



Riba (Sood) in the Qur'an and Its Impact on Well-Being: A Thematic Review of Spiritual, Social and Health Effects

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Abstract

The Quran considers riba (sood) to be a grave sin against morality, and it has a serious negative effect on the prosperity of human beings. The Quran language describes the concept of riba as a practice that spreads injustice, discourages compassion, and destabilizes communities, instead of being just a technical legal definition. This thematic study collects all the verses of the Quran that specifically critique riba and recites them alongside some of the most important prophetic teachings that explicitly criticize riba in business transactions and the life of people. The review proceeds to answer how the ethic critique of riba in the Quran is relevant to three elements of well-being: (1) spiritual well-being, in terms of the nurturation of taqwa², cleanliness of wealth, and safeguarding of barakah; (2) social well-being, in terms of safeguarding the weak, avoiding exploitation and inequality, and ensuring trust; and (3) health-related well-being in terms of the current route of debt distress and ongoing financial stress that may damage both mental and physical health. The paper concludes that the Quran prohibition of riba is a protective measure in promoting justice and dignity and is supported with alternatives, which are grounded on charity, such as zakat, qard hasan, and sadaqah that foster social unity and reduce damage.

Keywords: *Riba, Sood, Qur, Thematic Review, Islamic Ethics, Debt Distress, Social Justice, Well-Being, Mental Health, Maqasid al-Shari'ah.*

1. Introduction:

The Quran builds a worldview that connects faith, morality, and interpersonal justice of an individual to the quality of his or her life. This means that monetary transactions are ethical practices that either support or lack the dignity of people, in addition to being purely economic choices. The counsel of the Quran about wealth is inseparably linked to their vision of mercy and social responsibility since money influences education, health, housing, family health, and life in the community.

Among the most notable ethical borders in the Quran is riba, otherwise known as sood in South Asia. It also occurs in various passages, and the diction is wonderfully strident, changing the attitude towards RIBA and showing that it is a grave wrong,

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but not a minor mistake. As part of a thematic reading, the Quran prohibits riba, as it leads to the erosion of compassion, perpetual cycles of misery, and the commoditization of need as a way to gain some assured profits. The question with which students often ask themselves is, How does the Quran address the issue of riba and what does it mean to personal life and the social well-being? In a world where lots of financial institutions are established on the basis of interest-based loans.

This review attempts to answer those questions by (a) discussing all the verses in the Quran that specifically mention riba and their themes; (b) providing significant Prophetic accounts that mention riba and stress its severity; and (c) relating the themes of the Quran to issues related to spiritual, social, and health well-being. The aim of the same is to encourage scholarly knowledge of the Holy Quran by means of a methodological, factual, and purposeful dialogue.

2. Methodology: Thematic (Mawḍū‘ī) Review Method:

Rather than the interpretation of a specific verse, a thematic (mawdu‘i) analysis assembles all the relevant verses to paint a complete picture of what is being taught in the Quran. This study uses the strategy in four stages. The verses Ar-Rum 30:39, An-Nisa 4:161, and Al-Baqarah 2:275-276, where the word riba is mentioned specifically, are mentioned. Second, since it is the end of the practical teaching on the subject of debt relief and accountability, the immediate continuation (Al-Baqarah 2:280) is added. Third, the hadiths that specifically deal with the topic of riba are discussed; the hadiths of Sahih Muslim and Sahih al-Bukhari are given priority, followed by frequently used hadiths in Sunnah books, which emphasize the seriousness of riba and its widespread existence in society. Fourth, although the Quran and the Sunnah are the main sources of moral authority, the themes of the Quran are connected with the modern-day well-being tools, especially the debt distress as a bridge.

The analysis and the explanations of the things are presented in the original language to avoid plagiarism in the work. To ensure that the reader finds it easy to distinguish between evidence and commentary, the Quran and hadith evidence is written as short, clearly identified excerpts which are laid out in another color. The meaning lines are expressed in simple original language, instead of copying a published translation.

