

Satan's Maniacal Touch

Satan's Maniacal Touch - Islamic Queries 02



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What does it mean to be "deranged by the Devil's touch"? This text examines the sobering warnings in Surah al-Baqarah regarding usury. The text explains that the Quranic comparison of a usurer to one who is "deranged" refers to an unbalanced economic mindset that views usury as being identical to trade.

The discussion clarifies the linguistic roots of "derangement" and the role of Satanic influence in fostering unstable behaviour. It also details the legal transition from pre-Islamic practices to the prohibition of interest, explaining how previous gains were handled and the spiritual consequences for those who persist in usurious habits. By contrasting the altruism of charity with the selfishness of usury, the resource highlights why the Quran uses some of its most horrifying warnings to outlaw interest-based transactions.

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Satan's Maniacal Touch

Answer Provided By

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Question

What is the exegesis of verse 275 of Surah al-Baqarah in which the term “deranged lunatic” has been used, as God has stated:

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ

Those who exact usury will not stand but like one deranged by the Devil's touch. That is because they say, 'Trade is just like usury.' While God has allowed trade and forbidden usury. Whoever, on receiving advice from his Lord, relinquishes [usury], shall keep [the gains of] what is past, and his matter shall rest with God. As for those who resume, they shall be the inmates of the Fire and they shall remain in it [forever]. (2:275)

Answer

In the Noble Qur'an we read the following in regard to usury¹:

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ

Those who exact usury will not stand but like one deranged by the Devil's touch. That is because they say, 'Trade is just like usury.' While God has allowed trade and forbidden usury. Whoever, on receiving advice from his Lord, relinquishes [usury], shall keep [the gains of] what is past, and his matter shall rest with God. As for those who resume, they shall be the inmates of the Fire and they shall remain in it [forever]. (2:275)

A person who consumes usury will find that on the Day of Judgement, he will not be able to stand up

and he will be like one who was touched by the effects of Satan and became deranged. As such, he will not be able to maintain his balance, and at times he will fall onto the ground and at other times, he will stand up right. This is due to the fact that such people used to say: “Trade is like usury (and there is no difference between these two things).”

To this, God has replied, “However, God Himself has made trade permissible (*halal*) and has made usury forbidden (*haram*) – and there are a vast number of differences between these two things! If the advice from God reaches someone and they desist from consuming usury, then they should realize that the profits which were previously gained (before the revelation of the prohibition of usury) can be kept by that individual [as this ruling is not retroactive] and as such, their affairs rest with God alone [and He will forgive their previous actions]. However, a person who returns back to this act (of taking usury and thus, continues on in this sin), will be considered as the inhabitants of the hell fire, and will reside in there forever.”

The meaning of “أكل” (to eat/consume) is the complete appropriation of something and also its entire depletion; the meaning of “ربا” (usury) is the act of taking more in return (for something given) or excessive wealth which is gained through usury.²

The word “يتخبطه” comes from the root word “خبط” and refers to anomalous actions and being lopsided.³ In this regard, there is a phrase, “خبط عشواء”, which refers to the irregular actions of a camel which has weak eyesight and due to this impediment in its vision, it walks around in an abnormal fashion.

Sometimes it is seen standing up; at other times, it walks around aimlessly; later on, it returns back to its original place from where it started walking and during this entire time, it does not seem to be afraid of anything [and rightfully so as its vision is limited]. In addition, “خباط” refers to a state which a person finds himself in, which closely resembles one who is in a state of dementia, however the person is not actually in this state.⁴

If due to the infiltration of Satan, a person is thrown into a condition in which his actions are irregular and uncharacteristic, then it is said about him, “يتخبطه الشيطان من المس” – “It is as if he has become deranged by the Devil’s touch.”

