman itu. "Lautan plastik" setakat ini telah membunuh jutaan haiwan laut dan sekitar 700 spesis daripadanya terjejas.

Selain itu, budaya konsumerisme juga menyumbang kepada pencemaran alam oleh plastik. Plastik memang memberi banyak kemudahan, namun para aktivis alam sekitar telah lama akui bahawa plastik juga adalah bahan yang mencemar alam kerana sifatnya yang tahan lama dan tidak dapat dihapuskan sepenuhnya secara alami.

Plastik yang lebih mesra pengguna dengan hanya pakai buang menyebabkan semakin banyak industri produk mengeluarkan produk yang murah tetapi diperbuat dari plastik yang tidak tahan lama. Penggunaannya amat meluas di kedai-kedai serata tempat sebagai bahan bungkusan. Penggunaan plastik meningkat sebanyak

20% sejak 15 tahun yang lalu dan pada 2016 sahaja purata setiap individu membuang sekurang-kurangnya 13 beg plastik setiap hari.

Realiti yang ada, membenarkan firman Allah taala, "Telah nampak kerosakan di darat dan di laut disebabkan kerana perbuatan tangan manusia; Allah menghendaki agar mereka merasakan sebahagian dari (akibat) perbuatan mereka, agar mereka kembali (ke jalan yang benar)." (Al-Rum: 41)

Ramai sarjana Muslim melihat pencemaran alam sebagai refleksi akan ayat ini. Tokoh sejarawan dan sosiologi Islam iaitu Ibn Khaldun (1332-1406M) seorang yang amat prihatin dengan perlindungan alam sekitar berpendapat bahawa jika umat manusia ingin memelihara bumi ini dan menyelesaikan isu alam sekitar, mereka harus menerima pakai sistem kelestarian yang mudah diamalkan.

Berhadapan dengan keadaan, umat Islam perlu bertanya apakah sikap mereka sebagai umat wasat yang perlu mengamalkan keadilan dan kesederhanaan di setiap aspek kehidupan kita? Apakah peranan yang perlu dimainkan bagi berlaku adil dan bertanggungjawab dengan alam kurniaan Allah taala ini?

Dalam banyak perkara yang boleh kita lakukan untuk melindungi alam sekitar, satu langkah mudah dan praktikal, sebagai permulaan, ialah dengan memberi lebih perhatian kepada penggunaan plastik kerana ia merangkumi sisa terbesar yang memenuhi tapak pelupusan sampah di Singapura, iaitu Pulau Semakau dan secara amnya menyumbang kepada pencemaran yang besar di seluruh dunia.

Plastik merupakan bahan sintetik polimer yang menggunakan minyak mentah dan gas alam untuk menghasilkannya. Ia sudah menjadi bahan utama kegunaan harian manusia di seluruh dunia dari bungkusan makanan, kosmetik dan perkakas harian.

Benda yang dibuat dari plastik kelihatan di sekeliling manusia. Sifat plastik yang ringan, tahan, ringkas, kalis air dan murah ini membawa daya tarikan pada manusia sehingga membuat mereka menggunakannya secara berlebihan. Sayangnya bahan ciptaan ajaib ini telah menjadi ancaman bagi warga bumi. Meskipun ianya

tahan lama, ia sukar dileraikan. Sebotal air plastik mengambil masa 450 tahun untuk meleraikan secara alami oleh bakteria dan organisme hidup.

Ada yang berpendapat, mengapa perlu risau menggunakan plastik kerana ia kan boleh dikitar semula. Namun, perlu diketahui bahawa sebanyak 949,300 tan sisa plastik dijana pada 2018 di Singapura dan hanya 4 peratus darinya dapat dikitar semula.

Plastik adalah antara jenis sisa yang tertinggi namun membawa peratusan yang terendah yang dapat dikitar semula. Meskipun Singapura mempunyai inisiatif yang baik dalam mengendalikan sisa sampah dengan adanya Pulau Semakau yang indah dan bersih, ia dijangka hanya dapat bertahan hingga tahun 2035 kerana penggunaan produk pakai buang dari plastik meningkat pantas.



Realiti bumi hari ini pula, menuntut sikap ambil peduli tentang perkara ini kerana hal ini melibatkan masa depan manusia juga.

