

# **Abubuwa Bakwai Masu Halakarwa: (4- Riba/Kudin-ruwa)**

[Hausa - هوسا]

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## **Abubuwa Bakwai Masu Halakarwa(Riba/Kudin-ruwa)**

**RIBA/KUDIN-RUWA:** A yanzu za mu yi bayani akan abu na hudu cikin abubuwa bakwai da Ma'aikin Allah – tsira da amincin Allah su tabbata a gareshiya lissafa cikin abubuwan da suke halakar da wanda yake ta'amuli dasu , wannan abu kuwa itace Riba/Kudin-Ruwa/Bashi da ruwa.

### **Mecece Riba?:**

**Ashar'ance Riba Itace:** Kari akan wadansu abubuwa kebantattu.

### **Tsoratarwa A Kan Mu'amala Da Riba:**

Ayoyi masu tarin yawa sunyi bayanin narkon azabar da Allah madaukakin sarki ya tanadar mai mu'amala da riba, hakanan Ma'aikin Allah Ya yi bayanin haka harma gashi ya lissafa riba cikin abubuwan da suka halakar da maita'amuli da riba, Allah Ya tsaremu amin.

Allah madaukain sarki yana cewa ***"Duk wadanda suke cin riba bazasu taba tashi ba (daga kabarinsu) saidai kamar wanda aljan ya shafeshi, abinda ya sa haka saboda su (masu mu'amala da riba) sunce ai abinsani kawai kasuwanci kamar ribane, kuma Allah Ya halasta kasuwanci kuma Ya haramta riba, to duk wanda wa'azi ya zo masa daga wurin Ubangijinsa sai ya hanu (daga ta'amuli da riba)***

**to yana da abinda ya wuce, kuma (sauran) al'amarinsa yana wurin Allah, amma duk wadanda suka ci gaba (da mu'amala da riba) to wadannan sune 'yanwuta kuma wadanda zasu dawwama acikinta\* Allah Yana kwashe albarka (daga dukiyar da ake) mu'amalar riba da ita, kuma (Allah) Yana rainon sadaka, kuma (Shi) Allah bayason dukkan maiyawan kafirci kuma mai laifi".Bakara, aya ta:275-276.**

Lalle wadannan ayoyi guda sun yi bayanin yadda Allah ya kyamaci riba Ya haramtata kuma Ya yaye shubuhar wadanda suke ganin kasuwanci da riba duk abu dayane, Allah Ya nuna mana cewa Shi Ya halatta kasuwanci kuma Ya haramta riba, kuma Ya bayyana yalwatur rahmarsa cewa duk wanda wa'azi yazo gareshi ya ji cewa ta'amuli da riba Allah Ya haramta shi kuma ya hanu ya yarda da haramcin ya tuba to abinda ya yi da ya wuce, amma sauran al'amarin sa yana wurin maliccinsa.

Hakanan bayan wadannan ayoyin biyu Allah madaukakin sarki Ya ce **"Ya ku wadanda suka yi imani ku ji tsoron Allah kubar abinda ya saura na riba har in kun kasance ku muminaine. \* Har idan baku aikata (Tuba ba) to ana shelanta muku yaki da Allah da Manzanshi, idan kuka tuba kuna da asalin dukiyarku, kada kuyi zalinci ba kuma za'a taba zaluntar ku ba."**Bakara, aya ta:278-279.

A iya sanina Masu mu'amala da riba da masu kiyayya da salihan bayi sukadai Allah ya shelantawa yaki, lalle wannan kadai ya ishi bala'I ga masu ta'amuli da riba.

Hakanan kuma Ma'aikin Allah Ya tsoratar akan ma'amala da riba, Jabir dan Abdullah ya ruwaito Hadisi daga Ma'aikin Allah ya ce: Ma'aikin Allah Ya tsinewa wanda ya bada riba da wanda akaba, da wanda ya rubuta (sakatare) da wadanda suka tsaya amatsayin shaidu' Ma'aikin Allah Yace "**Duk daya suke**" Muslim ya ruwaito hadisi na **1597**, da Ibnu Hajar a Bulughul Marama Hadisi na **801**. Hakika wannan tsinuwa da Ma'aikin Allah Ya yi wa masu ta'amali da riba lalle yana muna mana bala'in da ke cikin riba, mutum na farko da aka tsinewa shine wanda ya bayar ko waye talaka ko mai kuli, shugaba ko wanda ake shugabanta. Mutum na biyu shine 'Wanda akaba' ko waye kuwa. Mutum na uku 'Wanda ya zama mai rubutu a tsakanin maikarba da mai bayarwa' mutum na karshe da tsinuwar Ma'aikin Allah ta hada dashi a wannan Hadisin 'Sune wadanda suke shaida' sanna Ma'aikin Allah Ya ce duka daya suke. Allah ya tsaremu baki daya.