Allah, the most High has used this phrase only once in the entire Qur’an – and that is in regard to the taker of usury as the actions and thoughts of a person who indulges in usurious transactions is like a crazed lunatic.⁵

[The Relationship Of This Verse To The Previous Verses](#)

One of the longest collection of verses one central theme in the Qur’an is in regards to spending of one’s wealth in charity and states the following:

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ سَنَابِلَ فِي كُلِّ سُنبُلَةٍ مِائَةٌ حَبَّةٌ وَاللَّهُ يُضَاعِفُ لِمَنْ يَشَاءُ وَاللَّهُ وَاسِعٌ عَلِيمٌ

The parable of those who spend their wealth in the way of God is that of a grain which grows seven ears, in every ear a hundred grains. God enhances several fold whomsoever He wishes, and God is All-Bounteous, All-Knowing. (2:261)

لَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ ثُمَّ لَا يُتَّبِعُونَ مَا أَنْفَقُوا مَنًّا وَلَا أَذَى لَهُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ

Those who spend their wealth in the way of God and then do not follow up what they have spent with reproaches and affronts, they shall have their reward near their Lord, and they will have no fear, nor will they grieve. (2:262)

قَوْلٌ مَعْرُوفٌ وَمَغْفِرَةٌ خَيْرٌ مِنْ صَدَقَةٍ يَتَّبِعُهَا أَذَى وَاللَّهُ غَنِيٌّ حَلِيمٌ

An honourable word with pardon is better than charity followed by affront. God is All-Sufficient, Most Forbearing. (2:263)

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تُبْطِلُوا صَدَقَاتِكُمْ بِالْمَنِّ وَالْأَذَى كَالَّذِي يُنْفِقُ مَالَهُ رِئَاءَ النَّاسِ وَلَا يُؤْمِنُ بِاللَّهِ وَالْيَوْمِ الْآخِرِ فَمَثَلُهُ كَمَثَلِ صَفْوَانٍ عَلَيْهِ تُرَابٌ فَأَصَابَهُ وَابِلٌ فَتَرَكَهُ صَلْدًا لَا يَقْدِرُونَ عَلَى شَيْءٍ مِمَّا كَسَبُوا وَاللَّهُ لَا يَهْدِي الْقَوْمَ الْكَافِرِينَ

O you who have faith! Do not render your charities void by reproaches and affronts, like those who spend their wealth to be seen by people and have no faith in God and the Last Day. Their parable is that of a rock covered with soil: a downpour strikes it, leaving it bare. They have no power over anything of what they have earned, and God does not guide the faithless lot. (2:264)

وَمَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ ابْتِغَاءَ مَرْضَاةِ اللَّهِ وَتَثْبِيتًا مِنْ أَنْفُسِهِمْ كَمَثَلِ جَنَّةٍ بِرَبْوَةٍ أَصَابَهَا وَابِلٌ فَآتَتْ أُكُلَهَا ضِعْفَيْنِ فَإِنْ لَمْ يُصِبْهَا وَابِلٌ فَطَلٌّ وَاللَّهُ بِمَا تَعْمَلُونَ بَصِيرٌ

The parable of those who spend their wealth seeking God's pleasure and to confirm themselves, is that of a garden on a hillside: the downpour strikes it, whereupon it brings forth its fruit twofold; and if it is not a downpour that strikes it, then a shower, and God sees best what you do. (2:265)

أَبُودُ أَحَدِكُمْ أَنْ تَكُونَ لَهُ جَنَّةٌ مِنْ نَخِيلٍ وَأَعْنَابٍ تَجْرِي مِنْ تَحْتِهَا الْأَنْهَارُ لَهُ فِيهَا مِنْ كُلِّ الثَّمَرَاتِ وَأَصَابَهُ الْكِبَرُ وَلَهُ

ذُرِّيَّةٌ ضَعَفَاءُ فَأَصَابَهَا إِعْصَارٌ فِيهِ نَارٌ فَاحْتَرَقَتْ كَذَلِكَ يُبَيِّنُ اللَّهُ لَكُمُ الْآيَاتِ لَعَلَّكُمْ تَتَفَكَّرُونَ

Would any of you like to have a garden of palm trees and vines, with streams running in it, with all kinds of fruit for him therein, and old age were to strike him while he has weakly offspring; whereupon a fiery hurricane were to hit it, whereat it lies burnt? Thus does God clarify His signs for you so that you may reflect. (2:266)

