

THE CURSE OF USURY AND INTEREST

Bis Millaa Hir Rahmaa Nir Raheem

(In the name of ALLAH, Ever Gracious, Ever Merciful.)

1. For a theft you send a man to jail. For a murder you hang him. What do you do to a usurer? There is no human law against a usurer. Here Allah himself comes in to punish the usurer. A usurer is at war against Allah. Allah will raise him in disgrace on the Day of Judgment as if possessed with madness.

Surah Baqarah 2:275-280: "YATA RABBATU HUSH SHAITAANU MINAL MASS." Usury is prohibited in Qur'aan whereas trade is permitted. Exploitation of man by man is prohibited but clean business is permitted. Usury is against Allah's laws of equity and justice. A usurer by his usury causes financial imbalance in society. He fleeces others.

2. Allah says usury will be deprived of all blessings of Allah, whereas charity will be given an increase by Allah. Usury is exploitation. It is destined for a doom. Usury is grabbing others labour and sweat and that too while he is in times of need, difficulty and misery. A usurer takes an undue advantage of one's misery and plight. That is why it is prohibited in Towrah and Gospels also. The job of a usurer is not to toil with his own hands and sweat, but to coil and entangle the borrowers neck. Usurer's are satanic people. They are rebel to God.
3. There are occasions in ones life when one is hard pressed for money. Under pressure-man goes to a usurer and asks for a loan. Usurer is only too pleased to accommodate him. A usurer is always ready to

show compassion to the borrower while in his heart he cherishes an intense desire to make maximum gain out of his bad situation. Now let us see his methodology. He gives him a certain amount of loan on a compound interest but immediately deducts the first month's loan installment. Say if the loan was of a thousand rupees at a monthly repayment rate of one hundred rupees per month, then the borrower will get only nine hundred rupees but the compound interest would be on one thousand rupees!

4. A usurer lends say 1000 but gets back fifteen hundred or even more and yet the borrower somehow still remains in debt. A usurer thus doubles up his money. His religion is to make money. Therefore a usurer is keen to loan to anybody even to his wife. The spirit to make profit, and gain is all that is there in his heart. He has no other humane consideration. The worst part is that he is an exploiter of humans when they are in a bad situation. A usurer is an oppressor and an exploiter par excellence! A usurer has an incredible greed for money. Fraud, deceit, cunning, cheating all play their role in usury transactions.
5. Usury is inhumane, uncivil, and ungentlemanly. Usury is like stealing or a day light robbery. It is a financial deceit. A usurer is a plunder of the society. Usury endangers the general well being of the society. A usurer is a corrupter of the society. He is God's rebel because he sucks the blood of other human beings. He is an enemy of mankind. Usurer is a menace and a curse to the society. Usurer bleeds the borrower to a gradual ruin while he gets fat on borrowers labour and his possessions. A usurer thrives on the blood of his borrowers who happens to become his victims. A usurer is a wicked person who

has no care and feelings for others. A usurer is a sweet tongued fellow, but he is clever, cunning, and cruel to his clients. A usurer is a parasite and a blood sucker.

6. Once a borrower of a loan is under usurer's debt, the borrower is in trouble. The loaned amount under the curse of compound interest continues to get accumulated to a large amount. To get rid of this fast compounding interest, first the borrower sells off his cow to pay off the debt. Now his children are without butter and milk. Next time the borrower will have to surrender his whole crop to the money lender who will sell it off and take his commission too. By now the loan giving usurer has got his interest as well as his commission. May be the borrower's whole debt is not cleared as yet.

Soon that amount under the curse of compound interest goes up. A farmer always remains in debt through some mysterious method of calculation. The loan giver is always ever ready to "help him" once again by loaning him yet another amount on the same terms and conditions thereby tightening his grip even more over the borrower. Soon a time comes for a settlement day. Finally the borrower sees his mistake but generally it is too late. First his cow had gone. Then his crop was taken over. Then his land had gone. This time his house also goes. A usurer usurps them all.

The usurer can do nothing because of the terms and conditions of the loan agreement were such by which the farmer had agreed to forego his possessions if he became a defaulter. Well that was the agreement he himself had agreed upon and had signed! And he had to sign because he was in a bad situation.

