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YOUTH AWARENESS ABOUT USURY: ANALYSIS OF STUDENTS'  
PERCEPTION UNDER ISLAMIC INJUNCTIONS

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**ABSTRACT**

Islam is a religion of harmony and congruity. This religion has been chosen by Allah Almighty for the betterment of humankind. Since Islam doesn't permit the usurpation of one's privileges and usury wreck the privileges of someone else as well as spreads numerous disasters in the general public. Islam has forbidden usury and it has been proclaimed *hārām*. The purpose of this exploration paper was to get some views concerning usury (*Rībā*). For this reason, two universities were taken, for example, SBBWUP and the University of Gujrat, and 180 examples (surveys) were circulated among students to discover their perspectives about usury (*Rībā*). Every questionnaire had personal data and 15 questions. After dispersion tests, 162 out of 180 respondents were gotten back to us. The perspectives data were shown in different measurable tables and diagrams. Most of the students said they have usury knowledge, but more information should be provided in the form of seminars, workshops, and conferences so that more information the students can get. Teachers of the Department of Islamic studies at the Shaheed Benazir Bhutto Women University, Peshawar, have provided information on usury, but no formal activity took place. While regular activities in the form of seminars, workshops, and conferences saw at the University of Gujarat about usury losses. The students also said that after completing their education, they would try to get a job, but they would not give priority

to a bank job, as the bank's entire system depends on usury transactions. This research work can provide a lot of information concerning its specific field for readers and researchers.

## INTRODUCTION

The religion of Islam has declared usury to be *hārām* and all Muslims agree on it. In the Arabic language, the usury (interest) is called "*Rībā*". The means of *Rībā*, to grow, to increase, to rise, and to excess (Thefatwa.com). The definition of usury (interest) in Islamic terms is that "Lending money to someone on the condition that he will take some more money on return". Usury (interest) is a scourge that not only leads to moral vices like economic exploitation, greed, selfishness, and miserliness, but also economic and financial calamity for society, whether it is taken from a poor man, a rich man, or a capitalist. In any event, Islam does not permit it. Whenever a person requests a loan from another person, he does so under compulsion, and when the lender repays the loan with extra money, it is usury (interest). It is not only unethical but also immoral, to take unfair advantage of someone's compulsion. It is not usury (interest) if a person pays some money voluntarily with loan repayment, but if someone takes advantage of someone's compulsion and takes extra money, including a loan, then Islam forbids it because Islam is a religion of peace and security, and it despises coercion and oppression in any case. Taking additional money as interest is thus not only cruel but also a major offense in Islam. As a result, Islam despises it. The Holy Quran says that "Do not consume one another's wealth unjustly, nor deliberately bribe authorities to devour a portion of others' property, knowing that it is a sin" (Al-Quran, 2: 188). *Rībā* refers to the increase in fixed-term debt that the borrower demands from the debtor and this rate is pre-determined. "Abu al-Qasim al-Hussein bin Muhammad Isfahani says; "The abuse use of real wealth is called usury, but not every excess in the *Shārī'ah* is called usury. But the conditional excess is usury. If the debtor, without condition, gladly gives to that person from which he borrowed money some surplus wealth, it will not be usury (interest)" (Isfahani, Accessed 2020). Further "Abu Mansur Muhammad ibn Ahmad al-Azhari, Muhammad ibn Mukarram ibn Manzoor al-Afriqi, and Muhammad Murtaza al-Husseini al-Zubaidi said; "The abusive behavior is of two types, *hārām* is the debt that is received with excess or benefits (as a condition), it is *hārām* and what is not *hārām*, is that the debtor gives, something as a gift on the original amount in a fixed period. If he gives this extra money to the lender unconditionally, such kind of money is called a gift "*hibāh*" (Ibn-e-Manzor, Accessed 2020). Like same "Abu al-Saadat al-Mubarak ibn Muhammad al-Jazri writes; "In *Shārī'ah*, usury means receiving extra profit on real goods without a commercial transaction" (Al-Jazri, Accessed 2020). On occasion "Ahmad ibn Ali al-Razi al-Jassas Abu Bakr said; "A loan that is conditional on the borrower paying extra money over a specified period" (Jasas, Accessed 2020). Therefore, the extra amount that is taken on the loan with real terms and conditions is usury (interest). If we talk about the age of ignorance, before the arrival of Islam, Arabs were known as the "Burnt Land". The ruthless humans who lived in the deserts did not hesitate to produce breaches in the environment of Arab and the bloodshed had become part of their nature. Such trade could only flourish at that time when the atmosphere of war and bloodshed became hot on all sides. Jews took benefit from such a situation and they created an environment of fighting among different tribes of Arabs. Due to the mischiefs of Jews, wars were for forty years on the slightest thing

among pagan Arabs. In this way, the business of the Jews developed and the Arabs continued to spend all their capital on buying arms and maintaining enmity. The capitalist class (Jews) was ruling every sphere of life. Due to the civil war, people became poorer day by day. Ultimately, they tried to remove their hunger with the milk of sheep or goats or they only ate dates and spend their lives. If they borrowed from a capitalist for trade, most of the profits in trade would go to the capitalist's coffers in the form of usury (interest) and the poor would be forced to live below the poverty line (fikrokhobar). The fact is that before Islam, usury was at its peak in Arab society. People are plagued also by usury along with other moral evils. People were given loans at usury (interest) and for those who could not pay the amount of usury (interest) on due time, their assets were forfeited. Arab society was in chaos and people's lives, honor and assets were not safe. Human beings are being warned to refrain from evil deeds that "You see many of them racing towards sin, transgression, and consumption of forbidden gain. Evil indeed are their actions" (Al-Quran, 5: 62). Islam has a message of peace and harmony for all mankind, therefore Islam brought a great change in the Arab society, where people were given other basic rights to life, there also banned immoral things that were becoming a source of sedition and disorder in the society, one of which was also usury.

Islamic Shariah has not only declared it forbidden but also declared it as a war with Allah Almighty and His Messenger (Asadi, 2011). Allah Almighty says that "O believers! Fear Allah, and give up outstanding interest if you are 'true' believers. If you do not, then beware of war with Allah and His Messenger! But if you repent, you may retain your principal—neither inflicting nor suffering harm" (Al-Quran, 2: 278-279). Further, it is advised to mankind that "Those who consume interest will stand 'on Judgment Day' like those driven to madness by Satan's touch. That is because they say, "Trade is no different than interest." But Allah has permitted trading and forbidden interest. Whoever refrains—after having received a warning from their Lord—may keep their previous gains, and their case is left to Allah. As for those who persist, it is they who will be the residents of the Fire. They will be there forever" (Al-Quran, 2: 275). This humiliating punishment will be because they said that trade is like usury. However, Allah Almighty has made trade lawful and made usury unlawful. It is instructed to a human being that "Such is the 'crushing' grip of your Lord when He seizes the societies entrenched in wrongdoing. Indeed, His grip is 'terribly' painful and severe" (Al-Quran, 11: 102). On the occasion of the farewell pilgrimage, the Holy Prophet (PBUH) announces the prohibition of usury that (Today) the usury of ignorance has been given up, and the first usury that I give up is my uncle's Hazrat Abbas (RA). It's all finished because Hazrat Abbas (RA) used to give loans to people on usury (interest) before the prohibition of usury (interest). Therefore, the Prophet (PBUH) said: Today I will finish their usury (interest) which is payable for other people (Akhter & Saeed, 2016). At another place, the Holy Prophet (PBUH) stated that "In a nation where usury (interest) becomes common, they are affected by a drought, and in a nation where bribery is common, there the afraid of the enemy is spread (Shaibani, 1998). He informed the Muslims about the disadvantage of usury and advised them that usury is a very bad thing, so protect themselves from it. Where usury increases, automatically ruin started there and that nation is moved towards destruction. Our young generation is aware of the losses of usury

(interest) and they consider usury (interest) a bad thing. And in their point of view, the unbalanced environment of society is a cause of usury (interest). Usury (interest) is a curse that is hollowing out the people of society and giving rise to new evils. There is a need to be aware of Islamic teachings and prevent society from the disadvantages of usury. And this will be possible only when people will follow the teachings of Islam and especially the younger generation will be made aware of the disadvantages of usury. This is the responsibility of the teachers that they inform students through lectures about usury in schools, colleges, and universities. Besides, educational institutions can play a vital role by holding seminars, workshops, and conferences on the losses of usury (interest). This research aimed to highlight the awareness of youth about usury and explained the students' perception of Islamic injunctions and the views of students were analyzed in different tables and figures to display the result of this research work. This research work aimed to highlight the awareness of youth about usury and to analyze the students' perception through different pivot tables and pivot figures for displaying the result of this research work. Moreover, the disadvantages were explained under Islamic injunctions too. This research work can be informative due to its specific field for new readers and new researchers.