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ وَلَا تَيَمَّمُوا الْخَبِيثَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِآخِذِيهِ إِلَّا أَنْ تُغْمِضُوا فِيهِ وَاعْلَمُوا أَنَّ اللَّهَ عَنِّي حَمِيدٌ

O you who have faith! Spend of the good things that you have earned, and of what We bring forth for you from the earth, and do not be of the mind set to give the bad part of it, for you yourselves would not take it, unless you overlook it. And know that God is All-Sufficient, All-Laudable. (2:267)

الشَّيْطَانُ يَعِدُكُمُ الْفَقْرَ وَيَأْمُرُكُم بِالْفَحْشَاءِ وَاللَّهُ يَعِدُكُم مَغْفِرَةً مِنْهُ وَفَضْلًا وَاللَّهُ وَاسِعٌ عَلِيمٌ

Satan frightens you of poverty and prompts you to [commit] indecent acts. But God promises you His forgiveness and grace, and God is All-Bounteous, All-Knowing. (2:268)

يُؤْتِي الْحِكْمَةَ مَنْ يَشَاءُ وَمَنْ يُؤْتَ الْحِكْمَةَ فَقَدْ أُوتِيَ خَيْرًا كَثِيرًا وَمَا يَذَّكَّرُ إِلَّا أُولُو الْأَلْبَابِ

He gives wisdom to whomever He wishes, and he who is given wisdom, is certainly given an abundant good. But none takes admonition except those who possess intellect. (2:269)

وَمَا أَنْفَقْتُمْ مِنْ نَفَقَةٍ أَوْ نَذَرْتُمْ مِنْ نَذْرٍ فَإِنَّ اللَّهَ يَعْلَمُهُ وَمَا لِلظَّالِمِينَ مِنْ أَنْصَارٍ

Whatever charity you may give, or vow that you may vow, God indeed knows it, and the wrongdoers have no helpers. (2:270)

إِنْ تُبْدُوا الصَّدَقَاتِ فَنِعِمَّا هِيَ وَإِنْ تُخْفُوهَا وَتُؤْتُوهَا الْفُقَرَاءَ فَهُوَ خَيْرٌ لَكُمْ وَيُكَفِّرْ عَنْكُمْ مِنْ سَيِّئَاتِكُمْ وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ

If you disclose your charities, that is well, but if you hide them and give them to the poor, that is better for you, and it will atone for some of your misdeeds, and God is well aware of what you do. (2:271)

لَيْسَ عَلَيْكَ هُدَاهُمْ وَلَكِنَّ اللَّهَ يَهْدِي مَنْ يَشَاءُ وَمَا تُنْفِقُوا مِنْ خَيْرٍ فَلَأَنْفُسِكُمْ وَمَا تُنْفِقُونَ إِلَّا ابْتِغَاءَ وَجْهِ اللَّهِ وَمَا تُنْفِقُوا
مِنْ خَيْرٍ يُؤْفَإِ إِلَيْكُمْ وَأَنْتُمْ لَا تُظْلَمُونَ

It is not up to you to guide them; rather it is God who guides whomsoever He wishes. And whatever wealth you spend, it is for your own benefit, as you do not spend but to seek God's pleasure, and whatever wealth you spend will be repaid to you in full, and you will not be wronged. (2:272)

لِلْفُقَرَاءِ الَّذِينَ أُحْصِرُوا فِي سَبِيلِ اللَّهِ لَا يَسْتَطِيعُونَ ضَرْبًا فِي الْأَرْضِ يَحْسَبُهُمُ الْجَاهِلُ أَغْنِيَاءَ مِنَ التَّعَفُّفِ تَعْرِفُهُمْ
بِسِيمَاهُمْ لَا يَسْأَلُونَ النَّاسَ إِلْحَافًا وَمَا تُنْفِقُوا مِنْ خَيْرٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ

[The charities are] for the poor who are straitened in the way of God, not capable of moving about in the land [for trade]. The unaware suppose them to be well-off because of their reserve. You recognize them by their mark; they do not ask the people persistently. And whatever wealth you may spend, God indeed knows it. (2:273)

الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ بِاللَّيْلِ وَالنَّهَارِ سِرًّا وَعَلَانِيَةً فَلَهُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ

Those who give their wealth by night and day, secretly and openly, they shall have their reward near their Lord, and they will have no fear, nor will they grieve. (2:274)

This passage is then immediately followed up by seven verses in regards to usury:

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا
وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَئِكَ أَصْحَابُ
النَّارِ هُمْ فِيهَا خَالِدُونَ

Those who exact usury will not stand but like one deranged by the Devil's touch. That is because they say, 'Trade is just like usury.' While God has allowed trade and forbidden usury. Whoever, on receiving advice from his Lord, relinquishes [usury], shall keep [the gains of] what is past, and his matter shall rest with God. As for those who resume, they shall be the inmates of the Fire and they will remain in it [forever]. (2:275)

يَمْحَقُ اللَّهُ الرِّبَا وَيُرِي الصَّدَقَاتِ وَاللَّهُ لَا يُحِبُّ كُلَّ كَفَّارٍ أَثِيمٍ

God brings usury to naught, but He makes charities flourish. God does not like any sinful ingrate. (2:276)

إِنَّ الَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ وَأَقَامُوا الصَّلَاةَ وَآتَوُا الزَّكَاةَ لَهُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ

Indeed those who have faith, do righteous deeds, maintain the prayer and give the zakat, they will have their reward near their Lord, and they will have no fear, nor will they grieve. (2:277)

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنتُمْ مُؤْمِنِينَ

O you who have faith! Be wary of God, and abandon [all claims to] what remains of usury, should you be faithful. (2:278)

فَإِن لَّمْ تَفْعَلُوا فَأْذَنُوا بِحَرْبٍ مِنَ اللَّهِ وَرَسُولِهِ وَإِن تُبْتُمْ فَلَكُمْ رُءُوسُ أَمْوَالِكُمْ لَا تَظْلِمُونَ وَلَا تُظْلَمُونَ

And if you do not, then be informed of a war from God and His apostle. And if you repent, then you will have your principal, neither harming others, nor suffering harm. (2:279)

وَإِن كَانَ ذُو عُسْرَةٍ فَنَظِرَةٌ إِلَىٰ مَيْسَرَةٍ وَأَن تَصَدَّقُوا خَيْرٌ لَّكُمْ إِن كُنتُمْ تَعْلَمُونَ

And if [the debtor] is in straits, let there be a respite until the time of ease; and if you remit [the debt] as charity, it will be better for you, should you know. (2:280)

وَاتَّقُوا يَوْمًا تُرْجَعُونَ فِيهِ إِلَى اللَّهِ ثُمَّ تُوَفَّىٰ كُلُّ نَفْسٍ مَّا كَسَبَتْ وَهُمْ لَا يُظْلَمُونَ

And beware of a day in which you will be brought back to God. Then every soul will be recompensed fully for what it has earned, and they will not be wronged. (2:281)

Seeing how these verses in regards to usury have come directly after the passage in regards to giving in charity, it can be stated that there is a close relationship between these two issues (usury and charity) – even though the relationship which exists between these two is that they are directly opposite to one another – just like the relationship which exists between monotheism (*tawhid*) and polytheism (*shirk*), or truth (*haqq*) and falsehood (*batil*).

In regards to the verses which spoke about usury, we understand that in any way you cut it, usury is diametrically opposed to altruism and benevolence, and it is due to this that after mentioning the verses which are replete with grace, mercy and in which the believers are encouraged to act with generosity and compassion, through employing the strongest of terms ever seen; and through the most horrifying warnings which have been used in the Qur'an, usury has been categorically outlawed and prohibited.⁶

Behaviour And Technique Of The Maniacal Consumers Of Usury

From the exclusion which has been mentioned in this verse which reads, “...لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ...” – “...will not stand but like one...” we understand that the one who consumes usury will **never** display logical behavior and conduct in their life; and this is understood from the above portion of the verse because it does not say, “...their actions resemble a deranged individual...” in which case through such wordings we would realize that perhaps some of their actions would be carried out logically.