Ita riba tana cikin abubuwan da dukka shari'un da suka gaba ta sun haramtar da ita, asalima shi ta'amuli da riba daya ne daga cikin siffofin yahudawa da Allah Ya tsine musu tsinuwar kuma ta har abada.

### **Kadan Daga Cikin Abinda Yasa Aka Haramta Riba.**

Tabbas akwai cindukiyar mutane ba tare da hakki shar'antattacceba, akwai kuma cutar da talakawa da mabukata ta yadda ake nunnunka musu bashi musammamma idan sun kasa biya, sannan akwai kuma rashin tausayi, sannan al'amarine da yake toshe hanyar bada kyakkyawan taimako, yake bude hanyar mummunan taimako wanda ke dankwafar da

marashi ko-da-ko Bankine koma kasa, abune kuma da yake gurgunta kasuwanci da masana'antu, sanna kuma al'amarine da yake zama sanadiyyar salwantar dukiya kuma gashi yadda musulunci ya baiwa dukiya kima da daraja, wannan yasa duk abinda zai kawowa dukiya cikas musulunci ya kawar da shi kamar sata, sane, fashi, daukar dukiya a bada ita ga wanda baida kimiyyar kula da ita d.s, to wannan yana daga cikin abinda yasa aka haramta Riba, idan ba'a manta ba ashekara ta **2009** da duniya ta samu kanta cikin matsin tattalin arziki ai nan-da-nan manyan bankuma a turai suka bayyana cewa sun kudin ruwa da suke karba da kashi kaza (a yanzu na manta) ashe suma sunsan cewa riba tana cikin abinda ke karya tattalin arziki cikin gaggawa.

Kada maikarau ya sha'afa cin Riba yana daya daga cikin siffofin Yahudawa da Allah Madaukakin sarki ya tsine musu a kanta, Allah madaukakin sarki Yana cewa: ***"Kuma saboda tsananin zalincin Yahudawa muka haramta musu abubu masu dadi, da kuma yadda suke kange (mutane) masu yawa daga hanyar daidai, da kuma yadda suke karbar kudin Ruwa kuma tuni an hanasu, da kuma yadda suke cin dukiyar mutane da barna"***. Suratun Nisa'i, aya ta 161.

Riba itace kari akan wadansu abubuwa ke bantattu, kamar yadda bayani ya gabata, ashe wannan yana nuna mana cewa ba komai bane riba ke shiga cikinshi. To yanzu wadanne abubuwane wadannan?. Ankarbo daga Ubata dan Samit –Allah Ya kara masa yarda- Hadisine Marfu'I yace ***"Zinare da Zinare, Azufra da Azurfa, Iburo da Iburo,***

***Shinkafa da Shinkafa, Dabino da Dabino, Gishiri da Gishiri, (ayi su) daidai-wa-daida, Hannu-da-Hannu***". Bukhari Hadisi na **2176** da Muslim **1584** (kuma wannan lafazin riwayar Musline). Ayanzu wannan Hadisi ya zayyano mana abubuwa guda shida ya kuma bayyana mana yadda za'a yi mu'amala da su, yadda za'a yi mu'amala da su sharuddabe guda biyu alokacin da bubuwan suka zama jinsi guda, abu na farko ya zama daidai wa-dai-da, abu na biyu ya zama hannu-da-hannu, idan aka saba haka to an ci Riba kamar yadda wadansu hadisan suka nuna.

Mudauki misalan abubuwa biyu cikin wadancan abubuwa shida da aka anbata a Hadisi, misalin abu na farko shine 'Zinare' idan kana da zinare nima ina da zinare ina son inbaka nawa in karbi naka (misanye) sai aka auna nauyinsu ya zama daidai to anan sai inkarbi naka ka karbi nawa (hannun-kuturu-da-na-makaho) ba zan kara maka komaiba, ba zaka karamin komai ba, in an yi kari to wannan Karin ya zama riba, ko da an gyara na wani ba'a gyara na wani ba, balle na ki dankunnen zinarine nawa kuma awarwarone duk ba wani kari, kenan idan kai da kake sayarwa na kawo maka nawa kilo ashirin na awarwaro sai kaban kilo ashirin na sarka, shikenan taro ya tashi ba maganar in kara maka dari biyar ko dubu, in an yi kari to an ci riba.