### ***Basic Question of the Research***

- The basic question of this research is “youth awareness about usury and analysis of students' perception under Islamic injunctions”.

### ***Hypotheses of the Research***

Few hypotheses are produced concerning the aimed research work;

- ✓ People have ignored the teachings of Islam.
- ✓ Our youth does not have awareness about usury (interest), this is an alarming situation for us.
- ✓ People are taking usury (interest) without any fear in society, which means that ethically people are going towards ruin over time.
- ✓ An unbalanced environment is the main cause of usury (interest).
- ✓ Due to a lack of Islamic knowledge, our youth are involving ethically in many evils.

### **LITERATURE REVIEW**

In this research work, we highlighted the concept of youth about the awareness of usury under Islamic injunctions with the views of students' perception. For this motive, we searched many books and articles in which some are being explained in this research work. We studied an article entitled “Commercial Interest and Shariah”, its author is Abdul Waheed Shehzad. This article has informative and useful information concerning its specific theme (Shehzad). Another article, which title is “A short review of the historical critique of usury”, has an educational theory about usury. In this research paper, the authors have described usury in different ancient and modern societies and religions including Islam in detail (Visser & MacIntosh, 2010). This article “The Treatment of Usury in the Holy Scriptures” is an expedient article on usury. Its

authors are Syed Hussain Ali Jafri and Lawrence S. Margolis. In this research paper, the authors have explained an explanatory talk on usury. This article has been proven a useful source for collecting data in write this paper (Jafri & Margolis, 1999). Ibrahim Mohammad Lawal is an author of the “Riba (Usury); A tool that should be carved out of financial transactions”, this is an educational article regarding usury. The author of this article has explained usury (interest) in both religions i.e., Islam and Christianity in detail. We have taken help from all the discussed sources in this research work, beside that we have used the primary and the secondary sources, where we felt necessary to explain the selected topic. Hafiz Atif Waheed has written a book entitled “Anti-interest lawsuit and 14 questions of the Federal Shariah Court”. This book has a lot of information about usury. Here some reflection of the book's explanation is presented as author says, “The biggest cause of the deterioration of the capitalist system in various spheres of life is usury (interest). Usury (interest) has been created in our economic life in such a way that people consider it as an essential element of the economic system and in their thought without it, no economic activity is possible. This is a curse, which elimination is necessary from society, therefore Allah (SWT) has commanded Muslims to eliminate usury along with declaring war against usurers. Because it is a great sin and there is to take advantage of others' compulsions. Therefore, Islam does not like such things....” (Waheed, 2016).

## **RESEARCH METHODOLOGY**

This is qualitative and quantitative research work. We accessed the different sources to collect data such as books, articles, magazines, newspapers, dissertations, and web links. We used mostly primary sources, but somewhere we accessed secondary sources too. For quantitative research, we selected two universities i.e., one was a female university (Shaheed Benazir Bhutto Women University, Peshawar) and the other was a coeducation university (University of Gujrat). We decided to take the department of Islamic Studies and distributed 180 samples randomly among the students (males and females) of both universities. Each sample (questionnaire) consisted of fifteen questions. 162 out of 180 samples were returned to us. The collected data in the form of views of students were analyzed in various statistical tables and figures to display the result.

### ***Data Collection***

Data were obtained from two universities, including Shaheed Benazir Bhutto Women University, Peshawar, and Gujrat University. The number of samples was 180, and each questionnaire had 15 questions. The questionnaire consisted of two parts, one on self-information and the other on general issues. Masters and BS students (males and females) were selected from both universities' departments of Islamic studies for this reason.

### ***Sampling***

One hundred and eighty questionnaires were distributed between two universities i.e., SBBWUP and the University of Gujrat. the Islamic Studies Department was chosen for this motive, and Masters and BS students (Males

and females) were taken. Out of one hundred and eighty respondents, one hundred and sixty-two respondents returned. In separate tables and graphs, the recorded views have been evaluated by statistical methods. The selected questions are explained below.

- Have you ever been told about the disadvantages of usury (interest) by any teacher?
- Has there been any seminar, workshop, or conference about the awareness of usury (interest) in the university?
- Have you ever heard of usury (interest) losses from your parents?
- Have you ever told your siblings about the bad effects and disadvantages of usury (interest)?
- Do you think the unbalanced social system is due to usury (interest) transactions?
- Do you think your family is interested in usury (interest) transactions?
- Have you tried to make people aware of the disadvantages of usury (interest)?
- Have you ever tried to take or give usury (interest) in your life?
- Do you think parents must inform their children about the disadvantages of usury (interest)?
- Do you think there should be programs at schools, colleges, and universities to make students aware of the disadvantages of usury (interest)?
- Have your parents ever borrowed usury (interest)?
- Is the government not sincere in eliminating the usury (interest) system in the country?
- Religious scholars are not sincere in ending the usury (interest) system in the country?
- If you ever have to borrow usury (interest), will you agree?
- Would you prefer to work in a commercial bank?

### ***Procedure***

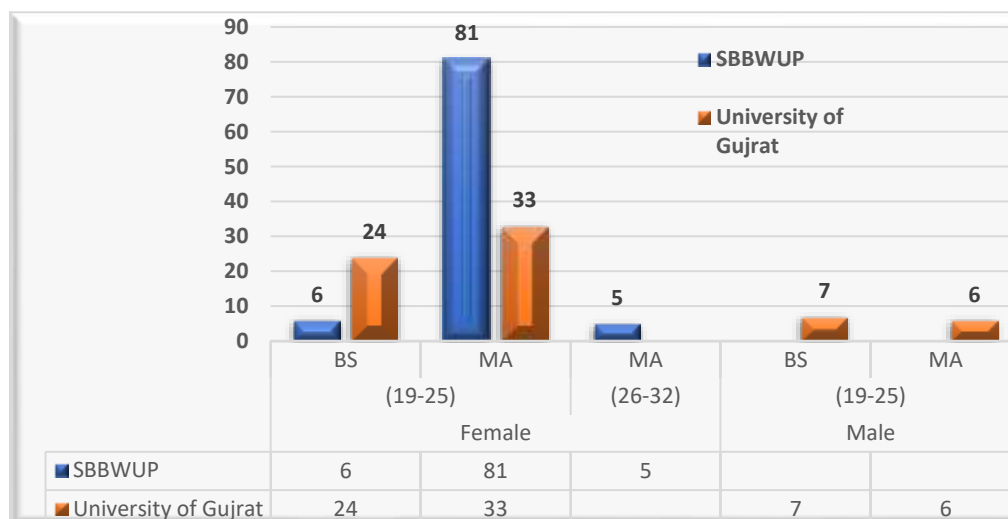
Through the statistical process, the collected data were analyzed and the gathered views were shown in cross-tabulation and different diagrams.