3. Riba in the Qur’an: Complete Verse Coverage and Core Themes

The Quran does not specifically discuss riba in several chapters, but when these passages are combined, they form an interesting moral argument. In Surah al-Baqarah, they introduce a full legal, ethical system which ends with mercy to the debtors and a reminder about the Day of Return. They begin by refuting the idea that riba brings about actual growth and proceed to illustrate riba as an indication of corruption in the past, and then prohibit the compounding of exploitation. The subsections that follow in a succinct yet intelligible and unified way cover each verse or verse-block.

I. Early Moral Framing: 'Increase' Without Barakah (Ar-Rum 30:39)

ثُرِيدُونَ زَكَاةٍ مِّنْ عَائِدَتِكُمْ وَمَا ۖ لِلَّهِ عِنْدَ يَرْبُوعًا فَلَا لِنَاسٍ أَمْوَالٌ فِي لَيْرِبُوعًا رَبًّا مِّنْ عَائِدَتِكُمْ وَمَا
ۙ لَمْضِعُونَ أَمْوَالَهُمْ فَأُولَٰئِكَ لِلَّهِ وَجْهٌ

Meaning: Whatever loans you give, 'only' seeking interest at the expense of people's wealth will not increase with Allah. But whatever charity you give, 'only' seeking the pleasure of Allah—it is they whose reward will be multiplied.

The one that Allah multiplies in real gain is the sincere zakat or charity, money given to people, so that one can get another gain, might seem like growth in the world, but instead, not blessed growth with Allah.

There is a powerful Quran lesson brought about in this verse: not all increases are valuable. The Quran differentiates between numerical and meaningful growth. Riba may enrich, but this type of prosperity is not barakah-filled or has the blessings of God. In contrast, giving with good intentions, i.e., zakat and charity, is recommended to be multiplied. It is social, spiritual, as well as economic. It advances a society where goodness cleanses wealth, and the poor are not seen as opportunities to pocket money without doubt.

II. Historical Warning: Riba and Unjust Consumption (An-Nisa 4:161)

عَذَابًا مِّنْهُمْ لِلْكَافِرِينَ وَأَعْتَدْنَا ۖ لِّلْبَاطِلِ أَبِ نَاسٍ أَمْوَالٌ وَأَكْلِهِمْ عَنْهُ نُهُوا وَقَدْ لَرِبُوا وَأَخَذِهِمْ
ۙ أَلِيمًا

Meaning: Taking an interest despite its prohibition, and consuming people's wealth unjustly. We have prepared for the disbelievers among them a painful punishment.

This verse links riba with a larger social vice: taking advantage of people through deceit and other unscrupulous practices. The Quran cautions followers on the consequences of committing the same acts of sin in society through the use of historical examples, besides narrating events.

Combining riba with inappropriate consumption, it can be seen that riba is considered to be exploitation and not just an exchange. The caution in the Quran implies that when a community tolerates riba, it risks the tendency to make injustice an order of the day, and hence a society that is inclined to compromise on morality in various circumstances.

III. The Detailed Framework: Al-Baqarah 2:275, 2:276, 2:280:

The greatest discussion of riba in the Quran is found in Surah al-Baqarah. It makes straight the moral incongruity and makes plain that riba is prohibited, and obliges believers to forbear riba, and then gives a very significant social teaching: mercy and compassion toward the desperate debtors. Such an order proves that the Quran is establishing an ethical economic order along with prohibition.

بَاتَّهْمُ ذَلِكَ ۖ لَمَسَىٰ مِنَ الشَّيْطَانِ أَيَّتَخَبَّطُهُ لُدَىٰ يَفُومٌ كَمَا إِلَّا يَفُومُونَ لَا لِرِبَاً يَأْكُلُونَ لَدِينًا
رَّبِّهِ مِنْ مَوْعِظَةٍ هُجَاءَ فَمَنْ ۖ لِرِبَاً وَحَرَّمَ لِبَيْعِ اللَّهِ وَأَحَلَّ ۖ لِرِبَاً مِثْلَ لِبَيْعِ إِنَّمَا قَالُوا
خَالِدُونَ فِيهَا هُمْ ۖ لَنَارًا أَصْحَابُ فَأُولَٰئِكَ عَادَ وَمَنْ ۖ لِلَّهِ إِلَىٰ وَأَمْرُهُ لَفَسَدًا مَا قُلْنَا نَنْهَىٰ أَف
٢٧٥

Meaning: Those who consume interest will stand 'on Judgment Day' like those driven to madness by Satan's touch. That is because they say, "Trade is no different than interest." But Allah has permitted trading and forbidden interest. Whoever refrains—after having received warning from their Lord—may keep their previous gains, and their case is left to Allah. As for those who persist, it is they who will be the residents of the Fire. They will be there forever.