Misalin abu na biyu kuwa shine mudauki shinkafa, Shinkafa bakidayanta jinsi gudace ta gida da ta waje, kenan yanzu idan na baka shinfafa 'yar gwamnati kwano goma kai kuma kana da ta gida to kaima kwano goma zaka bani hannu-da-hannu, idan

aka yi kari to an ci riba, ashe yanzu idan aka baka shinkafar gwamnati kwano goma aka ce ka bada ta gida kwano goma da rabi to wannan abinda aka kara ya zama riba komai kankantar shi hakanan komai girmanshi, Allah Ya sawwake, lalle wannan yana nuna mana mu kusanci malamai kenan, hakanan idan aka bayar da ta gwamnati yanzu kwano goma sai aka ce kazo bayan karfe kaza ka karbi ta gida kwano goman shima ya zama riba tunda an sami jinkiri, domin hadisin ya nuna ayi daidai-wa-daida, kuma hannu da hannu, kamar yadda bayani zaizo, da izinin Allah.

Mu koma kan wancan Hadisin da ya lissafafa abubuwa shida, sai malamai magabata sukece 'Haramcin riba bai takaitu a kan wadannan abubuwa shida kadai ba, a'a, sudai wadannan shida sune asali duk abinda ke da alaka da daya daga cikinsu sai yakarbi hukuncinshi. Sai malaman sukace abinda yasa Zinariya da Azurfa (wato biyun farko a Hadisin) suka zama abinda riba ta ke shiga shine don suna kudi, saboda haka duk abinda yake kudine Nairace ko Riyal ko Dala, ko Saifa koma nenene indai kune to shima hukuncin Zinariya da Azurfa ya hau kan shi, wannan zai nuna maka gamewa ta musulunci da kuma Mu'ujizar Ma'aikin Allah –Tsira da amincin Allah su tabbata a gareshi- ta yadda ya yi jawabin da ya shafi Riyal da Dala da Naira wanda yake alokacin da yake wannan jawabi babu wadannan kudade, Allah Ya kara masa daukaka, amin.

**Canjin-kudi:** Canjin-kudi nau'ine na kasuwanci da Allah ya halattashi, akan hakane har ake da 'yan-

canji da shugaban canji. Sai dai mu sani kudin da ake canzawa sun kasu kashi biyu, akwai wadanda suke jinsi guda, kamar Naira da Naira ko Riyal da Riyal ko Dala da Dala d.s, to dukkan kudadan da suke a junansu jinsi guda suke ya zama wajibi wurin yin canji asan an cika sharudda guda biyu:

**(a) Hannu-da-hannu:** idan aka sami jinkiri to anci riba, misali idan na zo ka canzamin **N500**, to bai halatta ka karba kace indawo anjima in karbi canjinba.

**(b) Daidaiwadaida:** kenan bai halatta in baka **N500**ba, kai kuma ka bani **N490** ko don sabbine ko dai wadansu al'amura.

Sai kuma kudaden da jinsinsu ba guda ba ne, kamar Naira da Dala ko Saifa da Riya, anan ya halatta asami fifiko inbaka Dala **100** ka bani **N150,000**. amma dole ya zama hannu da hannu, bai halatta a sami jinkiriba.

**Abinci:** Musanyar abinci da abinci hasne kuma nau'ine na halastaccan kasuwanci, saidai shima ya kamata asan abinda suke jinsi guda da kuma wanda suke ba jinsi gudaba. Kamar shinkafa baki dayanta jinsi gudane, kenan lokacin musanye dole asamu sharudda biyu hannu da hannu kuma daidai wadaida, kamar yadda bayani ya gabata, hakanamma gero da gero bai halatta inbaka gero na bara kwano goma kai kuma ka bani na bana kwano tara ko shadayaba.

Lalle wannan yana nuna mana yadda kofofin afkawa riba suke da yawa domin sau da yawa wani yana bada bashin kudi akan idan za'a dawo mishi da

su sai anyi kari, wanda yake da yawan Bankuna da daidaikun jama'a akan haka suka ginu. Wannan nau'uka na riba bayanansu ba zai wadatarba a dan wannan rubutu, sai dai a kusanci malamai sannan kuma alizimci karatu akan kasuwanci, domin hatsarin da yake cikin Riba da fushin Allah akan dukkan mai ta'amuli da ita hard a wanda ya rubuta da wanda ya tsaya shaida duk tsinuwar Allah ta hau kansu kamar yadda bayani ya gabata, Allah muna rokonka ka ciyarmu abinda yake halal kuma ka sa mu cika da imani, amin.

**Rbutawa :**

**Malan Aliyu Muhammad Sadiu**