### **RESULT AND DISCUSSION**

In this research work, information was collected concerning youth awareness about usury. For this purpose, one hundred and eighty samples were distributed among the age groups of (19-25) and (26-32) in SBBWUP and the University of Gujrat. Masters and BS students (males and females) of the department of Islamic Studies were focused. All ninety-two answers from SBBWUP such as; 81 from Masters and 6 from BS, and their age was (19-25) were taken. Likewise, 6 students from Masters, their age was (26-32). Whereas 57 responses, in which 24 were from BS and the remaining 33 from Masters, these students were taken from the University of Gujrat, their age was (19-25), they all were females. The remaining 7 and 6 male students were respondents from Masters and BS of the University of Gujrat and their age was between (25-32) (Table 1 and Diagram 1).

**Table 1.** The Strength of Students of SBBWUP And the University of Gujrat (N=162)

Count of Department (Islamic Studies)	Column Labels		
Row Labels	SBBWUP	University of Gujrat	Grand Total
Female	92	57	149
(19-25)	87	57	144
BS	6	24	30
MA	81	33	114
(26-32)	5		5
MA	5		5
Male		13	13
(19-25)		13	13
BS		7	7
MA		6	6
Grand Total	92	70	162



**Diagram 1.** The Strength of Students of SBBWUP And the University of Gujrat

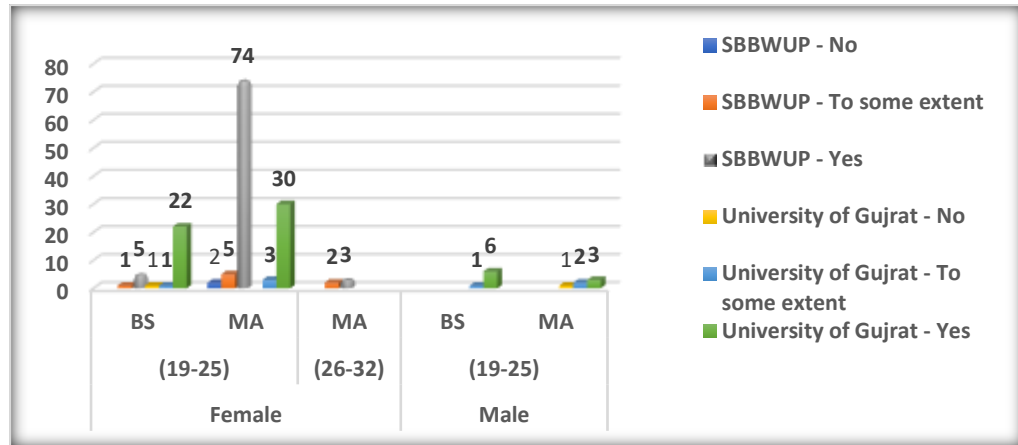
Most students of the department of Islamic Studies of both universities i.e., SBBWUP and the University of Gujrat agreed that they knew about the disadvantages of usury. The 82 female students responded from SBBWUP, which was 5 from BS and the 74 was from Masters. Their age was between (19-25). Whereas the 3 students' age was (26-32) and they were the Masters' students of SBBWUP. The 61 students were from the University of Gujrat. In which 22 female students were from BS and 30 were from Masters. While the

9 male students were of the age of (19-25). In which the 6 was from BS and the remaining 3 was from Masters (Table 2 and Diagram 2).

Count of Department	Column Labels									
	No		No Total	To some extent		To some extent Total	Yes		Yes Total	Grand Total
Row Labels	SBBWUP	University of Gujrat		SBBWUP	University of Gujrat		SBBWUP	University of Gujrat		
Female	2	1	3	8	4	12	82	52	134	149
(19-25)	2	1	3	6	4	10	79	52	131	144
BS		1	1	1	1	2	5	22	27	30
MA	2		2	5	3	8	74	30	104	114
(26-32)				2		2	3		3	5
MA				2		2	3		3	5
Male		1	1		3	3		9	9	13
(19-25)		1	1		3	3		9	9	13
BS					1	1		6	6	7
MA		1	1		2	2		3	3	6
Grand Total	2	2	4	8	7	15	82	61	143	162

**Table 2.** Have You Ever Been Told About the Disadvantages of Usury (Interest) By Any Teacher (N=162)





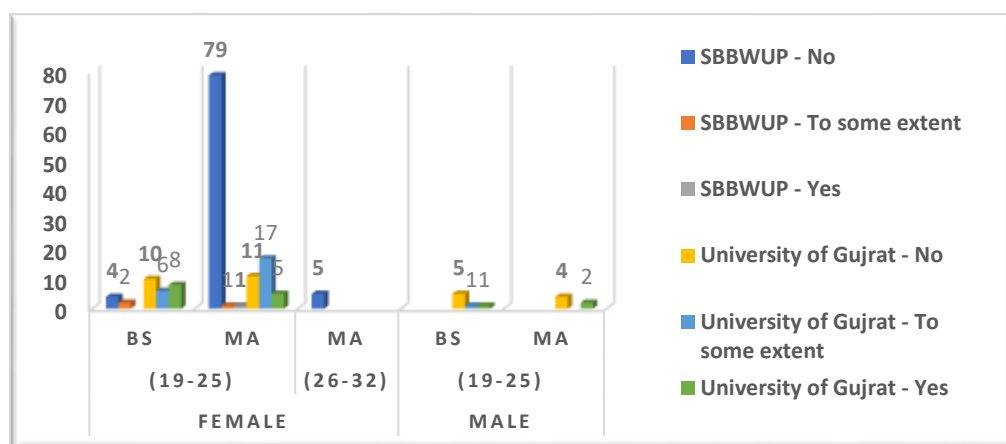
**Diagram 2.** Have You Ever Been Told About the Disadvantages of Usury (Interest) By Any Teacher?

The majority of students in the Islamic Studies Department at SBBWUP said that any workshop, seminar, or conference did not hold in SBBWUP about usury. They were 88 in numbers, 4 from BS and 79 from Masters. Their age ranged from (19-25). Whereas the age of the 5 students was (26-32) and they were SBBWUP students of the Masters. The 21 female students and 9 male students entire 30 students said that any kind of workshop, seminar, or conference did not hold on usury. Same as, 23 female students and 1 male student total of 24 students responded that workshop, seminar, and conference held to some extent on usury in the University of Gujrat through the department of Islamic Studies. Although the 13 female students were of the age of (19-25), they gave their views in positive concerning holding workshop, seminar or conference and the remaining 3 male students were from BS and Masters, their age was (26-32), they also said that the said programs are being held at university by the department of Islamic Studies (Table 3 and Diagram 3).

**Table 3.** Has There Been Any Seminar, Workshop, Or Conference About the Awareness of Usury (Interest) In the University (N=162)

Count of Department	Column Labels			SBBWUP Total	University of Gujrat			University of Gujrat Total	Grand Total
	SBBWUP				No	To some extent	Yes		
Row Labels	No	To some extent	Yes		No	To some extent	Yes		
Female	88	3	1	92	21	23	13	57	149
(19-25)	83	3	1	87	21	23	13	57	144
BS	4	2		6	10	6	8	24	30
MA	79	1	1	81	11	17	5	33	114
(26-32)	5			5					5
MA	5			5					5
Male					9	1	3	13	13
(19-25)					9	1	3	13	13

