RS.TF5 Attitudes to Money and the Exploitation of the Poor

AQA 8062 · Calculators not allowed · about 55 minutes

Total Marks

Name: ______________________________ Date: ____ / ____ / ______

Answer ALL questions. Show all your working.

1 This question checks key vocabulary used when discussing attitudes to money.

(a) State what is meant by greed. **(1)**

(b) State what is meant by generosity. **(1)**

(c) State what is meant by riba. **(1)**

(d) State what is meant by exploitation, in the context of money. **(1)**

(e) State what is meant by stewardship, in relation to wealth. **(1)**

(Total for Question 1 is 5 marks)

2 Give three ways a person might be financially exploited.

(Total for Question 2 is 3 marks)

3 Explain two religious teachings about money. Refer to a religion in your answer.

(Total for Question 3 is 4 marks)

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4 Explain two contrasting views about whether wealth is a blessing or a danger.

(Total for Question 4 is 5 marks)

5 This question is about attitudes to money and the exploitation of the poor. It is the AQA-style 24-mark, five-part question.

(a) State what is meant by riba. **(1)**

(b) Give two ways a lender might exploit a poor borrower. **(2)**

(c) Explain two religious teachings about the exploitation of the poor. Refer to a sacred text in your answer. **(4)**

(d) Explain two contrasting views about whether charging interest on a loan is always wrong. Refer to a religious and a non-religious view in your answer. **(5)**

(e) Evaluate this statement: 'Charging interest on a loan is always a form of exploitation.' In your answer you should: refer to religious teaching, refer to different points of view, reach a justified conclusion. **(12)**

(Total for Question 5 is 24 marks)

6 Explain two ways religious believers try to use money responsibly, avoiding the exploitation of others.

(Total for Question 6 is 4 marks)

7 Give three effects of financial exploitation on the poor.

(Total for Question 7 is 3 marks)

Mark scheme · RS.TF5 Attitudes to Money and the Exploitation of the Poor

Question 1

- (a) **B1** an excessive desire for more money or possessions than a person needs, oe
- **(a) Answer: An excessive desire for more money or possessions than a person needs.**
- (b) **B1** willingly giving money, time or possessions to help others, oe
- **(b) Answer: Willingly giving money, time or possessions to help others.**
- (c) **B1** the Arabic term for interest or usury, which is forbidden in Islamic teaching, oe
- **(c) Answer: The Arabic term for interest or usury, which is forbidden in Islamic teaching.**
- (d) **B1** taking unfair advantage of someone for financial benefit, e.g. paying unfairly low wages or charging excessively high interest, oe
- **(d) Answer: Taking unfair advantage of someone for financial benefit, e.g. paying unfairly low wages or charging excessively high interest.**
- (e) **B1** the belief that wealth is a gift or trust from God, to be used responsibly and generously rather than owned absolutely, oe
- **(e) Answer: The belief that wealth is a gift or trust from God, to be used responsibly and generously rather than owned absolutely.**

Question 2

- **B1** being paid unfairly low wages for their work, oe
- **B1** being charged extremely high interest on a loan, oe
- **B1** being made to work in unsafe or unfair conditions for low pay, oe
- **Answer: Any three: unfairly low wages; extremely high interest on a loan; unsafe or unfair working conditions for low pay.**

Question 3

- **B1** point 1: Christians are taught that it is the love of money, not money itself, that is spiritually dangerous, oe
- **B1** development: 1 Timothy 6:10 teaches, 'For the love of money is a root of all kinds of evil', a teaching often misquoted as 'money is the root of all evil', but which actually warns against an excessive attachment to money rather than money itself, oe
- **B1** point 2: Muslims are warned against hoarding and boasting about wealth, oe
- **B1** development: Qur'an 104:1-3 warns, 'Woe to every scorner and mocker who collects wealth and [continuously] counts it. He thinks that his wealth will make him immortal', criticising those who place their trust in accumulated wealth, oe
- **Answer: E.g. Christian teaching that it is the love of money, not money itself, that is dangerous (1 Timothy 6:10); Muslim teaching warning against hoarding and boasting about wealth (Qur'an 104:1-3).**

Question 4

- **B1** view 1: wealth itself is morally neutral, or even a blessing, when used well, oe
- **B1** development: this view notes that wealth makes generosity possible, e.g. paying Zakah requires having savings, and that wealthy, respected figures appear positively in both Christian and Muslim tradition, so wealth is not wrong in itself, oe
- **B1** view 2: wealth carries real spiritual danger, oe
- **B1** development: this view points to teachings such as Mark 10:25, 'It is easier for a camel to go through the eye of a needle than for someone who is rich to enter the kingdom of God', warning that wealth can lead to pride, greed or a false sense of security that distracts a person from God and from caring for others, oe
- **B1** reference to a specific teaching made accurately, oe
- **Answer: Contrast: wealth as morally neutral or a blessing when used well vs wealth as carrying real spiritual danger (e.g. Mark 10:25).**