7. Now the farmers woman and children weep and cry. What has happened to their fate. They are on the road without a roof and without means of subsistence. You see this is the curse of usury and its accompanying financial fall outs. It is obnoxious, despicable and disquieting. It is cruel. That is what the loan giver does. He gobbles the cow, the crop, the land and finally the borrower's home!
8. Usury with its attendant system of compound interest is like Allauddin's Jinn. It grows, multiplies, doubles, and redoubles in a matter of weeks, months, and years. For example, if you borrow only one rupee at the rate of fifteen percent per annum. Thinking that the amount of one rupee is trivial and it can be paid off any time. But you forget to pay back. after one hundred years under compound interest the amount would go over 1.5 million rupees! Usury is a misery. It is destruction of future. Usury is swindling. It is without honor. A usurer lacks dignity and human grace because he devours others labour, toil, possessions and even their honour. He causes inequity and imbalance in the society.
9. A usurer has no sympathy, no scruples. His function in life is to swindle and rob others through sweet usury mechanism. A usurer seldom speaks the whole truth. His methods are fraudulent and satanic. Usurers are thieves of others labour and properties. Gradually a usurer buys up everything of the borrower and finally abandons him high and dry-a destitute.
10. A usurer is dishonest and crafty in his means. He is a cheat and a rogue at heart. He is a parasite who sucks the blood of his clients.
11. Lending money at compound interest or even at simple interest is prohibited in Torah, in Gospel and in Qur'aan. It is exploitation of one by the other. It is

taking undue advantage of others especially when one is in trouble, need or in misery. Usury is despoiler of society. Usury is like cannibalism of the society. It is slow yet it is sure. Usury is depravity. It is devoid of humanness. Usury lacks the fine integrity of a healthy, robust society. Usury is cancerous to the general well being of the society. Hence, it is prohibited in all religions.

12. There are other bad effects of usury as well. When one is in debt, up to his neck, he is dominated by the loan giver. He is considered inferior. He is looked down. His liberty and his freedom is jeopardized. The sense of equity goes off. The usurer considers his right to subordinate his client. The result is that the borrower begins to accuse the usurer and vice versa. Bad blood comes in. The hatred and enmity breeds in the society.
13. A usurer is a curse of the society. He is never respected, admired or loved by his neighbours. He is considered as a devil incarnate. A usurer's character is molded by his passion for deceit and cunning. He is ever on wait to pray upon others. A usurer's happiness lies in his evil money but he is equally hated for his this ill gotten evil money. A usurer's success is his capacity to make more and more money fast, but that is exactly the cause that makes him the enemy of the society. A usurer dirties the face of the earth. He is a deadly poison to human society because he exploits the poor and the weak of the society and he deprives them their means of livelihood and existence. A usurer is an evil genius of the society, one must be on guard against him and should keep away from him.
14. Usurers are the exploitory class of people of the society. Each of their five senses is focussed towards the greed of money. They see, hear, taste, smell and

feel only one thing and that is money. They are the universal despoilers. They are the blood hounds of the society who due to their greed for profit want to murder even the whole world. This is the reason that they are the enemies of ALLAH because they create mischief upon His earth. As Holy Qur'aan says in Surah Baqarah at 2:275-280. "Those who devour usury will not stand (in front of Allah on the Day of Judgment) except as one stands whom shaitan has touched or possessed and he is driven to madness. "Yata khabbatu hush shaitaanu minal mass."

15. These are fellows who call usury as trading in money. But trading is permitted. Usury is not. It is illicit. Usury is a sure tool to destroy civilization. Gain from usury is deprived of blessings of Allah—whereas charity and trade has Allah's blessing. Usury is sinfully grabbing other toil and possessions. It is depriving them of their means of livelihood, whereas charity is helping, it is humane, it is blessed.
16. International financial agencies also come under the same definition of usurers. They induce weaker democracies and banana republics to take loan. They dominate their national policies and aspirations by loosening or tightening the purse strings till that country is fully subjugated. International loan giving agencies are like leaches who suck the blood of poor nations to the point of exhaustion. Thus about 300 men or so of the top usury management all acquainted with each other control the destiny of the poor countries.

Bank, bankers, bank note, funds, and credit cards are all cunning scheming baits to lure clients. National debt is a national death. It is a corrupter of society. So beware of usury, usurer, usurper and usurpation. They are all vile because they all deal with interest.

17. Capitalism was born from money lending. They are hand in glove. American President Lincoln of years refused to borrow from Europe when there was need for money. Instead he got floated the government bonds and borrowed from his own people. He did not allow the sovereignty of America to be surrendered to Europe. Thus European dominance over America was side tracked by him.
18. Capitalism means the monetary exploitation by the rich countries of the poor countries. That is why that the money lending countries of the world are getting so rich. See the result of the last fifty years alone. Today America is having the financial domination of the world and the few Jews are master minding their strategy and their schemes.
19. Apparently borrowing money looks like receiving financial help. But due to inherent interest in it, it is monetary ruin of that country. It is mortgaging the national sovereignty. It does not let a poor nation stand on its feet. Bribery and corruption also creep in. Borrowing does not let a poor nation stand on its feet with honour. Loan taking is like drinking sea water. More you take—more you are thirsty.
20. So beware of loans, usury, usurer, usurper, and usurpation. They are all vile because they all indulge in interest.

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