BS					5	1	1	7	7
MA					4		2	6	6
Grand Total	88	3	1	92	30	24	16	70	162



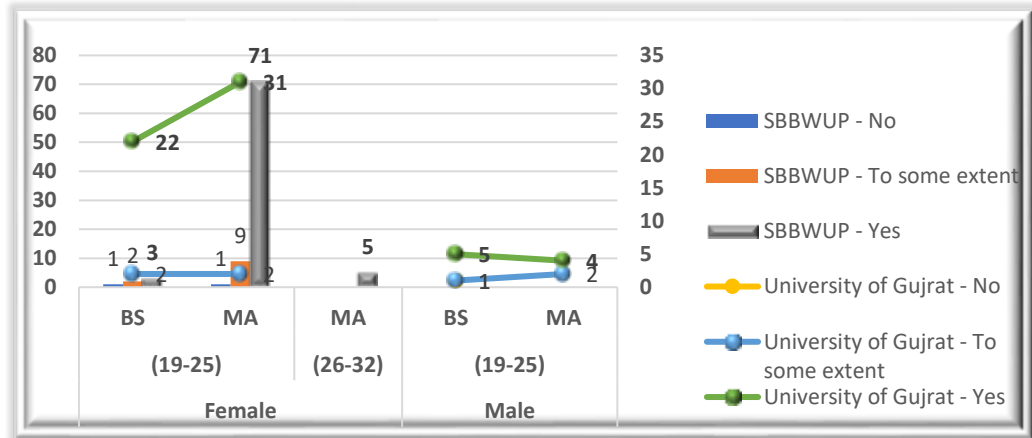
**Diagram 3.** Has There Been Any Seminar, Workshop, Or Conference About the Awareness of Usury (Interest) In the University?

When the question was asked from students of the department of Islamic Studies, SBBWUP, and the University of Gujrat about the hearing of usury losses. They said that they knew about the disadvantages of usury and they heard many times from their parents about the drawbacks of usury. In this, the 92 students responded from SBBWUP, in which BS and Masters' students were involved in replying. Whereas the 62 students replied from the University of Gujrat, in which 31 were female and 9 were male students (Table 4 and Diagram 4).

**Table 4.** Have you ever heard of usury (interest) losses from your parents (N=162)

Count of Department	Column Labels								
Row Labels	No	To some extent	Yes	SBBWUP Total	University of Gujrat No	To some extent	Yes	University of Gujrat Total	Grand Total
Female	2	11	79	92		4	53	57	149
(19-25)	2	11	74	87		4	53	57	144
BS	1	2	3	6		2	22	24	30
MA	1	9	71	81		2	31	33	114
(26-32)			5	5					5
MA			5	5					5
Male					1	3	9	13	13
(19-25)					1	3	9	13	13
BS					1	1	5	7	7
MA						2	4	6	6

Grand Total	2	11	79	92	1	7	62	70	162
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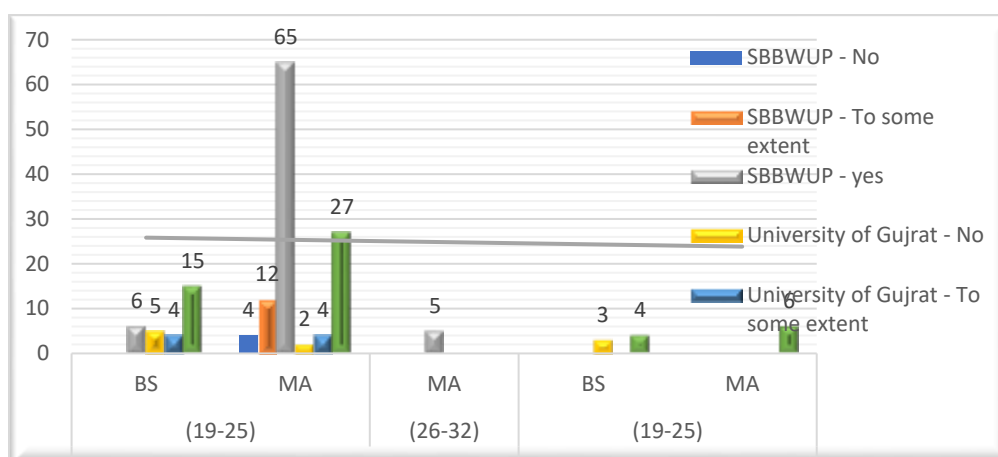
**Diagram 4.** Have You Ever Heard of Usury (Interest) Losses From Your Parents?

When the question from both universities of students was asked during the survey if they have ever told their siblings about the bad effects and drawbacks of usury (interest)? The majority 76 students of SBBWUP answered that they conveyed the drawbacks of usury to their siblings and also subjected them to the negative effects of usury on society. If we evaluated the overall survey ratio, the 65 female students were from Masters and the 6 female students were from BS whereas, their age was about (19-25). The remaining five female students also came from Masters and were in the age group of (26-32). Likewise, the 52 students of Gujrat University answered that they told their family members of the disadvantages of usury and the Islamic teachings about it. Of the total of 52, 15 were BS female students and 27 were Masters female students and their age was (19-25). Although BS had 4 male students and Masters had 6. They were aged (19-25) years. (Table 5 and Diagram 5).

**Table 5.** Have You Ever Told Your Siblings About The Bad Effects And Disadvantages Of Usury (Interest) (N=162)

Count of Department	Column Labels							
Row Labels	No	To some extent	yes	SBBWUP Total	University of Gujrat No	To some extent	yes	University of Gujrat Total
Female	4	12	76	92	7	8	42	57
(19-25)	4	12	71	87	7	8	42	57
BS			6	6	5	4	15	24
MA	4	12	65	81	2	4	27	33
(26-32)			5	5				
MA			5	5				
Male					3		10	13

(19-25)					3		10	13
BS					3		4	7
MA							6	6
Grand Total	4	12	76	92	10	8	52	70



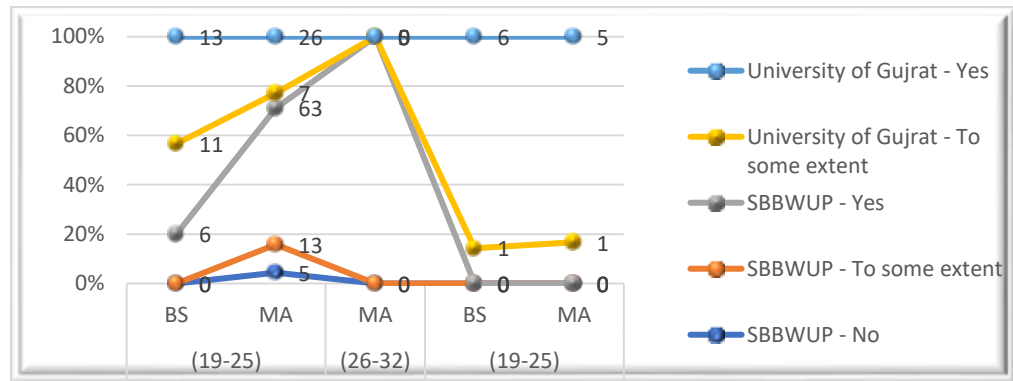
**Diagram 5.** Have You Ever Told Your Siblings About The Bad Effects And Disadvantages Of Usury (Interest)

SBBWUP's 74 students said that it is in their understanding that society's unbalanced atmosphere is a cause of usury and its harmful consequences impact society's environment. While 50 Gujrat University students gave their views that society's unbalanced climate is a major cause of usury. An additional 20 students also answered to some degree about the above situation (Table 6 and Diagram 6).