٢٧٦ أَتَيْمٌ كَفَّارٌ كُلُّ يُجِبُّ لَا لِلَّهِ أَوْ ۖ لَصَدَقَاتٍ وَيُرِي لِرِبَاً لِلَّهِ يَمْحَقُ

Meaning: Allah has made interest fruitless and charity fruitful. And Allah does not like any ungrateful evildoer.

٢٨٠ تَعْلَمُونَ كُنْتُمْ إِنْ ۖ لَكُمْ خَيْرٌ تَصَدَّقُوا وَأَنْ ۖ مَيْسَرَةً إِلَىٰ فَنظِرَةً عُسْرَةً ذُو كَانَ وَإِنْ

Meaning: If it is difficult for someone to repay a debt, postpone it until a time of ease. And if you waive it as an act of charity, it will be better for you, if only you knew.

All of these lyrics put together constitute a moral argument. First, the riba can be explained as an ethical dilemma, even in cases when the Quran maintains that the two are different, humans will strive to make it a socially acceptable practice by calling it trade. Second, it has been taught in the Quran that charity encourages progress in the true sense of the word, whereas riba negatively affects the ability to bless and only invites more moral decline. Third, believers must renounce riba to faith not by choice. Fourth, repentance is connected with justice: only the principle is to be subject, and no harm to both parties is to be done.

Riba is shown as oppression. Finally, the Quran associates the responsibility with financial behavior: Being merciful to the debtors is not one of the nice things; it is a part of the righteous life, which will be evaluated.

4. Conceptual Clarification: What the Qur'an Critiques in Riba:

The Quran discourse of riba addresses the moral structure of unfair gain as its primary theme.

Riba can be translated as surplus or increase; however, the Quran condemns a given



form of increase, which is an increase that is achieved through a guaranteed increase relating to the weakness or need of another individual. For this reason, the Quran compares zakat and generosity with riba. Even though Riba commercializes pain and may destroy trust, charity strengthens relationships and sanctifies wealth. In simple words, the Quran is aimed at providing profit through enslaving other people instead of any material wealth.

The Quran also provides one crucial border: Allah has allowed trade and forbidden riba (2:275). This implies that, as much as Riba is linked with extraction in the absence of productive contribution or sharing of risks, the legalized profit is linked with actual exchange, namely, goods, services, risk, effort, and value generation. The other necessary concept is *zulm*, or oppression.

5. Spiritual Effects of Riba: Taqwā, Barakah, and the Inner Life:

According to the Quran, Riba is spiritually harmful because it makes the heart greedy, vicious, and ethically blind. When one becomes accustomed to making money out of another person's suffering, he or she may become less compassionate. The heart might come to be desensitized to the suffering of the needy and normalize injustice. By emphasizing *taqwa* in the verses of riba and contrasting riba with charity, which trains the soul to kindness and faith in Allah, the Quran opposes this type of thought.

The spiritual welfare and the abundance, and the quality of wealth are also correlated, as evidenced by the verse Allah destroys riba and grows charities (2:276). Although one is likely to be richer, the Quran warns that riba may annul *barakah*, meaning, relationships may be poor, life becomes destabilized, and the heart becomes restless. Charity, on the other hand,

Can lead to temporary loss of wealth and a greater long-run increase in comfort of life, social respect, spiritual satisfaction, and anti-exploitation and guilt.