Beberapa video di Youtube menayangkan para aktivis dan pejuang pencinta alam sekitar yang mengubah gaya hidup mereka yang tidak ambil perhatian terhadap penggunaan harian, kepada gaya hidup harian yang bebas pembaziran (*zero-waste lifestyle*). Mereka cukup tegas dan berdisiplin serta mengajak ahli keluarga yang lain untuk turut bersama. Meskipun mereka bukan penganut agama Islam, mereka mengamalkan apa yang diajarkan dalam Islam untuk tidak mengamalkan pembaziran sebagaimana firman Allah s.w.t., "Sungguh, Allah tidak menyukai orang yang berlebih-lebihan" (Al-A`raf: 31)

Juga apa yang diajarkan oleh Rasulullah s.a.w. tentang kepentingan mengamalkan gaya hidup yang sederhana dan menghindari berlebih-lebihan. Sebuah hadis meriwayatkan Rasulullah s.a.w pernah melintasi Saad yang sedang berwuduk, lalu beliau s.a.w. bertanya, "Mengapa engkau berlebih-lebihan seperti ini, wahai Saad?" Saad bertanya: "Apakah di dalam wuduk juga ada istilah berlebih-lebihan?" Baginda menjawab, "Benar, sekalipun engkau berada di sungai yang mengalir." (Riwayat Ahmad)

Inisiatif yang baik telah dilakukan pihak Kementerian persekitaran secara berperingkat sejak sedekad lalu bermula dengan kempen kitar semula dan diletakkan tong-tong kitar semula di setiap kawasan kejiranan. Kini,

kempen secara besar-besaran giat dijalankan di mana hampir kebanyakan restoran tidak lagi menyediakan straw. Para pekedai juga semakin kerap bertanya sekiranya pembeli perlukan plastik beg. Selebihnya, menjadi pilihan kita untuk memainkan peranan bersama dalam inisiatif ini sekaligus mempertingkatkan diri dalam menjadi hamba yang bertakwa. Mereka yang mengamalkan *zero-waste lifestyle* pastinya mengubah gaya hidup mereka sedikit demi sedikit.

Jika masyarakat belum mampu mengubah semua tabiatnya, sekurang-kurangnya yang satu ini dapat diubah. Oleh itu, ubahlah sikap terhadap perkara yang digunakan seharian demi memelihara alam sekitar. Antara tips yang boleh dipertimbangkan ialah:

- Rancang hari membeli-belah di pasaraya dengan membawa beg guna semula.
- Amalkan membawa bekal dari rumah bagi mengelakkan membeli makanan di luar.
- Katakan tidak kepada plastik sekiranya barang yang dibeli boleh dimuatkan dalam beg yang anda bawa.
- Melabur pada straw yang boleh diguna semula.
- Buang sampah di tempat yang betul.

Sebagaimana pentingnya hubungan manusia dengan Tuhannya, Islam juga menitikberatkan hubungan dan dengan alam sekitar. Oleh itu, “perbaikilah” juga hubungan dengan alam di samping usaha “membaiki” hubungan dengan Tuhan.

Muslim hendaklah menjadi individu yang meringankan beban yang lain dan penghurai masalah. Oleh itu, janglah jadi penyumbang kepada pencemaran alam dan jadilah agen penyelesaian masalah alam sekitar hari ini.

Agama tidak menekankan hal kebendaan semata-mata. Ia menganjurkan keseimbangan demi merealisasikan misi manusia sebagai khalifah yang seharusnya mewariskan bumi ini dalam keadaan baik kepada generasi yang akan datang. Allah taala telah mengurniakan alam yang cukup indah

untuk manusia peroleh manfaat darinya. Nikmat alam sekitar tidak dapat dibeli dan setiap perkara yang dikurniakan darinya adalah amanah daripada Allah taala yang akan dipertanggungjawabkan. Oleh itu, bersederhanalah dalam penggunaan harian, khususnya plastik. Janganlah alam ini diwariskan dalam keadaan tenat kepada generasi seterusnya.

Rasulullah s.a.w pernah bersabda, “Sesungguhnya dunia itu manis dan menghijau, dan sesungguhnya Allah melantik kami sebagai khalifah di atasnya.” (Riwayat Muslim).



The Singapore Savings Bonds

Are Interest or Coupons in Singapore Government Savings Bond (SGSS) Considered *Riba*?

By Ustaz Mohd. Kamal Mokhtar

Are all interest considered *riba* and haram or impermissible in Islam? If not, then what are the interests that have been forbidden in Islam and what are permissible?

A thorough understanding on the essence and character of permissible interest need to be explored and researched. The term interest has been generally considered as *riba* and generally considered unlawful by the general Muslim community. The former Grand Mufti of Egypt Sheikh Ali Jumuh said in his lecture, *Al-Fawa'id Al-Bankiyah Laysat Al-Riba Al-Muharramah Fi Al-Adyan*,

"Firstly, *riba* is impermissible. It is a clear and unquestionable matter in the religion. In fact, *riba* is forbidden in all religions of the world, and not only in Islam. *Riba* is like *zina* (fornication), where a sane person would not accept *zina* from any religion."

He further said, "Allah has made pig impermissible. If someone place before us a goat and we call it pig, does it make the goat impermissible? It is just a name that has been given to the goat. If the whole village have unanimously agreed that the goat is called a pig, it will never make the goat unlawful."

