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# Preface

Loans have to be paid back one day. Had this been realized by all, how nice life would have been on this Planet. It would not have prompted the poet to say “Neither be a Lender, nor a Borrower Be.” Alas! Given the realities in life, this could remain at best a wishful thinking.

The Prophet صلى الله عليه وسلم said, “Deeds are by intention.”

So their business is to lend and lend more. Their proficiency; skill; competency are all tested in how much they lend and how much they recover and how quickly. Suffice it would be to state that this can be likened to the vigour and strength with which one goes about after fully recovering from any ailment. It is agreed by al beyond doubt “Recovery” is essential and get “recovery” is very essential.

We know right form the appraisal stage up to the actual repayment stage the banks need to be careful. We also know that once the money is in the hands of a borrower, attitudinal changes take place. The borrower, with some few exceptions may be, feels a bit more complacent as after all it is not this “own money” which is at stake. Therefore an attempt is made here to put all that we know already proper perspective.

# Introduction

How many times, since I left Lebanon in 1976 to live in France, have people asked me, with the best intentions in the world, whether I felt “more French” or “more Lebanese”? And I always give the same answer: “Both!” I say that not in the interests of fairness or balance, but because any other answer would be a lie. What makes me myself rather than anyone else is the fact that I am poised between two countries, two or three languages and several cultural traditions. It is precisely this that defines my identity. Would I exist more authentically if I cut off a part of myself?

To those who ask the question, I patiently explain that I was born in Lebanon and lived there until I was 27; that Arabic is my mother tongue; that it was in Arabic translation that I first read Dumas and Dickens and Gulliver’s Travels; and that it was in my native village, the village of my ancestors, that I experienced the pleasures of childhood and heard some of the stories that were later to inspire my novels.

# Le First Chapter

This is the first chapter.