

Surah 2. Al-Baqara

Asad: THOSE who gorge themselves on usury²⁶² behave but as he might behave whom Satan has confounded with his touch; for they say, "Buying and selling is but a kind of²⁶³ usury" - the while God has made buying and selling lawful and usury unlawful. Hence, whoever becomes aware of his Sustainer's admonition,²⁶⁴ and thereupon desists [from usury], may keep his past gains, and it will be for God to judge him; but as for those who return to it - they are destined for the fire, therein to abide!

Malik: Those who live on usury will not rise up before Allah except like those who are driven to madness by the touch of Shaitan. That is because they claim: "Trading is no different than usury, but Allah has made trading lawful and usury unlawful. He who has received the admonition from his Rabb and has mended his way may keep his previous gains; Allah will be his judge. Those who turn back (repeat this crime), they shall be the inmates of hellfire wherein they will live for ever.

Mustafa Khattab:

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 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.

Pickthall: Those who swallow usury cannot rise up save as he ariseth whom the devil hath prostrated by (his) touch. That is because they say: Trade is just like usury; whereas Allah permitteth trading and forbiddeth usury. He unto whom an admonition from his Lord cometh, and (he) refraineth (in obedience thereto), he shall keep (the profits of) that which is past, and his affair (henceforth) is with Allah. As for him who returneth (to usury)--Such are rightful owners of the Fire. They will abide therein.

Yusuf Ali: Those who devour usury will not stand except as stands one whom the Evil One by his touch hath driven to madness. That is because they say: "Trade is like usury but Allah hath permitted trade and forbidden usury. Those who after receiving direction from their Lord desist shall be pardoned for the past; their case is for Allah (to judge); but those who repeat (the offence) are companions of the fire: they will abide therein (for ever).^{324 325 326}

Transliteration: Allatheena yakuloona alrriba la yaqoomoona illa kama yaqoomu allathee yatakhabbatuhu alshshaytanu mina almassi thalika biannahum qaloo innama albayAAu mithlu alrriba waahalla Allahu albayAAa waharrama alrriba faman jaahu mawAAithatun min rabbihi faintaha falahu ma salafa waamruhu ila Allahi waman AAada faolaika ashabu alnnari hum feeha khalidoona

Author Comments

262 - For a discussion of the concept of riba ("usury"), see note [35] on [30:39](#), where this term occurs for the first time in the chronological order of revelation. The passage dealing with the prohibition of riba, which follows here, is believed to have been among the last revelations received by the Prophet. The subject of usury connects logically with the preceding long passage on the subject of charity because the former is morally the exact opposite of the latter: true charity consists in giving without an expectation of material gain, whereas usury is based on an expectation of gain without any corresponding effort on the part of the lender.

263 - Lit., "like".

264 - Lit., "he to whom an admonition has come from his Sustainer".

324 - Usury is condemned and prohibited in the strongest possible terms. There can be no question about the prohibition. When we come to the definition of Usury there is room for difference of opinion. Hadhrat 'Umar, according to Ibn Kathir, felt some difficulty in the matter, as the Apostle left this world before the details of the question were settled. This was one of the three questions on which he wished he had more light from the Prophet. Our 'Ulama, ancient and modern, have worked out a great body of literature on Usury, based mainly on economic conditions as they existed at the rise of Islam.

325 - An apt simile: whereas legitimate trade or industry increases the prosperity and stability of men and nations, a dependence on Usury would merely encourage a race of idlers, cruel blood-suckers, and worthless fellows who do not know their own good and are therefore akin to madmen.

326 - Owing to the fact that interest occupies a central position in modern economic life, and specially since interest is the very life blood of the existing financial institutions, a number of Muslims have been inclined to interpret it in a manner which is radically different from the understanding of Muslim scholars throughout the last fourteen centuries and is also sharply in conflict with the categorical statements of the Prophet (peace be on him). According to Islamic teachings any excess on the capital is riba (interest). Islam accepts no distinction, in so far as prohibition is concerned, between reasonable and exorbitant rates of interest, and thus what came to be regarded as the difference between usury and interest; nor between returns on bonus for consumption and those for production purposes and so on.

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