**Table 6.** Do You Think The Unbalanced Social System Is Due To Usury (Interest) Transactions (N=162)

Count of Department	Column Labels							
Row Labels	No	To some extent	Yes	SBBWUP Total	University of Gujrat To some extent	Yes	University of Gujrat Total	Grand Total
Female	5	13	74	92	18	39	57	149
(19-25)	5	13	69	87	18	39	57	144
BS			6	6	11	13	24	30
MA	5	13	63	81	7	26	33	114
(26-32)			5	5				5
MA			5	5				5
Male					2	11	13	13
(19-25)					2	11	13	13
BS					1	6	7	7
MA					1	5	6	6

Grand Total	5	13	74	92	20	50	70	162
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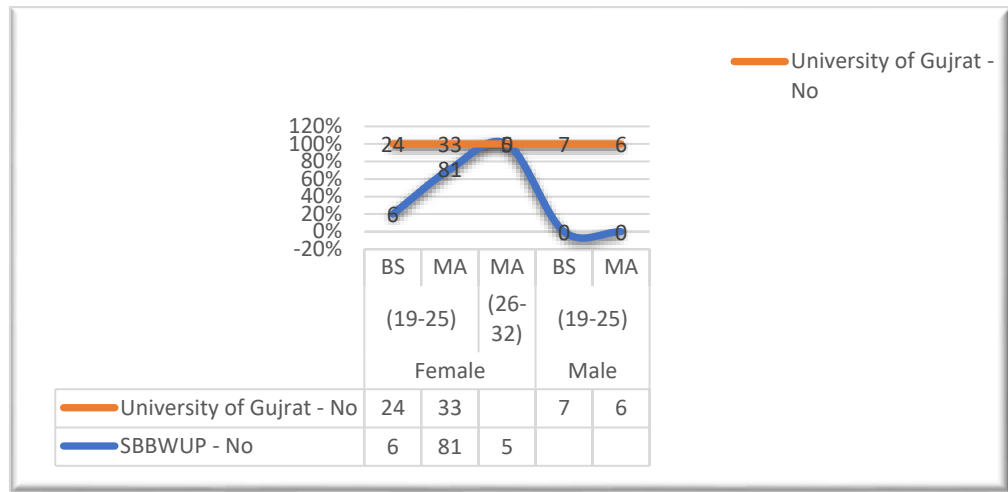


**Diagram 6.** Do You Think the Unbalanced Social System Is Due to Usury (Interest) Transactions?

When the question was asked by students from both universities, such as SBBWUP and Gujrat University, 92 SBBWUP students responded that their siblings were not involved in usury and that they and their families avoided it. They also replied that their families are not interested in giving and taking usury, just like the 70 respondents received from the University of Gujrat (Table 7 and Diagram 7).

**Table 7.** Do You Think Your Family Is Interested In Usury (Interest) Transactions (N=162)

Count of Department	Column Labels				
	SBBWUP	SBBWUP Total	University of Gujrat	University of Gujrat Total	Grand Total
Row Labels	No		No		
Female	92	92	57	57	149
(19-25)	87	87	57	57	144
BS	6	6	24	24	30
MA	81	81	33	33	114
(26-32)	5	5			5
MA	5	5			5
Male			13	13	13
(19-25)			13	13	13
BS			7	7	7
MA			6	6	6
Grand Total	92	92	70	70	162

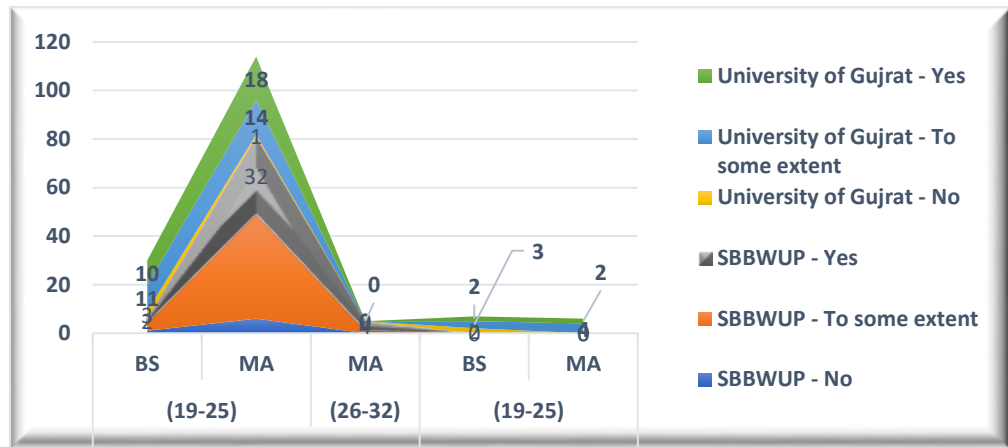


**Diagram 7.** Do You Think Your Family Is Interested In Usury (Interest) Transactions?

In this report, 38 and 48 SBBWUP students said that they were trying to make people aware of the drawbacks of usury. Female students were from BS in these 2 and 3, and 32 and 43 were from Masters, their age was (19-25). While the 4 students were between the age of (26-32). In the same way, the 32 students at the University of Gujrat replied yes, and the other 32 referred to some degree to the situation cited. The 10 and 11 belonged to BS, and the Masters' students were 14 and 18 in counting. Their age was that of (19-25). Whereas BS students were 2 and 3 and Masters students were 2 and 4 and their age was (19-25) (Table 8 and Diagram 8).

**Table 8.** Have You Tried To Make People Aware Of The Disadvantages Of Usury (Interest) (N=162)

Count of Department	Column Labels								
	SBBWUP			SBBWUP Total	University of Gujrat			University of Gujrat Total	Grand Total
Row Labels	No	To some extent	Yes		No	To some extent	Yes		
Female	7	47	38	92	4	25	28	57	149
(19-25)	7	46	34	87	4	25	28	57	144
BS	1	3	2	6	3	11	10	24	30
MA	6	43	32	81	1	14	18	33	114
(26-32)		1	4	5					5
MA		1	4	5					5
Male					2	7	4	13	13
(19-25)					2	7	4	13	13
BS					2	3	2	7	7
MA						4	2	6	6
Grand Total	7	47	38	92	6	32	32	70	162

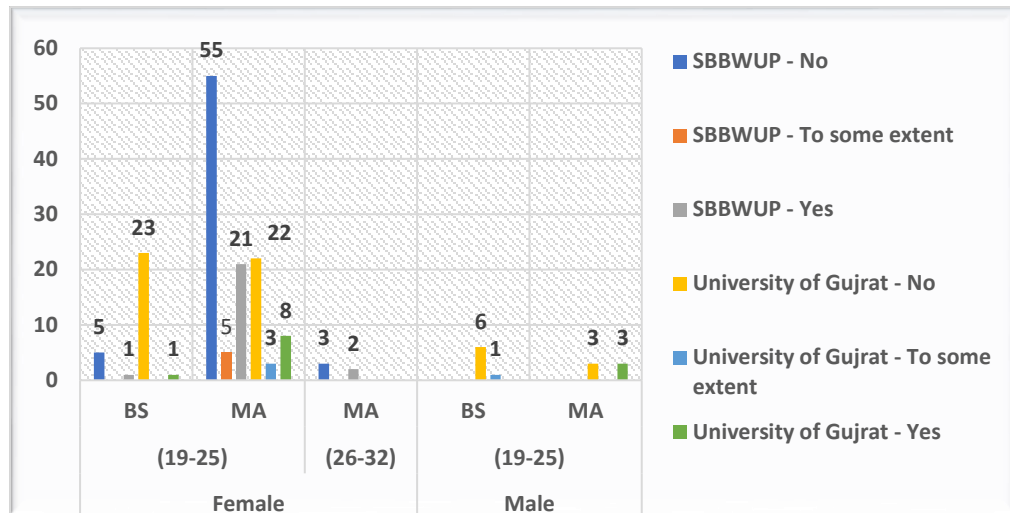


**Table 8.** Have You Tried To Make People Aware Of The Disadvantages Of Usury (Interest)

63 SBBWUP’s students said they never tried to take or give usury (interest) in their lives because in Islam usury is forbidden and even 54 Gujrat University students also replied that they did not attempt to give and take usury in their lives because they hate giving and taking usury. It is not permitted in Islam (Table 9 and Diagram 9).