He then states that the monies that are placed in banks are not loans.

There are differences between loans and investments. The monies placed in banks are used for investments. His statements call for an in-depth study on interest distributed by banks and to differentiate it between permissible and non-permissible interest. In this article, we are focusing on the interests which are distributed in the Singapore Government Savings Bonds (SGSS).

Relooking at *riba*

This matter of relooking into the actual essence and interpretation of interest, and its difference with *riba* that is forbidden in Islam has been originally brought forth by

the Late Grand Sheikh of Al-Azhar Syed Muhammad Tantawi.

His idea and opinion on the reinterpretation of interest and explaining the differences between permissible and non-permissible interest have received wide criticism by many scholars. Nevertheless, his idea and opinion can be considered revolutionary since they have triggered many other scholars to restudy and to reclassify the various forms of interest and their religious rulings in Islam. His opinions have been given support by the former Grand Mufti of Egypt Sheikh Ali Jumuh.

The author of this article opines that the opinions forwarded by both scholars i.e. Sheikh Tantawi and Sheikh Ali Jumuh require serious scrutiny, have to be restudied and should be given its due worth and appreciation.

Sheikh Syed Muhammad Tantawi stated in his book, *Mu`amalat Al-Bunuk Wa Ahkamuha Al-Shar`iyah*,

"We do not see any arguments from a religious text or *qiyas* which could give comfort to us, which stop anyone from receiving profits in advance. As long as this determination (of profits) has been agreed upon through the process of choice and consent from both parties. And through this agreement, whoever wishes to transact with banks which have predetermined the profits in advance is free to do so, and there is no issue in relation to the Shariah. And the measure of impermissibility or permissibility is not in the predetermination or non-predetermination of profits, but the real measure is that the transaction must be devoid or clear of cheating, fraud, *riba*, injustice, exploitation and anything close to it which are vices which have been made impermissible in Islam by the Shariah."

In his statement, Sheikh Tantawi has determined one of the characters of impermissible *riba* which is, "cheating, fraud, *riba*, injustice, exploitation and anything close to it."

If the security issued by the government in the SGSS is free from all the characters that have been mentioned by Sheikh Tantawi, then we have freed ourselves from one of *riba*'s requirement.

There have been many discussions arising from the opinions of Sheikh Tantawi on his views to the profits created by conventional banks.

The author humbly disagrees with his opinions with huge due respect on the status of interest in normal or conventional banks. There is a huge and vast difference between operations found in conventional banks and the operations of Central Banks or government banks. The objectives of conventional banks are to maximise profits for its shareholders and are profit driven. It contains features that has been mentioned by Sheikh Tantawi on impermissible interest. On the other hand, Central Bank's objectives are to serve the nation and its population. Thus, the opinions brought forth by the two scholars on the permissibility of interest should be directed towards Central Banks, government Banks or Monetary Authorities. Their opinions are absolutely congruent and suited towards Central Banks that pay out interest for the issuance of securities such as bonds and notes.

The features and the special relationship that were created between securities holders and Central Banks are unique as compared to the relationship between borrowers and lenders in conventional banks.

Not all interest is *riba*

This issue as any matters concerning interest and *riba* would be contentious and controversial. Before any issue is discussed and deliberated, the foremost matter that should be explained is the correct understanding of the subject matter. What are the differences between interest that are permissible and interest that are non-permissible?

As the maxim goes, *Al-Hukm `Ala Shai' Far' `An Tasawwurih* (the ruling on a subject matter is a branch of its full picture). This maxim states that a ruling or a religious opinion can only be made after a full and accurate understanding of the subject matter has been made. Thus, a proper and solid understanding of the Singapore Government Savings Bond or SGSS needs to be presented before a proper ruling could be made and decided.

A thorough discussion should also be made on the actual relationship between the government and its citizen before a correct and fair judgement could be made on

the status of coupons and interest issued by the government in the SGSS.

Much discussions can be found in classical text made by classical scholars on the legality and permissibility of interest issued between a son to his father and a master to his slaves. In contemporary time, this opinion has been used and equated to the status of interest between a subsidiary to its parent company.

A loan between a father and son, or between an owner and his slaves is considered by some scholars to be interest that is permissible. The reason behind it is that the money is originated from the same source and distributed back to the same source. The hand that gives, and the hand that receives come from the same hand. And the element of "cheating, fraud, *riba*, injustice,

exploitation and anything close to it" would not be present. The question that arise is: Is the relationship between the government bank and the bond holders akin to the relationship between father and son, or master with his slave? Or the relationship between a parent company and its subsidiary. Are interests charged between a parent company and its subsidiary considered *riba*?

To get to the bottom of this matter, we need to understand the sources of monies received by the government and the monies contributed by the bond

holders. Are they derived from the same source? What then is the relationship between the citizens and the government?

