

Riba, the war Allah declared

The Quran gives one of its severest warnings about riba. What the warning means, and how a believer begins rebuilding around lawful finance.

CENTREPIECE Surah al-Baqarah 2:275-279

FIRST KHUTBAH

1. The verses that frame it as war

Allah tells those who persist in riba to take notice of war from Allah and His Messenger (al-Baqarah 2:279). The language is deliberately severe. It should produce repentance and a serious plan, not despair in someone who is trying to leave a complicated arrangement.

2. Riba destroys what it appears to grow

Allah says: Allah destroys riba and gives increase to charity (Baqarah 2:276). What looks like growth on the spreadsheet rots what is around it. What looks like decrease from sadaqah multiplies what is left.

3. Practical exit

If you are involved in an interest-bearing arrangement, do not hide it from yourself or surrender to it. Learn the exact terms, stop adding unnecessary debt, seek qualified scholarly and financial advice, and make a realistic plan. Products labelled Islamic also need careful review rather than automatic trust.

SECOND KHUTBAH

Return to the centrepiece and gather the message around one honest change connected to riba, the war Allah declared.

Suggested closing: Allahumma akfini bi-halalika an haramik, wa aghnini bi-fadlika amman siwak, O Allah, suffice me with what is halal away from what is haram, and enrich me with Your favour away from others.

PREPARATION NOTES

1. Read every cited verse or hadith in full before using it.
2. Add one example your own congregation will recognise.
3. Check questions of fiqh and recognised disagreement with a qualified local scholar.

Prepared by Sumit Sharma for Barakah Life. Updated 2026-09-03.