Rather, the verse contains a statement of exclusion and states that the one who devours usury has absolutely **no** stand, but it like one who is deranged.[7](#)

Secret Behind The Term “Deranged” For Those Who Consume Usury

The secret behind those who consume usury as being referred to as deranged individuals is that their method of thinking in regards to economic policy is unbalanced and unstable – meaning that in the opinion of such people, the only sound economic policy is one which is based on usury and that a usury-based fiscal system is the axiom and pivot of economics and that anything else, such as a trade-based economic policy is a corollary, but that it too resembles the usury-based system, just as they say, “...إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا...” – “...indeed trade-based economics is just like a usury-based system...”.

This type of upended thought entirely blankets all of the characteristics and actions of one engaged in consuming usury and causes that individual to become deranged and unbalanced.

Therefore, the sentence which reads, “...إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا...” – “...indeed trade-based economics is just like a usury-based system...” is actually the language used by those who engage in usury-based transactions and is a direct similitude that they try to employ and a form of contention which they use when confronted by others to which, as is seen, they reply that, “If usury is so bad, then you should realize that trading and business which all of you engage in is just like usury, and thus it must also be bad!” However, in reality, this sort of argument is entirely baseless.[8](#)

The Influence Of The Jinn In Becoming Mentally Unbalanced

The meaning of Satan (شيطان) in the phrase, “...يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ...” – “...like one deranged by the Devil’s touch...” is either a general concept of “any type of evil” of which the most clear instance with Satan (*Iblis*) himself, and the other Jinn and also human beings [who display satanic qualities within themselves]; or it may refer to Satan himself who is from the category of the Jinn.[9](#)

In any case, from this verse we understand that Satan definitely has a role to play in some individuals who are mentally unstable; even though Satan himself may not be able to directly bring them into this

state; rather, it is through “natural means”, the state of neurosis¹⁰ or some other sort of mental illness which are the immediate causes of this form of madness.

It is during this period of *turmoil* which a person goes through that Satan becomes one of the instruments in this phase. This is similar to our understanding of other types of illnesses and as we know that what is referred to in the Arabic as a “ضُرٌّ” – or “sickness” manifests itself in a human’s body through natural ways and means, however it is Satan to whom such things are associated with.

In the Qur’an, we read passages such as:

أَنِّي مَسَّنِيَ الشَّيْطَانُ بِنُصْبٍ وَعَذَابٍ

The devil has visited on me hardship and torment (38:41)

or

أَنِّي مَسَّنِيَ الضُّرُّ وَأَنْتَ أَرْحَمُ الرَّاحِمِينَ

Indeed, distress has befallen me, and You are the Most Merciful of the merciful ones. (21:83)

Therefore, natural reasons which may exist to explain why a person goes mad does not detract from the effect which Satan has on the mental state of a person.¹¹

“Commerce” – The Problem Solver ... “Interest” – The Problem Maker

After the Noble Qur’an relates the words of those who consume usury and tried to justify that commerce is merely a branch of usury, [and it is clear that they did not even pay attention] to their own convoluted statements, God, the Gracious, clearly proclaims that the One who is the ruler over all ontological (*takwini*) and legislative (*tashri’i*) issues in the universe and beyond – has clearly defined commerce and such transactions as being permissible (*halal*), and has demarcated usury as being impermissible (*haram*) where He says, “وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا” – “While God has allowed trade and forbidden usury.”

Commerce and trading are permissible forms of business and are a solvent to many types of difficulties and an opener for core nodes of economic policy; however, usury is prohibited and is a snarl and is something which ends up depriving people from making acceptable utilization of their wealth. Thus, the benefits of business and commerce, and the dishonesty which lies in usury – end up determining the permissibility of the first, while prohibiting the second.

A Legislated And Delegated Ruling In Regards To Wealth Acquired Through Usury-Based Transactions

In the initial stages of the faith of Islam, before the revelation of the rulings concerning usury had come down to Prophet Muhammad, there were a group of Muslims who used to indulge in usury-based transactions, and when the revelation of the verse in regards to usury came down and mentioned “فَلَهُ” – “they shall keep [the gains of] what is past”, it was made clear to them that any punishment which those Muslims who used to consume usury may have been liable for, was canceled.

