

Justifications of avoiding Riba (Part IV): The approach of God in the Holy Quran

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Those who are familiar with linear programming know that using this method, one can find the maximum or minimum value of a certain variable given some constraints. MABROOR MAHMOOD delves further.

For example, a farmer has a certain piece of land where he can plant either wheat or rice or both. Both rice and wheat require a certain amount of fertilizers and insecticides for which the farmer needs to spend money.

Now if the sale prices of both rice and wheat are known, then using linear programming, the farmer would be able to calculate how he will be able to maximize his profit either by producing rice only or wheat only or combining both.

Surprisingly, God used an almost similar technique to convey His message through the Holy [Quran](#) almost 1,400 years ago. Take the examples of various instructions given by God in the Holy [Quran](#). God outlines certain good deeds like helping the poor, respecting parents, etc, that will bring rewards. On the other hand, He also mentions certain bad deeds like stealing, oppressing people, etc, so that people can avoid them.

The rights of women have been illustrated in more detail than that for men, and when describing the laws of inheritance, God provides the minimum benchmark that needs to be maintained. So in order to make life successful and reach the ultimate success in the hereafter, one needs to pay more attention to deeds encouraged by God and to avoid the bad deeds as much as possible.

If we can quantify the rewards and punishment of God with units, then we would be able to calculate the maximum reward we can get by following the instructions of God. Let us look the following example.

Assume that each time somebody helps a poor person, he is given a reward of four units, respecting parents gives him three units, spreading good knowledge gives 2.5 units and so on. On the other hand, stealing someone else's property will result in the deduction of five units, disrespecting parents four units, not giving the proper right to one's sister six units and so on.

Now with the help of the aforementioned quantifiable rewards and punishment, we would be able to determine the maximum amount of rewards we can get by doing good deeds more frequently and avoiding bad deeds as much as possible.

Now in the hereafter, if we discover that those having an overall score of two million and above would be placed in Jannatul Ferdous, the highest position in the heavens, then at that time, we would be able to readily recognize those who would be reaching that position.

The same goes for the instruction of avoiding **Riba**. In the Holy **Quran**, God mentions to avoid **Riba**, while encouraging trading, charity and spending for good causes. That means we are allowed to perform financial transactions that do not involve **Riba**. To make things clearer, let's use the following example.

Assume that you have US\$100,000 income from somewhere. Now you have the following options:

- **Option 1:** You can extend a loan to a potential borrower at a 10% interest rate and with frequent revolving of the loan with the same rate or higher, you will be able to multiply the amount without worrying about any real investment and taking any risk. This is a **Riba**-based transaction.
- **Option 2:** You can buy some goods with this money and sell them at a higher price to multiply your income over time. This is called pure trading.
- **Option 3:** You can lend this money to someone at 0% rate, and get the principal back after some time. This is known as **Qard Hasan** in Islam.
- **Option 4:** You can spend a portion of the amount as charity. There are two types of charity: one is obligatory known as **Zakat** and the other is voluntary known as **Sadaqah**.

- **Option 5:** You can spend the money on yourself and your family without being extravagant. This is referred to as 'spending' in the Holy **Quran**.
- **Option 6:** You can invest the money in a lawful business and get a periodic return. This can also be classified as 'spending' for a good cause.
- **Option 7:** You can keep the money in a safe deposit box for an indefinite period. This has been mentioned as 'storing wealth' in the Holy **Quran**.

Now in the Holy **Quran**, God forbids us to go for Option 1 and Option 7. Both these options are discouraged. Option 1 is strictly forbidden. Now if you decide to follow God's instructions, then the only exercisable options are Options 2 to 6. These options are not mutually exclusive and can be mixed together to maximize rewards.

In our next series of articles, we will explain how society benefits from avoiding Options 1 and 7 while following the other options.

(To be continued)

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