The citizens are the ones who formed the government to run their daily lives and to ensure the smooth running of the country. The citizens could be considered as owners and the parent company of the government. The government was formed through democratic selection process of the citizens. And the citizens are the ones who pay for the running of the government through their taxes. They are effectively the owners of the government.

When the government requires monies to build projects and infrastructures, it would call out on the citizens to invest and put in their monies via issuance of securities such as bonds, treasury bills and notes. A fixed amount of returns is distributed to the investors via issuance of coupons or interest.



Sheikh Ali Jum'ah

Does this mean that the money that gives the fund and the hand that receives the interest is the same hand?

What is a government?

Government has been defined as,

“A group of people that governs a community or units. It sets and administers public policy and exercises executive, political and sovereign powers through customs, institutions, and laws within a state. A government can be classified into many types—democracy, republic, monarchy, aristocracy, and dictatorship are just a few.” (Business Dictionary, www.businessdictionary.com)

Government are bodies that look after the interest of its population and would spend monies and resources to improve the lives and qualities of the community. When government requires fund or monies for projects or the building of infrastructures, it would take loans through the issuance of Bonds, Certificates and Notes to the public. The bonds, Certificates or Notes holders would receive coupons or fixed interest. Are the interests from these issuances considered as impermissible *riba*?

This author would not think so due to the arguments that have been forwarded. The government in reality is owned by the people and its community.

The citizens are the ones that create the government to govern over themselves and they would also be the ones that bring down the government if they are not competent in their work and do not perform according to their required responsibilities.

The Government gets its resources and budget through charging various forms of taxes. When they are in deficit or if there is a possibility of defaults from the loans taken from the public, they could charge higher taxes.

The public and citizens are in essence the ones who gave the loans to the government. And when the government distribute the interest from the loans received, they are in essence giving themselves the interest payments. It would be seen coming from one source of fund. The giving hand and the receiving hand is the same. Thus, this are interest which are permissible in Islam.

As stated in, “The Singapore government’s total revenue is estimated at S\$69 billion as of the third quarter of

2017. As with most governments, Singapore earns the bulk of its revenue from taxes- income, property, excise and customs duties, as well as GST.”

(www.guidemesingapore.com)

Are SGSS loans or investments?

Do we look at the form or the substance of *riba*? In Islamic finance, much has been discussed between form and substance. But when it reaches its final decision, many experts state that the substance would be the decider and not the form.

A matter could have the same name or exterior but if the essence and substance is different, it should have different rulings.

There is a huge difference between loan and investments.

Sheikh Ali Jumuah furthers states in his lecture, “The maxim which states: All loans that generate benefit is *riba*, is a maxim which is generally accepted and it should not be questioned. But the monies that are placed in banks are not loans but considered as investments. Same as what we have said before between a goat and a pig. A goat being called a pig does not make the goat unlawful.”

In this matter, we need to differentiate and determine the purpose and the usage of the monies collected in SGSS. Is it used for investments?

Loans which do not generate profits and returns but rented to lender are the main reason Islam forbids the lender from benefiting and receiving additional payments. This interest which is detrimental to the borrowers is known as *riba* and are unlawful in Islam.

Investments on the other hand generate profits and returns and thus fair for the investors to receive payments beyond the monies that have been invested. These profits generated should be fairly distributed between the investors and managers.

Are the monies received through SGSS used for projects and investments that would be beneficial to the population, as well as giving economic value to the country? The answer would be yes.

In www.gov.sg, the Singapore Government explains its policy on debt,

“In Singapore’s case, our outstanding debt comprises Singapore Government Securities, Special Singapore



Sheikh Muhammad Sayyid Tantawi

Government Securities and Singapore Savings Bonds, which we do not issue to spend. We instead invest all the borrowing proceeds. These borrowings are thus backed by assets. What we earn in investment income from our assets is more than sufficient to cover the debt servicing costs. The Singapore Government in fact has a strong balance sheet with assets well in excess of our liabilities.”

It further states,

“The three types of domestic debts securities are for reasons unrelated to the Government fiscal needs:

1. Singapore Government Securities (SGS) are issued to develop the domestic debt market. SGS are marketable debt instruments issued for purposes of developing Singapore’s debt markets. They provide a risk-free benchmark against which other risky market instruments are priced off.
2. Special Singapore Government Securities (SSGS) are non-tradable bonds issued specifically to meet the investment needs of the Central Provident Fund (CPF). Singaporean’s CPF monies are invested in these special securities which are fully guaranteed by the Government. The securities earn for the CPF Board a coupon rate that is pegged to CPF interest rates that members receive.
3. Singapore Savings Bonds (SSB) are non-tradable bonds issued to provide individual investors with a long-term saving option.