After the revelation of the ruling (of the prohibition of usury), those non-Muslims who used to engage in the practice of usury and lived under the Islamic government, were also obligated to follow the juristic rulings of Islam and such laws were unconditionally applicable upon them as well.

However when they accepted the faith of Islam, they were included in the juristic principle which states, “الْإِسْلَامُ يَجِبُ مَا قَبْلَهُ” – “Islam wipes out all [of the actions] which came before” (meaning that when a person comes into the religion of Islam, all of his/her past sins are removed from their record and they start off with a clean slate).¹² Through this, the next ruling of “فَلَهُ مَا سَلَفَ” – “they shall keep [the gains of] what is past” became applicable upon them.

Based on this understanding of the verse, and by accepting the flawless religion of Islam, the one who leaves his previous traditions and accepts this faith – a grace and boon is conferred upon the individual such that all of their previous violations (of the laws of God) are removed from their record of deeds.

However, we must note that after the religious rulings have been laid down or after accepting the religion of Islam, then no one is permitted to demand any outstanding payments of usury which remain unpaid and they are not allowed to pursue or collect such usurious amounts from the debtor.

Rather, it was only the wealth which a person had in their hands when the ruling came down that they were the owners of; just like we read in the Noble Qur’an

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنتُمْ مُؤْمِنِينَ

O you who have faith! Be wary of God, and abandon [all claims to] what remains of usury, should you be faithful. (2:278)

However, the ruling which states “فَلَهُ مَا سَلَفَ” – “they shall keep [the gains of] what is past” was not applicable upon the Muslims – rather, it was verses such as,

وَلَا تَأْكُلُوا أَمْوَالَكُم بَيْنَكُم بِالْبَاطِلِ

Do not eat up your wealth among yourselves wrongfully (2: 188)

which was applicable upon the Muslims, and as such they were indebted to pay back to the debtor any amount that was collected from a usurious transactions and whatever amounts were left owing were considered null and void – even if they turned back to Allah (they would still need to repay previous amounts taken).

Thus in summary, the legislated ruling in regards to wealth which was accumulated through usurious transactions which were carried out by non-Muslims in the past, states that such wealth accumulated through usury was their property to keep, however their delegated responsibility, meaning the relationship between that individual with God was that of “وَأَمْرُهُ إِلَى اللَّهِ” – “and his matter shall rest with God” – and as such, it is possible that on the Day of Judgement such a person shall be forgiven. [13](#)

Equal Punishment For Those Who Insist On Consuming Usury And Those Who Returned To Usurious Transactions

There is a portion of the verse which reads, “وَمَنْ عَادَ فَأُولَئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ” – “As for those who resume, they shall be the inmates of the Fire and they shall remain in it [forever].”

This segment of the verse does not refer to those individuals *who* initially used to engage in usurious activities and then stopped and repented and then **returned** back to their ways; rather, this verse refers to those people who, after the conveyance of the message of the prohibition of usury, continued to consume usury and continued in their ways and by way of this warning, such individuals were confirmed to be people of the hell-fire and would reside in there for perpetuity.

The understanding of this verse is based upon the word “عَادَ” which is used in contrast to the word “فَانْتَهَى” which means to desist – in this case, desisting from consuming usury. The word “عَادَ”, refers to one who does not desist from a specific act, and rather persists in performing that action. Thus, the word “عود” means to continue, persist and to develop a habit of performing a particular action – in this case, of consuming usury.

In summary we can state that the ruling of those who will remain within the fires of hell for eternity is reserved for those individuals who after the conveyance of the verse of usury being forbidden, continued in their old ways and manners of consuming usury and did not stop; but it does not refer to those individuals who used to consume usury and then stopped and then polluted themselves by starting to take it again. [14](#)

Therefore, after a person accepts the religion of Islam, or at the time of the issuance of the ruling prohibiting usury, anyone insisting on devouring usury which was owed to them in the past or returning back to usury-based transactions after they had turned back to Allah (*tawbah*) would result in that person being relegated to the hell-fire for perpetuity.

This is because a person who does not accept the prohibition of usury – both within one’s heart and in one’s actions – has denied one of the necessities of the religion and such an action actually leads to apostasy (*irtidad*) and drifting into disbelief (*kufr*).