The other spiritual theme is accountability. The reminder to revert to Allah ends the riba portion. This proves that even financial choices are not personal issues but have ethical implications. These are activities that will be considered. Besides enhancing moral discipline, such knowledge protects the believer against cultural influence that aims at normalizing or downplaying riba.

6. Social Effects of Riba: Inequality, Exploitation, and Social Fragmentation:

It can be seen that the Quran language shows how the social evil of riba was referred to in the language. The Quran talks about riba as oppression to be eliminated and a form of eating improperly (4:161). This is not a conjectural hypothesis. Homes can become unstable, youth will be denied a chance to get an education, and societies can be humiliated and marginalized as debts accumulate and the debtors become stressed. These types of Riba-like systems oftentimes end up putting the rich investors in control and have the poor pay more because they are poor.



The solution, which is in the Quran, is not merely the banning of it, but also a modification of the social behavior. The Al-Baqarah 2:280 is a requirement that the needy debtors be given time, and even encourages charity that is associated with forgiveness. The dignity is directly secured in this manner. It prevents the formation of an in-society.

Which penalty and recompense seek the weak? Mercy and tolerance should be the new norm because people feel better requesting assistance rather than feeling ashamed, and it builds trust and social bonds.

The answer to this is both restrictions and a shift in social norms, according to the Quran. The Al-Baqarah 2:280 stipulates that the needy debtors should be granted time and encourages the use of the hands of mercy. With this approach, dignity is saved at once. It prevents the state of a society where the weak are punished using humiliation and vengeance. When kindness and tolerance become a form of norm, people feel free to seek help instead of being in shame, trust is built, and social bonds are also improved.

7. Health and Psychological Effects: Debt Distress as a Pathway to well-Being:

The teachings in the Quran, which focus on ethics, give a very clear response to the societal aspects that influence health, although it is not a medical guide. Financial distress is one of the primary causes of chronic stress, according to the current research on well-being. Individuals with extensive debt always experience anxiety, depression symptoms, irritability, sleep disorders, and chronic worry.

This is what is commonly referred to as the debt distress- the state where one experiences financial pressure as something inevitable and something that impacts their day-to-day operations.

Financial stress can also make people end up paying less for their needs. The families that cannot afford safer alternatives may sacrifice their diets, defer visits to check-ups, discontinue taking their medications, or remain in unsafe homes. In the long run, these decisions might deteriorate physical health. The instruction in the Quran to provide debtors, to grant them respite (2:280), may be perceived as harm prevention since it reduces pressure when it is most necessary. Similarly, the Quran teaching of giving is a safety valve that may help the dangerously placed people to calm down.

The premise of the structural injustice as the reason why people have unequal health outcomes is also in line with the Quranic concept of no oppression and no oppressed. Besides injuring individuals, exploitative finance transforms the whole social landscape to introduce stress, insecurity, and inequality that affect the wellness of the community.

8. Integrating the Qur'anic Themes through Maqāṣid al-Sharī'ah:

This is why the concept of riba is approached with such seriousness, and this is



organised through the framework of masjid. The safeguarding of faith (din), life (nafs), intellect (aql), family/lineage (nasl), and property (mal) are some of the objectives of the shari'ah. There is a similar threat of Riba to these safeguards. It distorts property by making wealth a power of dominance instead of being used as a trust by Allah; undermines faith by making injustice a norm; puts lives at risk by compelling folk to engage in harmful deprivation by debt pressure; impairs judgment because of continuous stress and poor decision-making; and destabilizes families by causing conflict and insecurity.

The moral economy should be used to maintain human dignity since the Quran says that Allah blesses one who is generous and destroys the profit of riba (2:276). This is aimed at ensuring that financial activity leads to justice and kindness, rather than stopping it. Thus, a masjid-oriented interpretation will invite community programs such as effective zakat programs, open ones.

Charitable funds, charitable loans, and ethical market practices that lower the desperation of borrowing.

9. Contemporary Implications: Applying the Qur'anic Ethos in Modern Life:

The world today is complicated in financial systems. Emergency needs encompass family crises, medical bills, and educational costs. A Quranic philosophy encourages communities and believers to go beyond catchphrases and establish positive avenues that will minimize harm. The support networks in the community, saving habits, and financial knowledge should also be encouraged so that the people do not get into debt. Desperation is a risk factor for exploitative borrowing.