Under the Government Securities Act, the Singapore Government cannot spend the monies raised from these three existing domestic debt securities. All borrowing proceeds from the issuance of SGS, SSGS and SSB are invested. These investment returns are more than sufficient to cover the debt servicing cost.”

Conclusion

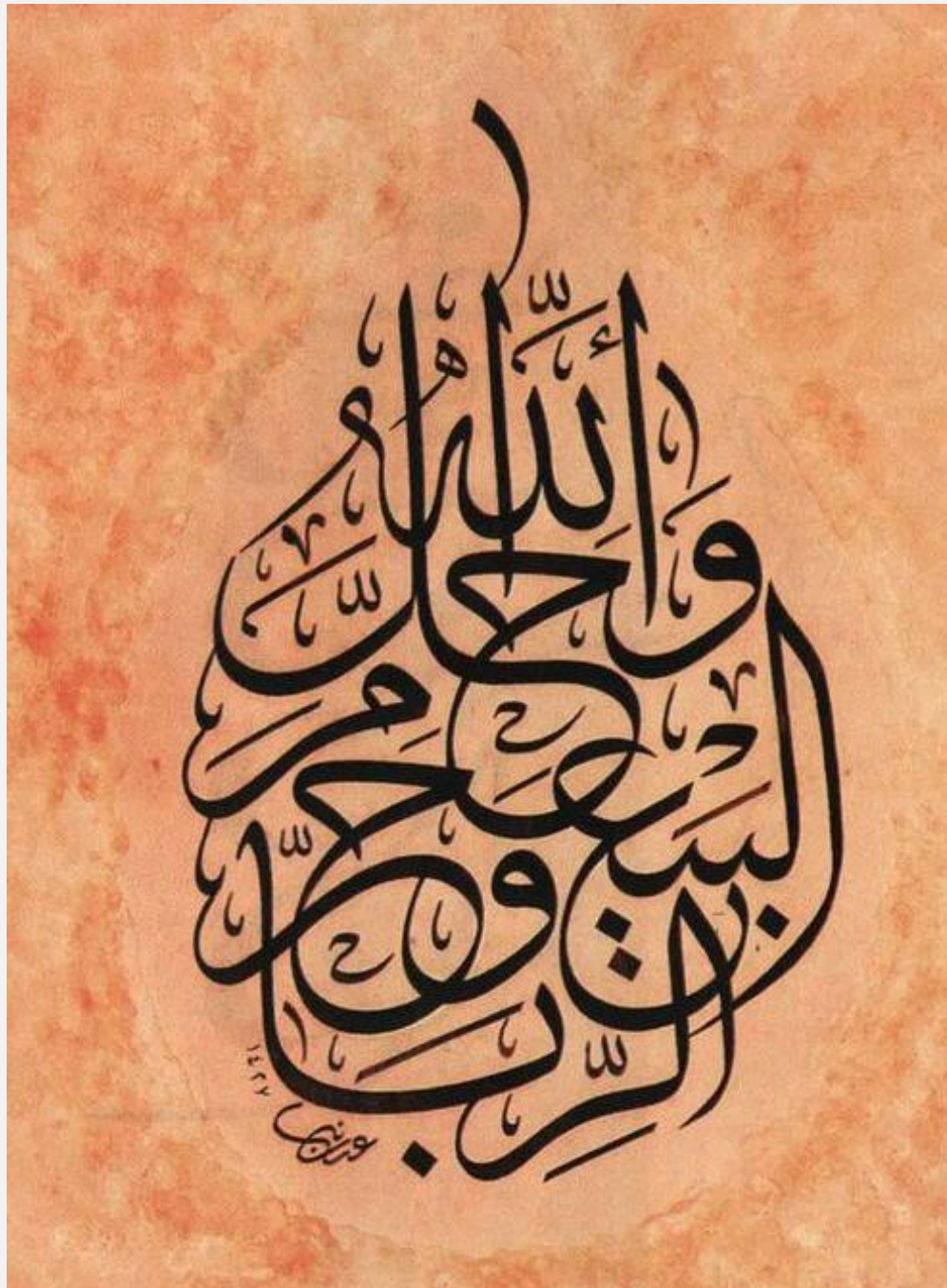
The reasonings presented above have shown that the relationship between the citizens of a country and its Central Banks is unique. And due to the innovation of Central Banks in the 1600s, its true essence and functions have not been thoroughly studied.

The origination of funds, usage of funds and purpose of funds go to the

same parties which are the citizens of the country. It comes and goes to the same hands. Regardless of whether it is *riba* or otherwise, it could be regarded as permissible *riba* which is *halal* in Islam since it is devoid of its impermissible nature such as cheating, fraud, *riba*, injustice, exploitation and anything close to it.

Lastly, the usage of the funds is for investment purposes which benefit the whole general population and the interest distributed in the form of coupons should be considered as profits.