**Table 9.** Have You Ever Tried To Take Or Give Usury (Interest) In Your Life (N=162)

Count of Department	Column Labels			SBBWUP Total	University of Gujrat			University of Gujrat Total	Grand Total
	SBBWUP	To some extent	Yes		No	To some extent	Yes		
Female	63	5	24	92	45	3	9	57	149
(19-25)	60	5	22	87	45	3	9	57	144
BS	5		1	6	23		1	24	30
MA	55	5	21	81	22	3	8	33	114
(26-32)	3		2	5					5
MA	3		2	5					5
Male					9	1	3	13	13
(19-25)					9	1	3	13	13
BS					6	1		7	7
MA					3		3	6	6
Grand Total	63	5	24	92	54	4	12	70	162



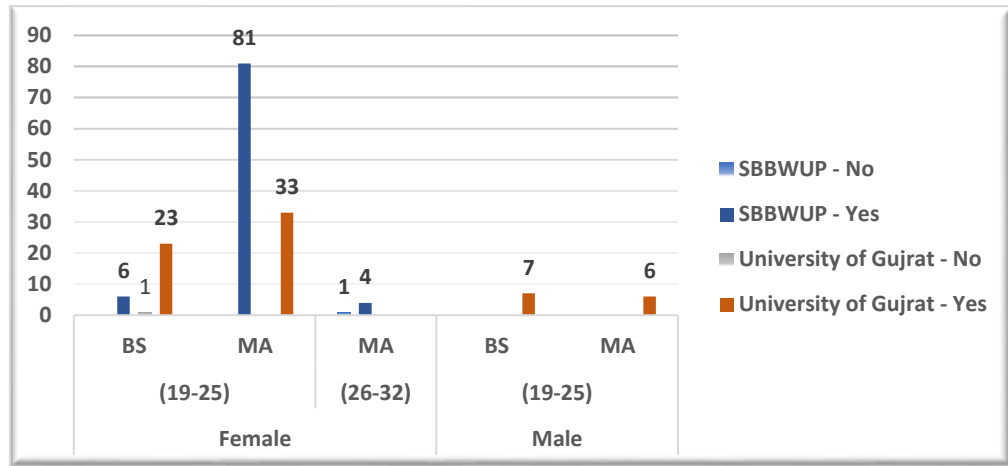
**Table 9.** Have You Ever Tried To Take Or Give Usury (Interest) In Your Life

The 91 students of SBBWUP and the 69 students of the University of Gujrat replied that it is the responsibility of parents to aware of their children of the disadvantages of usury and its negative effects on society (Table 10 and Diagram 10).

**Table 10.** Do You Think It Is The Duty Of Parents To Inform Their Children About The Disadvantages Of Usury (Interest) (N=162)

Count of Department	Column Labels		SBBWUP Total	University of Gujrat		University of Gujrat Total	Grand Total
	No	Yes		No	Yes		
Female	1	91	92	1	56	57	149
(19-25)		87	87	1	56	57	144
BS		6	6	1	23	24	30
MA		81	81		33	33	114
(26-32)	1	4	5				5
MA	1	4	5				5
Male					13	13	13
(19-25)					13	13	13
BS					7	7	7
MA					6	6	6
Grand Total	1	91	92	1	69	70	162





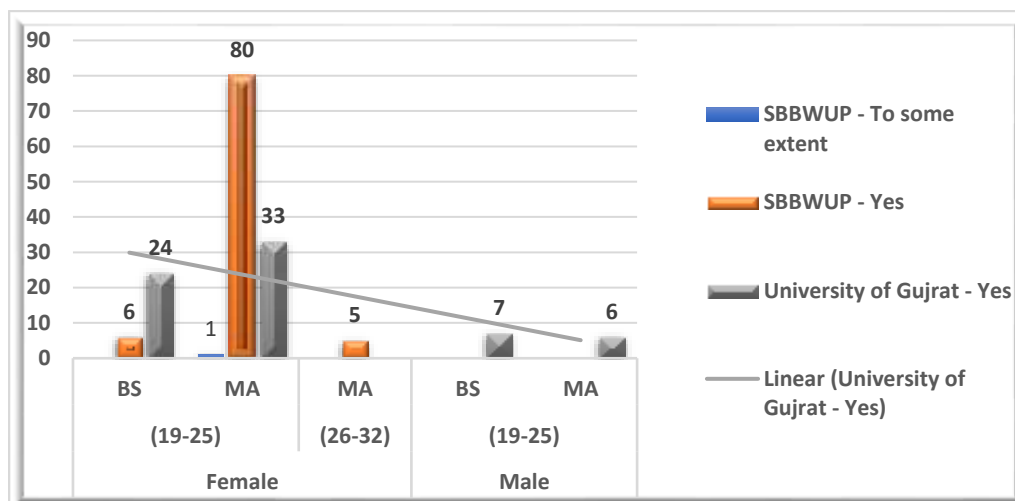
**Table 10.** Do You Think Parents Must Inform Their Children About The Disadvantages Of Usury (Interest)

The 91 female students of Shaheed Benazir Bhutto Women University was said that it is necessary to inform the students of the school, college, and university about the imperilment and disadvantages of usury. Because its disadvantages have serious effects on society and it is producing many evils in society, therefore it is forbidden in Islam. The 86 Students were between the ages of 19-25, years. Of these, 6 female students were from BS and 80 female students were from Masters, and 5 more female students were from Masters and their age was between (26-32). While 57 students were from the University of Gujarat, out of which 24 female students were from BS and 33 female students were from Masters and their age was (19-25) years. whereas 7 male students were from BS and 6 male students were from Masters and their age was also between (19-25) years (Table 11 and Diagram 11).

**Table 11.** Do You Think There Should Be Programs At Schools, Colleges, And Universities To Make Students Aware Of The Disadvantages Of Usury (Interest) (N=162)

Count of Department	Column Labels					
Row Labels	To some extent	Yes	SBBWUP Total	Yes	University of Gujrat Total	Grand Total
Female	1	91	92	57	57	149
(19-25)	1	86	87	57	57	144
BS		6	6	24	24	30
MA	1	80	81	33	33	114
(26-32)		5	5			5
MA		5	5			5
Male				13	13	13
(19-25)				13	13	13
BS				7	7	7

MA				6	6	6
Grand Total	1	91	92	70	70	162



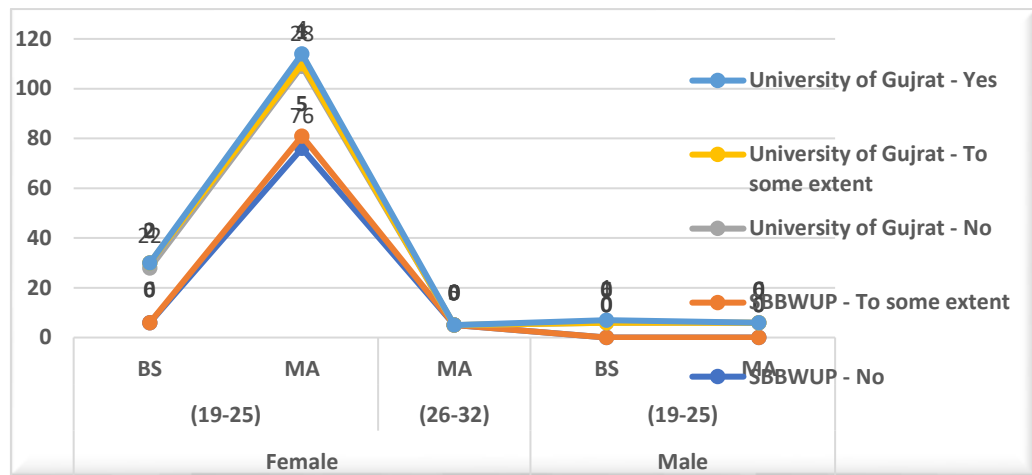
**Diagram 11.** Do You Think There Should Be Programs At Schools, Colleges, And Universities To Make Students Aware Of The Disadvantages Of Usury (Interest)

When the question was asked from SBBWUP students that their parents ever borrowed usury, then 87 students of SBBWUP responded that their parents are aware of the disadvantages of usury and its forbidden condition in Islam. While 62 students of the University of Gujrat replied about the said question, that their parents avoid giving and taking of usury in every matter of life. Because giving and taking are not allowed in Islam.

