

Riba — why it is forbidden

Trade is permitted; riba is not. What it is, the two kinds the Sunnah names, and the way back out of it.



Trade yes, riba no

وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا

“But Allah has permitted trade and has forbidden interest.” The objection is not to profit. It is to a gain charged for time alone.

Qur'an 2:275

Give up what remains

“Fear Allah and give up what remains due to you of interest, if you should be believers.” If you repent, you may keep your principal.

Qur'an 2:278-279

Among the seven

He ﷺ named seven destructive sins, and consuming riba is one of them, beside shirk, sorcery, killing and devouring an orphan's wealth.

Sahih al-Bukhari 2766

Not only the one who takes

The Prophet ﷺ cursed the one who consumes riba. Muslim's wording adds the one who pays it, the scribe and the two witnesses — all alike.

Sahih al-Bukhari 2238, 2086 · Sahih Muslim, Kitab al-Musaqah

Riba on a loan

An increase owed for time on a debt: ten lent, twelve repaid. The old form was doubling the sum each time a payment was missed.

Qur'an 3:130 · 2:279

Riba in exchange

“Gold for gold, wheat for wheat, barley for barley, dates for dates — hand to hand and equal in amount; otherwise it is riba.”

Sahih al-Bukhari 2174, 2177

And on credit

Gold may be exchanged for silver in unequal amounts, but it must be hand to hand. Selling silver for gold on credit was forbidden.

Sahih al-Bukhari 2175, 2178, 2180

It does not grow

وَمَا آتَيْتُمْ مِّن رِّبَا لِّيَرْبُوَ فِي أَمْوَالِ النَّاسِ فَلَا يَرْبُوَ عِنْدَ اللَّهِ

“Whatever you give for interest to increase within the wealth of people will not increase with Allah.” He destroys riba and grows charity.

Qur'an 30:39 · 2:276

When the debtor cannot pay

“And if someone is in hardship, then postponement until a time of ease. But if you give it as charity, that is better for you.”

Qur'an 2:280