And Allah knows better.



The best of sinners are those who **repent**

At-tirmidhi
islamic-quotes.com

Dealing with Non-Practising/Sinful Close Family Members: Argument for “Hate the Sin, Not the Sinner”

By Ustaz Muhammad Haniff Hassan

When a Muslim has committed himself to live based on his religious principles, the existence of a close family member (i.e. parents, siblings, spouses or children) who chooses a different way of life or possesses habits that do not conform with Islamic teachings (i.e. drinking alcohol, taking drug, fornication, gambling or non-performance of religious obligations) will pose a challenge and problem because:

- the incompatibility of such lifestyle and habits with one's personal beliefs and principles
- the effect of such lifestyle and habits on the home environment and other family members
- energy, mind and time are needed to counsel the family member because Islam obligates Muslim to enjoin good and forbid evil, especially among close family members and often this would cause strain in relationship
- situation like this may induce stress, sadness and frustration to a person.

The outcome of the situation varies. Some may be able to remain patient, continue the good counsel and remain strong. However, many fall into depression and experience broken relationship that harm personal wellbeing and harmonious family life.

How should a Muslim deal with such situation?

The first step, for a Muslim, is to do reflection on self and the problem; What is the reason of factor that could have caused the family member to live such lifestyle or commit the forbidden habit?

The objective is to identify the root of the problem that would help identify the solution and also for Muslim to

identify his own weakness, flaw or negligence that might have contributed to the deviant behaviour or caused his efforts to counsel the family member ineffective.

This is consistent with the act of the Prophet during his trip to the city of Taif for the purpose of inviting its inhabitants to Islam. While on his way back to Mecca after been harshly rejected by the inhabitants, he prayed to Allah for guidance and strength and reflected that the rejection might due to his untactful approach and lack of strategy, instead of blaming the people. His prayer, as reported in a hadith, was;

“O Allah! To you alone I make complain of my helplessness, the paucity of my resources and my insignificance before mankind. You are the Most Merciful of the mercifuls. You are the Lord of the helpless and the weak. O Lord of mine! Into whose hands would you abandon me? Into the hands of an unsympathetic distant relative who would sullenly frown at me? Or to an enemy who has been given control over my affair? But of Your wrath does fall on me, there is nothing for me to worry about.

I seek protection in the light of Your Countenance, which illuminates the heaven and dispels darkness, and which controls all affairs in this world and in the Hereafter. May it never be that Your wrath, that You should be wrathful to me. And there is no power nor resource, but Yours alone.”¹ (Narrated by Al-Tabrani)

A Muslim must also maintain positive attitude that the situation that he is facing is a form of test from Allah s.w.t. and for a good reason as stipulated in the Qur'an;

“And most certainly shall We try you by means of danger, and hunger, and loss of worldly goods, of lives and of [labour's] fruits. But give glad tidings unto those who are patient in adversity.” (The Qur'an, 2:155)

The Qur'an has clearly stated that test and tribulation is part and parcel of life,

"He who has created death as well as life, so that He might put you to a test [and thus show] which of you is best in conduct, and [make you realize that] He alone is almighty, truly forgiving." (The Qur'an, 67:2).

And some of life tests come from immediate family members,

"O you who have attained to faith! Behold, some of your spouses and your children are enemies unto you: so beware of them! But if you pardon [their faults] and forbear, and forgive-then, behold, God will be much-forgiving, a dispenser of grace." (The Qur'an, 64:14-5)

Although life test comes with challenges and hardship, it also opens opportunity for gaining God's pleasure if a Muslim maintains patience and strives to his best ability to overcome it.

This positive attitude is consistent with the teaching of Islam that Muslim should strive to maintain good faith towards Allah s.w.t. as mentioned in a hadith,

"Allah said: I am to my slave as he thinks of Me, (i.e. I am able to do for him what he thinks I can do for him)." (Narrated by Al-Bukhari).

And not to lose hope when facing difficult situation,

"..and do not lose hope of God's life-giving mercy: verily, none but people who deny the truth can ever lose hope of God's life-giving mercy." (The Qur'an, 12:87)

Lessons from the prophets

The Qur'an is the primary reference book for Muslims in all life challenges.

In the context of the problem being discussed, the Qur'an has narrated stories of prophets as best examples and inspiration for Muslims.

There are stories of prophets' dealing with their close family members who committed grave sins and some others rejected the call to *tawhid* and chose to be on the side of disbelievers.

These prophets are:

- Adam – his son Qabil disobeyed God's instruction on offering sacrifice and murdered his brother (The Qur'an, 5:27-30)
- Nuh – his wife and son rejected his faith and perished with disbelievers (The Qur'an, 11:42 and 66:10)
- Lut – his wife refused to accept *tawhid* and perished with disbelievers (the Qur'an, 66:10)
- Ibrahim – his father chose to be with his idol-worshipping people (The Qur'an, 6:74)
- Ya'kob – his children's conspiracy caused tremendous hardship to his son Yusuf (Chapter 12 of the Qur'an)
- Muhammad – his uncle Abu Talib refused to utter the *shahadah* till his last breath (The Qur'an, 28:56).

