

- 2:279. If you do not do it, then be warned of a declaration of war from Allah and His Messenger: But if you repent, you may retain your capital, neither wronging, nor being wronged.
- 2:280. If the debtor is in difficulty, give him time until it is easy for him to repay. But if you remit it by way of charity, that is best for you, if only you knew.
- 2:281. And fear the day when you will be brought back to Allah. Then every soul will be paid in full for what it earned, and none will be wronged.

Here Allah (ﷻ) tells us of the bad end and hardship that those who consume usury will face: they will not rise from their graves on the Day of Resurrection to stand ﴿except like a madman who is being beaten by the Shayṭān﴾. So they will rise from their graves confused and shaky, as if they are drunk, expecting a severe punishment. That is because they thought and said: ﴿Trade is like usury﴾. Such a statement would only come from one who is very ignorant or one who ignores what he knows out of stubbornness. So Allah will requite them in an appropriate manner, and they will become like insane people. It may be understood from the words ﴿[they] will not stand [on the Day of Resurrection] except like a madman who is being beaten by the Shayṭān﴾ that when they lost their minds in seeking to earn through usury, they became very foolish and unable to think properly. Their appearance and movements will be like those of insane people, with a complete lack of coordination and loss of rational thinking.

Allah (ﷻ) says, responding to them and explaining His great wisdom: ﴿but Allah has permitted trade﴾ because it serves the public interest and there is a great need for it, and because prohibiting it would cause great harm. This is the basis for the permissibility of all ways of earning money, unless there is a text to indicate that something is not permitted.