As we know, the belligerent disbelievers and those who have apostatized from the religion are individuals who will burn in the fires of hell for eternity. However individuals who, in their heart, are firmly convinced of the prohibition of all forms of usury-based transactions and consider this to be one of the Divinely-resplendent rulings of the faith of Islam, however in their practical actions, continue to engage in usury-based transactions, will not be relegated to a life in hell for perpetuity, and thus the meaning of ‘permanency’ for such individuals actually means a protracted period of time. [15](#)

In summary, a person’s mere performance of a major sin will not result in one being relegated to the hell-fire forever; rather, the execution of a major sin, in addition to it being an act of willful and open disobedience, obstinacy, conceited abscondence, and haughty denial of a necessity of the religion, will lead a person to perpetual residence in the fires of hell.

The secret behind the warning to those who consume usury that they will reside in the hell-fire forever is that many of those who persist in the act of consuming usury do not really have any heart-felt commitment to the teachings of the Divine, and thus the usage of usury stems from an inner disbelief. Thus, their warning of being relegated to the fire of hell is due to their inner disbelief and not merely their performance of a major sin. [16](#)

O Allah! Send Your prayers upon Muhammad and the family of Muhammad!

[1](#). Wikipedia defines usury as the following: “Usury is the practice of making unethical or immoral monetary loans intended to unfairly enrich the lender.” A loan may be considered usurious because of excessive or abusive interest rates or other factors, but according to some dictionaries, simply charging any interest at all can be considered usury. Someone who charges usury can be called a usurer, but the more common term in English is loan shark.

The term may be used in a moral sense – condemning taking advantage of others’ misfortunes – or in a legal sense where interest rates may be regulated by the law.

Historically, some cultures (e.g., Christianity in much of Medieval Europe, and Islam in many parts of the world today) have regarded charging any interest for loans as sinful. Some of the earliest known condemnations of usury come from the Vedic texts of India. Similar condemnations are found in religious texts from Buddhism, Judaism, Christianity, and Islam (the term is *riba* in Arabic and *ribbit* in Hebrew).

At times, many nations from ancient China to ancient Greece to ancient Rome have outlawed loans with any interest.

Though the Roman Empire eventually allowed loans with carefully restricted interest rates, the Christian church in medieval Europe banned the charging of interest at any rate (as well as charging a fee for the use of money, such as at a bureau de change).

Usury is forbidden in the Jewish scriptures known as the Torah, and other books of the Tanakh, also held by Christians to be a scripture and part of the Old Testament.

From the Jewish Publication Society’s 1917. Tanakh, with Christian verse numbers in parentheses:

1. Exodus 22/24 (25) – If thou lend money to any of My people, even to the poor with thee, thou shalt not be to him as a creditor; neither shall ye lay upon him interest.
2. Leviticus 25/36 – Take thou no interest of him or increase; but fear thy God; that thy brother may live with thee.
3. Leviticus 25/37 – Thou shalt not give him thy money upon interest, nor give him thy victuals for increase.
4. Deuteronomy 23/20 (19) – Thou shalt not lend upon interest to thy brother: interest of money, interest of victuals, interest of anything that is lent upon interest.
5. Deuteronomy 23/21 (20) – Unto a foreigner thou mayest lend upon interest; but unto thy brother thou shalt not lend upon interest; that the LORD thy God may bless thee in all that thou putteth thy hand unto, in the land whither thou goest in to possess it.
6. Ezekiel 18/17 – that hath withdrawn his hand from the poor, that hath not received interest nor increase, hath executed Mine ordinances, hath walked in My statutes; he shall not die for the iniquity of his father, he shall surely live.
7. Psalm 15/5 – He that putteth not out his money on interest, nor taketh a bribe against the innocent. He that doeth these things shall never be moved.