**Table 12.** Have Your Parents Ever Borrowed Usury (Interest) (N=162)

Count of Department	Column Labels							
Row Labels	No	To some extent	SBBWUP Total	No	To some extent	Yes	University of Gujrat Total	Grand Total
Female	87	5	92	50	3	4	57	149
(19-25)	82	5	87	50	3	4	57	144
BS	6		6	22	2		24	30
MA	76	5	81	28	1	4	33	114
(26-32)	5		5					5
MA	5		5					5
Male				12		1	13	13
(19-25)				12		1	13	13
BS				6		1	7	7
MA				6			6	6

Grand Total	87	5	92	62	3	5	70	162
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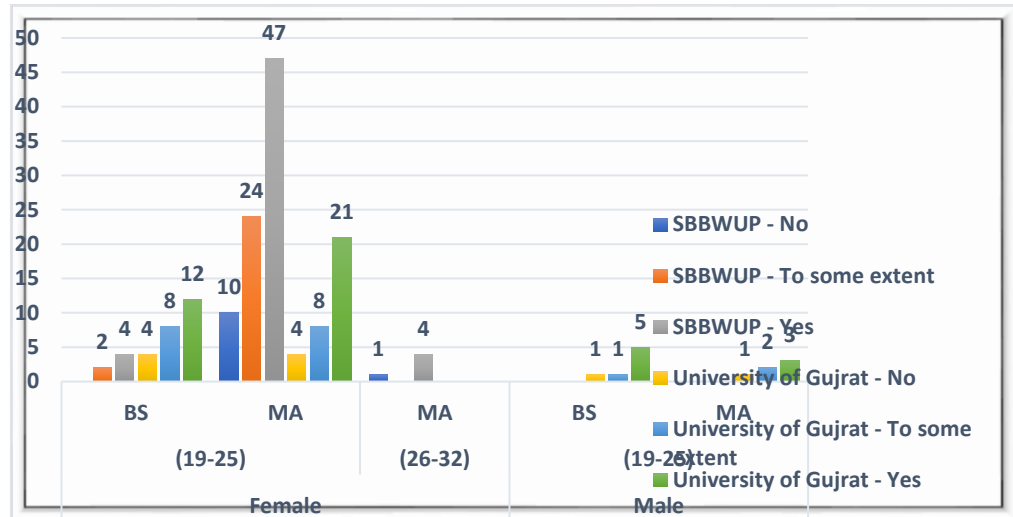


**Diagram 12.** Have Your Parents Ever Borrowed Usury (Interest)

The 26 and 55 respondents agreed that the government is not serious in eliminating the country's usury (interest) system, those students were from the Islamic Studies department, SBBWUP, and the Gujrat University's 19 and 41 students replied that this is true that the government is not interested in eliminating the country's usury (interest) system (Table 13 and Diagram 13).

**Table 13.** Is The Government Not Sincere In Eliminating The Usury (Interest) System In The Country (N=162)

Count of Department	Column Labels								
Row Labels	No	To some extent	Yes	SBBWUP Total	University of Gujrat No	To some extent	Yes	University of Gujrat Total	Grand Total
Female	11	26	55	92	8	16	33	57	149
(19-25)	10	26	51	87	8	16	33	57	144
BS		2	4	6	4	8	12	24	30
MA	10	24	47	81	4	8	21	33	114
(26-32)	1		4	5					5
MA	1		4	5					5
Male					2	3	8	13	13
(19-25)					2	3	8	13	13
BS					1	1	5	7	7
MA					1	2	3	6	6
Grand Total	11	26	55	92	10	19	41	70	162



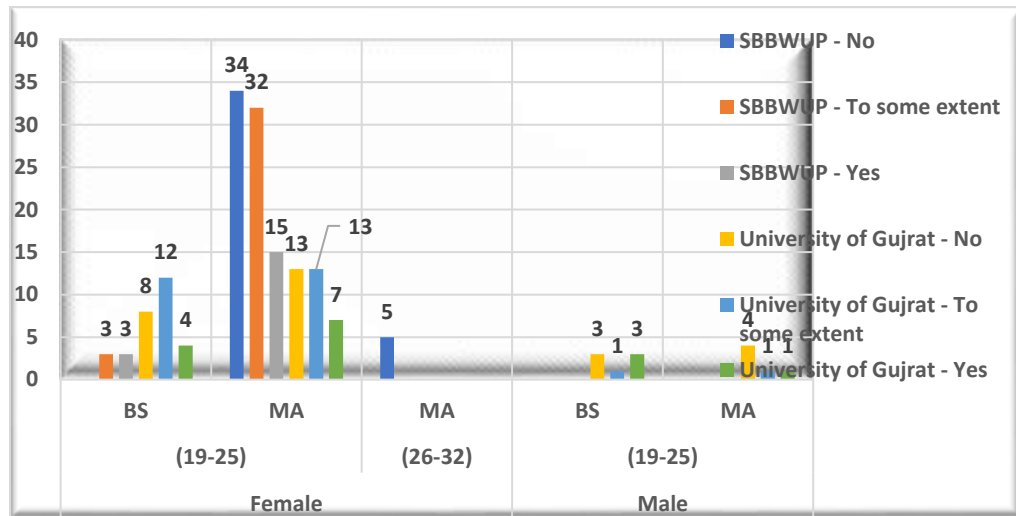
**DIAGRAM 13.** Is The Government Not Sincere In Eliminating The Usury (Interest) System In The Country?

In this survey, when the question was asked from SBBWUP female students that they understood that the religious scholars are not sincere in ending the usury (interest) system in the country. Hence, we received different views from students such as 39 female students replied in no, 35 said yes to the same extent and the remaining 18 students told they agree that the religious scholars do not take interest in finishing the usury system in the country. The same situation can be seen in the University of Gujrat from the below table, i.e., the 28 students replied in no and the 27 students responded to some extent. Whereas the remaining 15 students answered yes. More they said that this is a duty of the religious scholars that they should try to eliminate usury from society. Because we are going towards ruin over time, and usury has produced many evils in society, which ended is necessary from the environment of society.

**Table 14.** Religious Scholars Are Not Sincere in Ending the Usury (Interest) System In The Country (N=162)

Count of Department	Column Labels			SBBWUP Total	University of Gujrat			University of Gujrat Total	Grand Total
	No	To some extent	Yes		No	To some extent	Yes		
Female	39	35	18	92	21	25	11	57	149
(19-25)	34	35	18	87	21	25	11	57	144
BS		3	3	6	8	12	4	24	30
MA	34	32	15	81	13	13	7	33	114
(26-32)	5			5					5
MA	5			5					5
Male					7	2	4	13	13

(19-25)					7	2	4	13	13
BS					3	1	3	7	7
MA					4	1	1	6	6
Grand Total	39	35	18	92	28	27	15	70	162