In addition, there is also a story of Asiah, wife of Pharaoh, in the Qur'an who believed in Allah secretly while his husband was a staunch opponent of prophet Musa (the Qur'an, 66:11)

The above examples illustrate the following scenarios where a Muslim might be facing;

- pious husband living with misguided wife (story of Lut and Nuh with their wives)
- pious wife living with misguided husband (story of Asiah with Pharaoh)
- pious child living with misguided parent (story of Ibrahim with his father)
- pious parent living with misguided children (story of Adam, Nuh and Ya'kob with their children)
- pious individual living with close relatives (story of prophet Muhammad with his uncle and relatives).

Thus, whatever scenario of a misguided close family members a Muslim may have to face, there is example in the Qur'an from the stories of prophets where he can learn from and seek guidance.

وَلَا تَيْسُؤُوا مِنْ رَوْحِ

اللَّهِ إِنَّهُ لَا يَيْسُ مِنْ رَوْحِ اللَّهِ إِلَّا الْقَوْمُ الْكَافِرُونَ ﴿٨٧﴾

..AND DESPAIR NOT OF ALLAH'S MERCY;
SURELY NONE DESPAIRS OF ALLAH'S MERCY
EXCEPT THE UNBELIEVING PEOPLE.

SURAH YUSUF / 87



There are, however, common lessons from all the stories. The first and most glaring lesson is the prophets maintained family relationship with the misguided family members i.e. wife, father and children and did not ostracise them.

Nuh and Lut did not divorce or chase away the wives. Nuh and Ya'kob did not cut off relationship with their children. Both continued to be dutiful fathers and showed care and concern to them. Ibrahim did not show disrespect to his father. The Qur'an recorded Nuh's love to his son till the last minute of his life in 11:42-5 and Ibrahim's respectful conversation with his father in 19:41-6.

Both were constantly praying for the misguided family members until Allah s.w.t. commanded them to stop (The Qur'an, 9:113-4, 11:46)

The examples contain important lesson for Muslims who are facing the same situation – maintaining relationship and not ostracising the misguided family, despite their misguided behaviour. The wisdom it would allow door of communication remains open which, one day, may cause change in their hearts and behaviour, in contrast of severing relationship, which may not only close the door of communication but also hurts the feelings and aggravates the problem.

Secondly, the prophets continued showing love, care and concern to the family members, although they did not condone the misguided behaviour.

This, thus, brings to important lesson that maintaining family relationship and fulfilling their rights are not forbidden and boycotting and marginalising them are not the only way to deal with them or address the problem. They cannot also be regarded as approving and condoning the sins.

The prophets' stories also teach Muslim parents that faith and piety cannot be inherited. They can only be instilled in children through consistent and continuous education and counsel i.e. from birth till adult.

Parents, thus, must realise that occupying themselves with plentiful *ibadah* to attain personal taqwa and closeness to God, might not have effect on their children's piety, if it is done at the expense of the children's religious upbringing.

From blaming, to self-empowering

It is important to note that maintaining positive relationship and showing love and care may have unintended effect. Instead of realising the mistake and taking steps for change, the family member may regard it as acceptance and, thus, continue with the misguided behaviour.

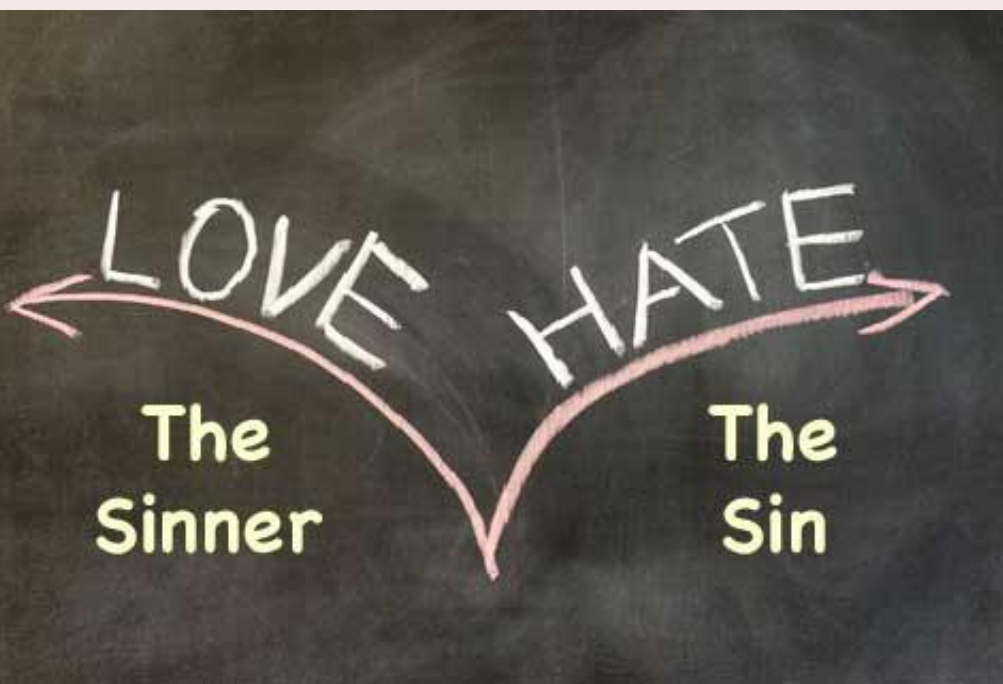
Thus, such approach must be complemented with active and constructive engagement to counsel the family member and change his behaviour or lifestyle.

