

- heartedness, sadism, exploitation & oppression
- Until this curse not removed, there will forever be turmoil, instability, upheaval, unrest, suffering and misery in the world !
- In eliminating interest, lies the well-being, peace, prosperity, harmony & stability of the world

The many ugly faces of interest!

- Unfortunately, the ‘cancer’ of interest has made its appearance in so many ways, it is impossible for many to detect or recognise it.

Some forms of interest:

1. Investing in a business for a ‘fixed’ return
2. Exchanging gold for unequal amount of gold (like jewellery)
3. Insurance in its variety of forms
4. Certain business deals that are exploitative

Allah & his Rasul have declared war against interest! Are you interested in joining the war against interest?

Join The War Against Interest! How?

- Sincere repentance for past transgressions; seriously work towards giving up totally; seek Shari’ advice from Ulama; clear ODs, surrender policies
- Develop deep and intense hatred for it. Speak about its evils. Stay clear from any thing linked to it. Do not attend bank functions, take their pens, diaries, clocks, gifts, etc.
- If necessary alter lifestyle, back to basics, adopt simplicity
- Help people get out of this mess as quick as possible by:

1. Setting up ‘Shariah-compliant’ banks, finance schemes, investment funds, etc. and support these
2. Also assist the needy through interest-free loans, joint-ventures on profit-loss sharing basis, etc.

With determination and commitment, we’ll win the war against interest, Allah-willing!

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38 Midmar Road - Howick West

Johannesburg
34 Mercury Street - Mayfair West

www.darulihhsan.com
disc@darulihhsan.com
031 - 577 7868

A Curse upon Humanity



By:
Mufti Zubair Bayat

Published By:

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Some interesting but shocking facts about interest!

Look at what the interest-based capitalist economy has done to humanity:

- The 3 top billionaires jointly own more than the GNP of all under-developed countries - with a total population of 600 million !
- It causes 800 million people in the world to go hungry everyday of their lives !
- It kills 100 000 children every year in Ethiopia from diarrhea because all money is used to service debt repayment !
- In some countries of the world, every man, woman, child and foetus! is born with a debt of \$3.5 million - will pay for life !
- In Malawi \$2 budget per person for health service, in UK \$579 per person. Yet debt repayment per person in Malawi is \$6 per person !
- When Zambia was unable to pay, IMF dictated such harsh policies that price of maize (staple food) doubled overnight - result: riots, 14 died !
- 200 companies control 28% of economic activity in world but employ less than 0.5 % of the people!
- 1/6 of people live in the First world but control 80% of economic activity, 5/6 in 'third' world, control only 20%
- The daily per capita in the First World is \$70; in the 'third' world, it is \$2 !
- This is just a tip of the iceberg of the devastation that the interest-based economy has done to humanity!

Now you still want to know why interest is Haraam!

- This horrible monster has directly or indirectly caused incalculable misery to humanity
- It has brought about abject poverty, hunger, disease, death of children, crime, corruption, unemployment, inflation, exploitation - economic enslavement - neo colonisation of the world by multi-nationals

- It has reduced humanity to the level of slaves in 'invisible' CHAINS !!

Break the shackles of slavery!

Finally, the world is standing up to this monster !

- On 15-04-2001, 122 poor countries gathered at Havana, Cuba and cried out:
- "We want a new just and democratic world order which will bring about the removal of the gap between rich and poor!"
- Whether they realised it or not, they were actually calling out for an interest-free world - which only ISLAM can give !
- Even the man in the street in the West is beginning to hate this curse on humanity !
- Starting from Seattle, 40 000 people protested against the IMF and WB - this was followed by ongoing protests at Davos, Washington, Prague, Nice, Quebec (called off) and Genoa, where 150 000 protested. Violence was used to break up protests - 1 died
- This has sent shivers through the 'vampires' of humanity, the 'blood sucking' leeches, modern-day 'draculas' who are starting to panic now that the world is revolting !
- The world is realising that something is drastically wrong with the interest-based economy: "The UN needs to take important role in global economic reform !" - Kofi Annan
- Unfortunately, the global devastation of interest is not understood by many, even Muslims, so they still take a casual attitude towards it, even advising one another how to take out bonds, OD's, contacts with bank managers and so on!

The Qur'an On Interest

- The Qur'an has condemned interest in the most severest of terms
- 8 verses clearly express its prohibition
- "Consumers of interest will stand up like deranged persons on the Day of Judgment" 2:275

- "Allah destroys interest & increases charity" 2:276
- "If you do not refrain (from interest), then hear a declaration of WAR from Allah and His Messenger"

The Hadith on interest

- The Ahadith are equally severe in condemnation of interest.
- "Allah curses the taker, giver, scribe & witnesses - all are equal in sin" - Muslim
- "Interest is among seven major, destructive sins" - Bukhari
- "73 degrees of sin in interest; the lowest is like committing incest with one's own mother" Haakim
- "To receive one coin of interest is worse than committing adultery 33 times" - Tabarani
- "A time will come, when even if a person stays away from interest, its smoke and fumes are bound to get him" - Hadith

Other Views:

- Christianity considers it to be wicked; no communion or burial is offered for the usurer
- Talmud enlikens usurer to murderer
- Aristotle deadly opposed to interest. He regarded money as 'barren' which cannot produce more money
- Many Western writers are writing extensively on dangers of interest. Bruce Rich wrote: "Mortgaging the earth!"

The usurer is like a cunning fisherman!

- Interest is like the bait of the fisherman - it appears as if a 'kind man' is 'feeding' the fish - first it tastes, and then it bites - he is waiting for this moment to 'bring it in' - that's the end of the poor, hapless creature - it is utterly ruined !
- Interest is hated so much because it spawns disgusting attitudes in people - it causes greed, miserliness, arrogance, cruelty, hard-