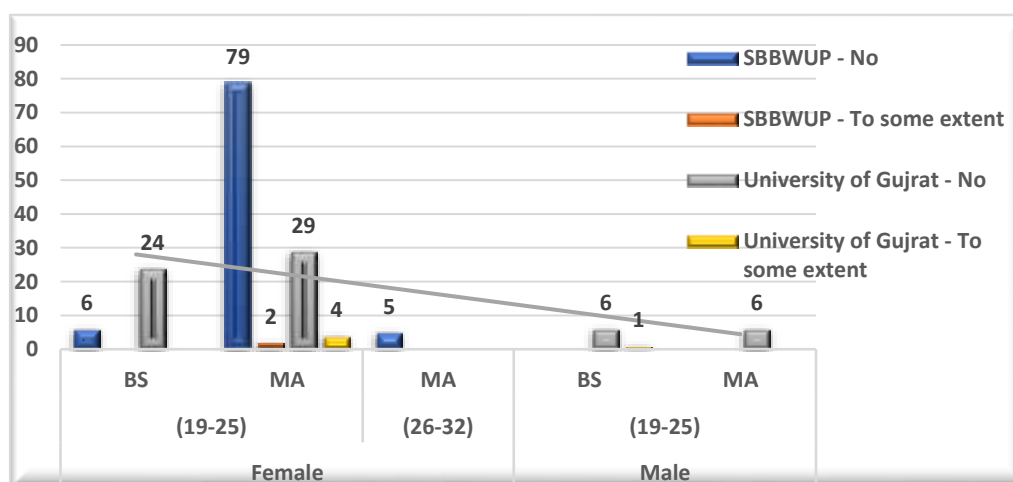
**Diagram 14.** Religious Scholars Are Not Sincere In Ending The Usury (Interest) System In The Country

During this survey the 90 female students of SBBWUP said that they considered usury haram, that is why they do not give preference to usury in giving and taking in any matter of life. The same situation was in the university of Gujrat, the 65 students of UOG replied that usury is haram, it is considered a prohibited action in Islam. Therefore, they dislike the giving and taking of usury (Table 15 and Diagram 15).

**Table 15.** If You Ever Have to Borrow Usury (Interest), Will You Agree (N=162)

Count of Department (Islamic Studies)	Column Labels						
	SBBWUP		SBBWUP Total	University of Gujrat		University of Gujrat Total	Grand Total
Row Labels	No	To some extent		No	To some extent		
Female	90	2	92	53	4	57	149
(19-25)	85	2	87	53	4	57	144
BS	6		6	24		24	30
MA	79	2	81	29	4	33	114
(26-32)	5		5				5
MA	5		5				5
Male				12	1	13	13

(19-25)				12	1	13	13
BS				6	1	7	7
MA				6		6	6
Grand Total	90	2	92	65	5	70	162



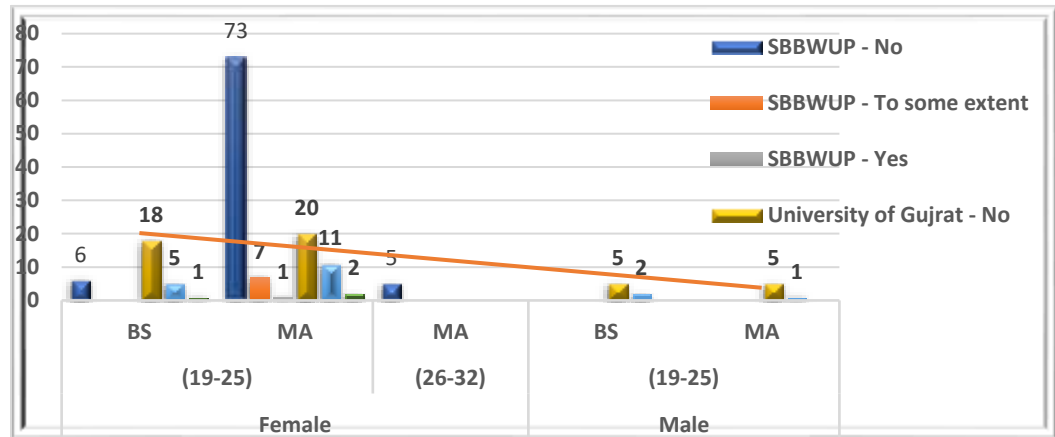
**Diagram 15.** If You Ever Have To Borrow Usury (Interest), Will You Agree

The 84 students of SBBWUP replied that they do not want to do work in a commercial bank because they understand all banking system is connected from usury. We got the same answered from the University of Gujrat that 48 students said they do not give preference to work in any kind of commercial bank because all banks are connected with the usury system. Whereas 19 students replied that they want to work in a commercial bank to some extent, in which 3 were male, 2 males were from BS and 1 male was from Masters. Their age was between (19-25) (Table 16 and Diagram 16).

**Table 16.** Would You Prefer To Work In A Commercial Bank (N=162)

Count of Department (Islamic Studies)	Column Labels			SBBWUP Total	University of Gujrat			University of Gujrat Total	Grand Total
	SBBWUP	To some extent	Yes		No	To some extent	Yes		
Female	84	7	1	92	38	16	3	57	149
(19-25)	79	7	1	87	38	16	3	57	144
BS	6			6	18	5	1	24	30
MA	73	7	1	81	20	11	2	33	114
(26-32)	5			5					5
MA	5			5					5
Male					10	3		13	13

(19-25)					10	3		13	13
BS					5	2		7	7
MA					5	1		6	6
Grand Total	84	7	1	92	48	19	3	70	162



**Diagram 16.** Would You Prefer To Work In A Commercial Bank?

**Findings**

Islam is a religion of peace and harmony, so society does not like any form of corruption. Since usury is a very lethal evil, in Islam it is prohibited and usury is forbidden. The opinions of students from two universities, namely the Shaheed Benazir Bhutto Women University, Peshawar, and the University of Gujrat, were collected in this research work regarding usury. Students said they had heard of the disadvantages of usury and its drawbacks from their parents and teachers. They have information regarding the evils and drawbacks of usury. But at school, college, and university levels, seminars, workshops, and conferences should be held to get more knowledge. The students of the University of Gujarat said that the Department of Islamic Studies conducted various seminars, workshops, and conferences in their university on the awareness of the drawbacks of usury, while the students of Shaheed Benazir Bhutto Women University Peshawar, said that any kind of seminar, workshop, or conference was not conducted on the awareness of the evils. There is a critical need to minimize the evils from the society and there should be activities for this purpose to make students aware of the drawbacks of usury. The students added that they often inform their family members and other friends about the drawbacks of as much possible as they have about usury. All the evils of society were considered by these students to be a cause of usury. In addition, they claim that society's unbalanced environment is attributable to usury, so they don't like transactions of interest. This should also be paid attention to by religious scholars who are major members of the society. A new generation should be conscious of the drawbacks and evils of usury. It has been shown that religious scholars have ignored their duty concerning the awareness of the disadvantages of usury to people of society. Whereas both university students added that because they have usury information and when they would choose a job for themselves in the future, they would not prefer to work in a bank since interest transactions are carried out in the banking system.

## CONCLUSION

Usury is prohibited in Islam because it causes many problems in society. When asked about usury from students at the Shaheed Benazir Women University, Peshawar, and the University of Gujarat, they said they were somewhat aware of the evils of usury. However, in order for parents and teachers to play an important role in this respect, more awareness is needed. Parents' first duty is to make their children aware of the disadvantages of usury, and it is the duty of teachers to educate students to stop the increasing trend of usury in society through various programs such as seminars, workshops, and conferences. Then, from its ravages, society can be protected.

## *Suggestions And Recommendations*

Some suggestions and recommendations are given below;

1. We should clear the concept of usury in front of our children then they will aware of the disadvantages of usury.
2. This is the duty of the teachers that they should give lesson or lecture to their students about the evils and disadvantages of usury.
3. This is the responsibility of every school, college, and university that it should provide information about the disadvantages of usury to its students in the form of lectures, seminars, workshops, and conferences.
4. We have ignored the teachings of Islamic with the passage of time, therefore we should teach our children the teachings of moral ethics.
5. This is the duty of religious scholars that they give motivational talks to people about the awareness of the disadvantages and evils of usury and conduct programs about the awareness of evil acts of society because they are important members of our society.
6. The government should take notice of the increasing ratio of usury because the unbalanced environment of society is a cause of this evil action.

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