

Justifications of avoiding Riba (Part II): The test of obedience

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In this article, **MABROOR MAHMOOD** expounds on the test of obedience as one of the justifications of avoiding **Riba**.

Recently, my wife gave me a piece of avocado and said: “You know what, this avocado is very good for your health. Now eat this.” I had to eat it; there was no other option given.

This was one of the most distasteful fruits I ever ate. It did not have any taste but still, as my wife said, it has so many nutrients in it that it can prevent many diseases.

It struck my mind.

Why did God make such a distasteful fruit to be so nutritious? Why didn't He make it delicious so that we can enjoy eating it? I didn't find any answer. Then I thought about all other foods that we would love to eat: red meat which is full of high cholesterol and increases the risk of heart attacks; sweet fruits which are high in sugar that increases the chances of diabetes; and shrimps which are full of cholesterol that is bad for health.

We can find many other food items that we love to eat but these are not good for our health. The opposite is true for many other food items that we would like to avoid.

Now what is the wisdom behind this?

After a little bit of thinking, I found the same approach of God in all other things that He prohibited for us. God allowed us to have all sorts of drinks, except alcohol and intoxicants. He allowed us to have all sorts of meat, except pork. Why? Most probably, the aforementioned logic also works here.

I never drank alcohol and never ate pork. But many people do. It could be that alcohol is the sweetest drink that we can find on this planet and pork is the most delicious among all meat items. Otherwise, why do the majority of the human race love these so much? Are these bad for health and is that the only reason why God forbade us from having these items?

We all know the bad impacts of drinking alcohol; some negative impacts of eating pork are also known. But I don't think these negative impacts are the only reasons why these items are forbidden. There are other reasons too. Before explaining my views, let me give you an example as follows.

Mr Chairman has been leading Company ABC for the last 10 years. Under his dynamic leadership, the company grew multiple times and the condition of all the employees improved dramatically. It makes Mr Chairman very famous and popular among the staff. He arranges staff meetings every year and listens to all the problems and grievances of the employees. After listening to individual problems, he gives instructions right away to resolve the problems. This one-to-one approach made him even more popular. Now everybody loves Mr Chairman.

But does this mean everybody obeys Mr Chairman? Yes, of course. Why not?

How do we know that everybody obeys Mr Chairman? Everything he did was always for the good of the staff, and he always listened to what the staff wanted. Were there any tests conducted to prove that all the employees obeyed him? No. Then, how do we know they obeyed his commands?

The obedience of the employees will be proven if Mr Chairman asks them to do something that is unpleasant to them and all of them obey without asking any questions. Right?

Now Mr Chairman can ask them to come to the office every alternate weekend or stay late hours every Friday evening before the office closes for the week. These are some of the things considered unpleasant by employees. Now if all the employees follow these instructions and don't resist, only then we can say that they are obedient to Mr Chairman.

The same also applies in the case of God. God created all of us, and gave us air to breathe, food to eat, trees for shelter, water to drink and companions to keep us together. If we are able to comprehend all His mercies, we would submit to Him without any question. But does this mean we would always obey Him?

Here is the catch. We will pass the test of obedience if we follow His command to stay away from certain things that we love most.

Besides alcohol and pork, **Riba** is another element forbidden by God. In the financial world, nothing can be sweeter than **Riba**-based transactions. What transaction would be more lucrative than lending money to someone with a 10% interest without worrying about anything? The borrower has all the responsibility to repay the lender no matter what happens. The lender can lend the same money for multiple terms so that it grows over time without taking any risk of investment in real assets. **Riba** is thus forbidden because it is sweet. So the first justification of avoiding **Riba** is to show our obedience to God by staying away from it.

(To be continued)

The views expressed here are the author's own and do not necessarily represent the views of the institution where he works.