

THE DIFFERENCE BETWEEN USURY AND ZAKA'AT

It is so because the usury makes the wealth of the community collected into the hands of a few individuals. The community, upon the whole, gets pauperized and plundered; whereas the few individuals, in their individual capacity (even if they have their groups, companies and corporates formed), become Qaruns. A little bit of wealth owned by the capitalists and the rich by which they start their usury business gets all the wealth of the entire community, city or the country sucked to it just as the legendary (Arabian Nights) magnet mountain sucked the bolts and buckles of the ships and boats getting within its magnetic field to it leaving their planks and passengers to be drowned. They (the usurers) have their (other people's) means of livelihood, their time and energy captured and controlled by them and keep generating money from money without any exertion of labour and any justifiable exchange. And, thus, their money keeps inflating lying stagnant at one place instead of remaining in circulation and distribution.

It is this very hell of a difference that is there between the Zakat and usury. Under the usury and capitalist system a few individuals become owner of very large amount of wealth and resources while the rest of individuals get deprived of even means of subsistence. Yet, it does not bring to these few individuals real happiness. No one person or a few individuals can, all alone, remain happy in a collectivity. It is just like some one cannot live in a jungle or even a citizen cannot live, all alone, in a city. The Zakat money makes the collectivity happy; and the usury, having made the collectivity pauper and indigent, makes one or a few individuals owner of very large amounts of wealth. Zakat is that very seed which once laid in the soil, produces out of one seed hundreds of grains. Whereas the usury, having reaped the harvests of others, makes them indigent and robbed of even their last grain and gets the silo of one person overstuffed. This difference between the usury and Zakat has been described, in its peculiar, miraculous and eloquent style, in Qura'an: "يَمْحَقُ اللَّهُ الرِّبَا وَيُرْبِي الصَّالِحِينَ وَاللَّهُ رَئِيمٌ كَرِيمٌ" (Allah obliterates usury, and augments charity. And Allah loves not any ingrate sinner).

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