This requires knowledge and skills from various disciplines which should be acquired through methodological learning and training from experts because, most often, the misguided behaviour is a result of complex and multiple factors i.e. not simply lack of religious knowledge or guidance and, thus, continuous preaching about *halal* dan *haram* in Islam, even in a non-confrontational manner, may not have the intended effect.

Instead of spending time blaming, condemning and lamenting about the challenge faced, it would be better and productive for a Muslim who intends to see change in his misguided family member to spend time and energy in empowering himself with necessary tools i.e. knowledge and skills that would help dealing with the situation in an effective constructive manner.

Not to forget, a Muslim must constantly seek guidance from Allah s.w.t. and maintain close relationship with Him through continuous *ibadah* that He provides strength and patience and guides towards harmonious resolution of the problem.

It is empowering also to realise that a person's door towards repentance is not closed as



long he is alive. Stories of sinners discovering or rediscovering the truth is not uncommon.

Two examples can be cited. First is the story of a companion by the name of Tulaihah bin Khuwailid. He apostasised and claimed to be a prophet during the Prophet's life time. However, he returned to Islam during the rule of Abu Bakr, the First Caliph, after his army was defeated in a battle. He later died as martyr in the Battle of Nahawand against Persian empire army during the Second Caliph Umar's rule. Another companion, Abdullah bin Abi Sarh left Islam and joined the Meccans who were the enemy of the Prophet. However, he repented and returned to Islam and was appointed a governor by Uthman, the Third Caliph.

Don't be quick to judge

For member of community, the stories of the prophets teach that one should not be quick to judge or condemn Muslims who have to live with non-practising family members.

Such situation is not a cause for blame in Islam. Allah s.w.t. did not reprimand his prophets for having sinful and disbelieving children, wives and parents. A Muslim is only blamed in such situation if he condones with heart and deed the misguided behaviour and does not strive to counsel the family members.

Unless one has evidence that such Muslim is in complicit with the misguided family members in sin, not judging him negatively is a virtue based on principle, "*al-asl baraah al-zimmah*" (one should be considered innocent and free from any obligation, duty or blame, until proven otherwise) and the Qur'anic verse that says,

"O you who have attained to faith! Avoid most guesswork [about one another] for, behold, some of [such] guesswork is [in itself] a sin..." (The Qur'an, 49:12)

The Qur'an states that no person will be burdened by the sin of others and a person will only be accounted for the deed that he performed,

"That no bearer of burdens shall be made to bear another's burden; and that nought shall be accounted unto man but what he is striving for." (The Qur'an, 53:38-9)

Those who are tested by Allah s.w.t. with non-practising family members, they are required only to counsel them in best manner,

"Call thou (all mankind] unto thy Sustainer's path with wisdom and goodly exhortation, and argue with them in the most kindly manner- for, behold, thy Sustainer knows best as to who strays from His path, and best knows as to who are the right-guided." (The Qur'an, 16:125)

And in best of their ability,

"Remain, then, conscious of God as best you can..." (The Qur'an, 64:16).

The outcome (*hidayah* to change) is in the hand of Allah s.w.t.,

"Verily, thou canst not guide aright everyone whom thou lovest: but it is God who guides him that wills [to be guided]; and He is fully aware of all who would let themselves be guided." (The Qur'an, 28:56)

¹English translation from Al-Mubarakfuri (1996), *The Sealed Nectar*, Saudi Arabia: Maktabah Dar-us-Salam, p. 137.

نَبِيِّ عِبَادِي أَنِّي أَنَا الْغَفُورُ الرَّحِيمُ
[O MUHAMMAD],
INFORM MY SERVANTS THAT
IT IS I WHO AM THE FORGIVING,
THE MERCIFUL

QURAN 15.49