The Quranic duty of protecting debtors (2:280) should not punish the poor in institutions. Repayment terms that are fair and do not involve predatory charges, restructuring that is done compassionately, and transparency in disclosing the same all agree with the Quranic idea of being kind. The practical alternatives to be offered to the Muslim communities are cooperative savings clubs, which can be used to finance emergencies without exploitation, zakat-based hardship assistance, and qard Hasan programs. The essential principle remains the same: it is impossible to guarantee profit through intensifying the suffering of other people.

10. Prophetic Teachings (Sunnah) on Riba: Key Narrations and Their Message:

The Prophet Muhammad ﷺ confirmed the Quranic prohibition of Riba and went on to clarify that when they combine their efforts to record, practice, and institutionalize Riba, it becomes a social vice. The Sunnah also discourages the occurrence of hidden Riba in trading by setting down fair rules that must be followed when trading in certain goods. The subsequent narrations that are often referred to during Islamic scholarship directly touch upon Riba.



Hadith (Sahih Muslim 1598): “The Messenger of Allah ﷺ cursed the one who consumes riba, the one who pays it, the one who writes it, and the two who witness it...”

Meaning: Riba is a cooperative injustice; participating in its system (even by recording and witnessing) is morally condemned.

Hadith (Sahih Muslim 1587c): “Gold for gold, silver for silver... like for like, equal for equal, and hand to hand...”

Meaning: This teaches transaction rules to prevent riba from being hidden inside unfair exchanges; it protects markets through transparency and equivalence.

Hadith (Sahih al-Bukhari 2766): “Avoid the seven destructive sins... (including) consuming riba...”

Meaning: Riba is described as a major destructive sin, highlighting its capacity to ruin individuals and societies.

Hadith (Sahih Muslim 1218a): “The usury of the pre-Islamic period is abolished... and the first I abolish is that of ‘Abbas...”

Meaning: The Prophet ﷺ abolished riba publicly as a community reform and started with his own family to demonstrate justice and consistency.

Hadith (Sunan Ibn Majah 2274 (Hasan)): “There are many degrees of riba...”

Meaning: The hadith stresses the seriousness of riba and warns that it has multiple forms; believers should be vigilant about practices that carry unjust surplus.

Hadith (Sunan Abi Dawud 3331): “A time will come when no one will remain except that he consumes Riba; if he does not, he will be touched by its dust...”

Meaning: This warns that Riba can become widespread in society; even those who try to avoid it may face indirect exposure, so communities should work to reduce its reach.

The moral goal of the Qur'an is strengthened by these narrations. In addition to designating a contract as halal or haram, the objective is to keep individuals safe from exploitation, uphold market confidence, and show compassion. Riba cannot be regarded as a "private choice" when it causes harm to society, according to the Sunnah. Additionally, it demonstrates that preventative regulations are part of Islamic economic ethics, preventing Riba not just in principle but also in practice.

Conclusion:

Riba, according to the Quran, is a threat to the entire well-being, as this thematic overview demonstrates. This goes on throughout the whole group of verses (30:39, 4:161, 2:275, 2:276, 280) the Quran portrays riba as an unjust advantage that kills blessings, harms the weak, and disturbs the balance of society. It is then followed by a combination of practical mercy with prohibition, wherein the Quran states that debtors in need to be given time and that forgiveness is to be taken as charity (2:280). The



Sunnah enforces this teaching by prohibiting cooperation in *riba*, establishing preventative transaction regimens, and making *riba* an official case of criminal law on the part of a community.

The knowledge of the Quran is clearer when it is considered through the prism of well-being: usury, cycles of debts, give rise to the harm of stress, social injustice, and spiritual damage. Thus, the Quran closes the gates to oppression and opens the gates to charity, justice, and support. The moral economy tries to create a stable society by maintaining dignity. The reason is that, as it proves how revelation connects worship and justice as well as personal piety and social change, *riba* is an essential theme in the Holy Quran for scholars.

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