

The UK National Debt and the Inevitable Fraying of Nationhood is Because of Usury (Riba)

News:

On 18 December 2025, The Telegraph warned that Britain’s rising public debt has become “the single biggest” national security threat, arguing that heavy reliance on borrowing leaves the state dangerously exposed to market pressure, foreign creditors, and sudden shifts in interest rates. The article stresses that debt-servicing costs are now so large that they constrain defence spending, infrastructure investment, and political autonomy, turning financial markets into de-facto arbiters of national policy. The article highlights that “Britain spends nearly twice as much on debt interest as it does on defence.” (Source: [The Telegraph](#), “The single biggest threat to our national security is not Russia, China or Iran” 18 December 2025)

Comment:

What The Telegraph describes as a “national security menace” is in fact the logical outcome of an interest-based economic order that has hollowed out sovereignty across the world. Debt is no longer simply a fiscal tool; it is a mechanism of discipline. When states become structurally dependent on borrowing, their priorities are no longer determined by the needs of their populations, but by the expectations of creditors and the sensitivities of financial markets. Defence, healthcare, education, and social stability all become secondary to maintaining “confidence” among bondholders. In practice, the same financial sector that prices a government’s debt—banks, large asset managers, and institutional investors—also funds and lobbies political parties, tightening the grip of wealth over policy even when elections change the faces in office.

The danger is not unique to Britain. From the Global South to the heart of the old imperial powers, debt has become the primary instrument through which policy is coerced without tanks or troops. Interest-rate hikes by central banks instantly translate into higher debt-servicing costs, forcing governments into austerity, asset sales, or cuts to essential services. In this sense, finance exercises a disciplining power once achieved through direct pressure and external leverage: it can dictate internal priorities while remaining formally outside the ballot box.

This exposes the deeper flaw that mainstream commentary carefully avoids naming. The problem is not merely “too much debt,” but debt structured around usury—the guaranteed extraction of value through interest regardless of real economic performance or social consequence. Interest transforms money from a medium of exchange into a tool of domination. It rewards those who already possess capital and punishes those who must borrow to survive, whether they are households, firms, or entire states.

Islam directly prohibits this mechanism. Islam draws a sharp line between productive exchange and usury: ﴿وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا﴾ **“Allah has permitted trade and forbidden interest”** [2:275].

This is not a moralistic afterthought but a foundational economic safeguard. By forbidding guaranteed returns on lending, Islam prevents the accumulation of power through passive ownership of money. Wealth must instead be generated through trade,

partnership, and risk-sharing, tying financial gain to real economic activity. This immediately limits the ability of creditors to hold societies hostage through debt.

In an Islamic economic framework, the state cannot mortgage its future indefinitely to service interest payments because money itself cannot lawfully generate money without productive effort. Public finance is therefore anchored in tangible resources, taxation structured around justice, and circulation of wealth rather than compounding extraction. Zakat further acts as a systemic redistributive mechanism, preventing the hoarding and concentration of capital that make debt dependence inevitable.

What The Telegraph now frames as a security concern reveals a broader truth: interest-based economies inevitably erode sovereignty in measurable, material ways. Britain's predicament is no longer abstract. Britain now spends nearly twice as much on servicing its debt as it does on defence. This means that the price of past borrowing absorbs more public resources than the protection of the country itself. In practical terms, interest payments to creditors have become a higher national priority than military capability, infrastructure resilience, or long-term strategic investment. When debt servicing overtakes defence spending, sovereignty is no longer merely constrained; it is structurally subordinated to finance.

Islam's prohibition of usury blocks this entire architecture. It denies legitimacy to the idea that a society should permanently transfer wealth to a financial elite simply for access to money. It also rejects the fiction that economic "discipline" must come through unemployment, wage suppression, and social contraction. Stability is achieved not by appeasing markets, but by ensuring justice in exchange and meeting basic needs. The Qur'an warns that persistence in usury turns economics into open conflict with Allah's moral order: ﴿فَأَذِّنُوا بِحَرْبٍ مِّنَ اللَّهِ وَرَسُولِهِ﴾ **"Then be informed of a war from Allah and His Messenger"** [2:279].

The Prophet (saw) likewise condemned not only the taker of interest, but the entire transaction chain, saying that he ﴿لَعَنَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ أَكِلَ الرَّبَا وَمُؤَكِّلَهُ وَكَاتِبَهُ وَشَاهِدِيهِ وَقَالَ «مَنْ سَوَّأَهُ»

"cursed is the one who consumes riba, the one who pays it, the one who records it, and the two witnesses to it, and he said: they are all equal" (Sahih Muslim 1598).

Britain's predicament, like that of many states before it, demonstrates that debt is not neutral. When structured through interest, it becomes a silent weapon—one that undermines independence without firing a shot. Fourteen centuries ago, Islam identified usury as a source of social ruin and economic imbalance. The modern debt crisis, now openly discussed in terms of national security, confirms that this prohibition was not only ethical, but profoundly practical.

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