The New Testament contains references to usury, notably in the Parable of the talents:

1. “Well then, you should have put my money on deposit with the bankers, so that when I returned, I would have received it back with interest...” – Matthew 25/27
2. “...Out of thine own mouth will I judge thee, thou wicked servant. Thou knewest that I was an austere man, taking up that I laid not down, and reaping that I did not sow. Wherefore then gavest not thou my money into the bank, that at my coming I might have required mine own with usury?” – Luke 19/22–23

The following scriptures teach about lending:

1. “Give to the one who asks you, and do not turn away from the one who wants to borrow from you.” – Matthew 5/42
 2. “And if you lend to those from whom you expect repayment, what credit is that to you? Even sinners lend to sinners, expecting to be repaid in full. But love your enemies, do good to them, and lend to them without expecting to get anything back. Then your reward will be great, and you will be children of the Most High, because He is kind to the ungrateful and wicked.” – Luke 6/34–35
 3. “Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.” – Luke 6/38
2. Refer to Asadi Kadhimi, Jawad ibne Sa‘id, *Masalik al-Afham ila Ayat al-Ahkam*, vol. 3, pg. 38, Tehran, Murtadawi, Printed in 1969; Jawadi Amuli, ‘Abdullah, Tasnim, vol. 12, pg. 519, Qum, Isra’, 2nd edition, printed in 2009.
 3. Taba‘taba‘i, Sayyid Muhammad Husayn, *Al-Mizan fi Tafsir al-Qur’an*, vol. 2, pg. 410, Qum, Daftar Nashr Islami, 5th edition, printed in 1998; Tasnim, vol. 12, pg. 521.
 4. Jawhari, Isma‘il ibn Hammad, *Al-Sihah (Taj al-Lughat wa Sihah al-‘Arabiyyah)*, researched and edited by Ahmad ‘Abdul Ghafur ‘Attar, vol. 3, pg. 1121–1122, Beirut, Dar al-‘Ilm lil Malayin, 1st edition, printed in 1990.
 5. Tasnim, vol. 12, pg. 522.
 6. Tasnim, vol. 12, pg. 522; *Al-Mizan fi Tafsir al-Qur’an*, vol. 2, pg. 408–409.
 7. Tasnim, vol. 12, pg. 525; *Al-Mizan fi Tafsir al-Qur’an*, vol. 2, pg. 408–409.
 8. Tasnim, vol. 12, pg. 526; *Al-Mizan fi Tafsir al-Qur’an*, vol. 2, pg. 408–409.
 9. *Al-Mizan fi Tafsir al-Quran*, vol. 2, pg. 412; Tasnim, vol. 12, pg. 527; *Mufradat alfadh al-Qur’an*, pg. 545; Abu ‘Ubaydah, Mu‘amr ibne Muthanna, *Mujaz al-Qur’an*, researched by Muhammad Fuwad, vol. 1, pg. 83, Egypt, Maktabat al-Khanji, Published in 1962.
 10. Neurosis is a class of functional mental disorders involving distress, but not delusions or hallucinations, whereby behavior is not outside socially acceptable norms. It is also known as psychoneurosis or neurotic disorder, and thus those suffering from it are said to be neurotic. (Tr.).
 11. Tasnim, vol. 12, pg. 527.
 12. Musawi Bujnurdi, Sayyid Hasan, *al-Qawa‘id al-Fiqhiyyah*, researched and corrected by Mehrizi, Mahdi, Dirayati, Muhammad Husayn, vol. 1, pg. 45–56; Qum, Al-Hadi Publishers, 1st edition, published in 1999.
 13. Tasnim, vol. 12, pg. 534–536; *Al-Mizan fi Tafsir al-Qur’an*, vol. 2, pg. 416–417.
 14. Tasnim, vol. 12, pg. 537; Balaghi Najafi, Muhammad Jawad, *Ala’ al-Rahman fi Tafsir al-Qur’an*, vol. 1, pg. 245, Qum,

Bunyad Biṭḥat, 1st edition, published in 2000.

[15.](#) Tasnim, vol. 12, pg. 538; Al-Mizan fi Tafsir Qur'an, vol. 2, pg. 418; Fakhr al-Razi, Muhammad ibne ʿUmar, Mafatih al-Ghayb, vol. 7, pg. 79-80, Beirut, Dar Ahya' al-Turath al-ʿArabi, 3rd printing, published in 2000.

[16.](#) Tasnim, vol. 12, pg. 538.

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