Question 5

- (a) **B1** the Arabic term for interest or usury, which is forbidden in Islamic teaching, oe
- **(a) Answer: The Arabic term for interest or usury, which is forbidden in Islamic teaching.**
- (b) **B1** charging extremely high ('extortionate') interest rates, oe
- (b) **B1** lending to people who clearly cannot afford to repay, trapping them in a cycle of debt, oe (accept using aggressive or threatening methods to collect debts)
- **(b) Answer: E.g. charging extortionate interest rates; lending to people who clearly cannot afford to repay, trapping them in a cycle of debt.**
- (c) **B1** point 1: the Bible condemns those who unfairly withhold wages from workers, oe
- (c) **B1** development: James 5:4 warns, 'Look! The wages you failed to pay the workers who mowed your fields are crying out against you', showing that exploiting workers for financial gain is condemned, oe
- (c) **B1** point 2: the Qur'an forbids interest (riba) as an unjust way of profiting from someone's need, oe
- (c) **B1** development: Qur'an 2:275 teaches, 'Allah has permitted trade and has forbidden interest', reflecting the belief that interest-based lending is inherently unjust to the borrower, oe
- **(c) Answer: E.g. Bible teaching condemning withholding fair wages from workers (James 5:4); Qur'an teaching forbidding interest as unjust (Qur'an 2:275).**
- (d) **B1** view 1: all interest is wrong, oe
- (d) **B1** development: Islamic teaching prohibits riba outright, since it guarantees the lender a profit without sharing any of the risk, and in practice interest can trap the poorest borrowers in unpayable debt, which is why Islamic finance instead uses profit-sharing or leasing arrangements, oe
- (d) **B1** view 2: not all interest is exploitative, oe
- (d) **B1** development: many Christians today, and most secular economic views, hold that reasonable, transparent interest that reflects genuine risk (e.g. a regulated mortgage) is different from an extortionate or predatory loan, so the real moral issue is the fairness of the rate and the lender's conduct, not interest as a concept, oe
- (d) **B1** reference to a specific example or teaching made accurately, oe
- **(d) Answer: Contrast: Islamic teaching that all interest (riba) is wrong vs the view, held by many Christians and secular economists, that only unfair or extortionate interest is wrong.**
- (e) **L4** (10-12): A well-argued, balanced answer that considers more than one point of view in a developed way, using accurate and detailed references to religious teaching to support each point, and reaches a clear, justified conclusion.
- (e) **L3** (7-9): A clear and reasoned answer that considers more than one point of view, supported by relevant references to religious teaching, though the justification of the conclusion may be less developed.
- (e) **L2** (4-6): A reasoned answer that considers at least one point of view, with some relevant supporting evidence, but with limited or no consideration of an alternative view.
- (e) **L1** (1-3): One or more relevant points are made, but with little or no supporting evidence and no reasoned conclusion.
- (e) **L0** (0): No relevant content.

- **(e) Indicative content:**
  - Agree: Islamic teaching treats all interest (riba) as inherently unjust, since it guarantees the lender a profit without sharing any of the risk of the venture the money is used for; Qur'an 2:275 records that 'Allah has permitted trade and has forbidden interest'.
  - Agree: in practice, interest-based debt can trap the poorest borrowers in a cycle they struggle to escape, since interest keeps accumulating even when their circumstances have not improved.
  - Agree: Qur'an 3:130 specifically warns against interest that is 'doubled and multiplied', suggesting that even where interest starts small, it has a tendency to compound and worsen a borrower's situation over time.
  - Disagree: many economists, and many Christians today, argue interest is a legitimate cost of lending, covering risk and inflation, and it enables people and businesses to access capital (e.g. a mortgage funding a family home) they could not otherwise raise.
  - Disagree: UK financial regulation caps the interest and total cost that lenders can charge on high-cost short-term loans, showing a widely accepted view that interest can be made fair through regulation rather than needing to be banned outright.
  - Disagree: the moral problem, on this view, is specifically excessive or deceptive lending (e.g. hidden charges, lending irresponsibly to those who cannot repay), not interest as a concept, so a low, transparent, regulated rate is different in kind from an extortionate one.
  - A balanced answer might note that Islamic finance offers an alternative model (profit-and-loss sharing rather than fixed interest) precisely to remove this dilemma, showing the debate has produced practical as well as theoretical responses.
  - A balanced conclusion might argue that whether interest 'is always' exploitation depends on how the term is defined; reasonable, regulated interest and predatory, extortionate lending are treated very differently even within traditions that permit interest in principle.

Question 6

- **B1** point 1: a believer might pay Zakah or give generously to purify and share their wealth, oe
- **B1** development: e.g. calculating and paying the correct amount of Zakah each year, seeing this as a duty that protects the poor from being neglected, oe
- **B1** point 2: a believer might choose financial products or business practices that avoid exploiting others, oe
- **B1** development: e.g. a Muslim choosing an interest-free (Shariah-compliant) financial product, or a business owner paying employees a fair wage, seeing this as living out their faith's teaching on justice, oe
- **Answer: E.g. paying Zakah/giving generously to share wealth fairly; choosing financial products or business practices (e.g. interest-free banking, fair wages) that avoid exploiting others.**

Question 7

- **B1** being trapped in an unpayable cycle of debt, oe
- **B1** increased poverty or inability to meet basic needs, oe
- **B1** stress and harm to mental health or family relationships, oe
- **Answer: Any three: trapped in an unpayable cycle of debt; increased poverty/inability to meet basic needs; stress and harm to mental health or family relationships.**