

CHAPTER XI

THE PRINCIPLE OF THE ECONOMIC ORDER

Muhammad Iqbal, the spiritual founder of Pakistan, is credited with the honor of being the first in modern times to assert in the name of Islam that “Political action is the expression of Islam’s spirituality.”¹ Muslims around the world have since convinced themselves of that truth and proudly repeated Iqbal’s words on every occasion. The place is still open for an Islamic thinker of Iqbal’s status to proclaim to the world in the name of Islam that “Economic action is the expression of Islam’s spirituality.” Muslims would then convince themselves of this new truth as easily as they did of Iqbal’s. They will not miss its point, just as they did not miss that of Iqbal’s statement; namely, that in contrast to Christianity’s separation of Church and state, Islam holds that the “church” demands the “state”; that the existence and good health of the state are of the essence of religion, and similarly, economic activity. The economy of the *ummah* and its good health are of the essence of Islam,² just as Islam’s spirituality is inexistent without just economic action.³ This position of Islam distinguishes it from all the religions; for no religion has

¹M. Iqbal, *Reconstruction of Religious Thought in Islam* (Lahore: Sh. Muhammad Ashraf, 1977), lecture V.

وَأَذْكُرُوا إِذْ جَعَلْنَا خُلَفَاءَ مِنْ بَعْدِ عَادٍ وَبَوَّأْنَاكُمْ فِي الْأَرْضِ تَنْحَدِرُونَ مِنْ سُهُولِهَا قُصُورًا
وَنَنْحِتُونَ الْجِبَالَ بُيُوتًا فَاذْكُرُوا آيَةَ اللَّهِ وَلَا تَنْسُوا فِي الْأَرْضِ مُفْسِدِينَ (الأعراف: ٧٤) ... قَالَ يَنْقُورِ
أَعْبُدُوا اللَّهَ مَا لَكُمْ مِنْ إِلَهٍ غَيْرُهُ هُوَ أَنْشَأَكُمْ مِنَ الْأَرْضِ وَاسْتَعْمَرَكُمْ فِيهَا فَاسْتَغْفِرُوا لَهُ ثُمَّ تَوْبُوا إِلَيْهِ (هود: ٦١)

²Remember that Allah made you His vicegerents after the collapse of ‘Ad, and gave you dominion in the land. He enabled you to cultivate its plains, build palaces and carve up the mountains for residence. Remember the gifts of Allah to you. Do not spread corruption and pollute the earth (7:74)... O People, serve Allah alone. There is no god but He. It is He Who created you out of the earth and made you settle in it. So, repent to Him and seek His forgiveness (11:61).

وَفِي أَمْوَالِهِمْ حَقٌّ لِلْسَّائِلِ وَالْمَحْرُومِ (الذاريات: ١٩) أَرَأَيْتَ الَّذِي يُكَذِّبُ بِالذِّينِ فَذَلِكَ الَّذِي يَدْعُ
الْيَتِيمَ وَلَا يَعْضُ عَلَى طَعَامِ الْيَتِيمِ (الماعون: ١-٣)

³In their wealth [the righteous] acknowledge the right of the poor and the deprived (51:19)... Will you consider the denier of all reckoning? It is he who pushes away the orphan; who does not enjoin the feeding of the destitute (107:1-3).

associated itself with politics as closely as Islam did except ancient Egypt and Mesopotamia, where kingship was sacral. But these are condemned as pagan. Likewise, no religion has associated itself with economics as closely as does Islam, except communism where matter has taken the place of God, an ideology which Muslims condemn as a form of *shirk*. True, Islam seems to come perilously close to both these extremes; but it remains so distinct from them that its closeness constitutes no peril at all. Like the previous chapter, with regard to the political order, this one seeks to clarify the essential relation of *al tawhīd* to the economic order, a relation constitutive of the essence of Islamic religious experience.⁴

I. JOINT ESSENTIAL PRIORITY OF THE MATERIAL AND SPIRITUAL

A. UNLIKE CHRISTIANITY

Several centuries before the Prophet Muhammad (SAAS), Jesus conveyed a divine message in which the proposition, “Man does not live by bread alone,” was of prime importance.⁵ Matthew and Luke, the writers of the Gospels ascribed to them, have linked this proposition of Jesus to a question by Satan testing Jesus’ power, allegedly as “Son of God,” to turn the stones of the desert into bread in a moment of weakness since he was hungry after a fast of forty days in the wilderness. The attempt to link this statement with Jesus’ being the Son of God is so *mal-à-propos* that it does not need to divert our attention from the statement itself which is beautiful and valid without Satan’s challenge. To a man who has fasted forty days as Matthew claims with no little exaggeration, readymade bread would be the ultimate challenge, not the sonship of God. Let us note that Jesus’ answer as reported by Matthew and Luke was not a straight denial of the proposition that man does live by bread, but of the qualified assertion that man lives by bread alone.

أَرَأَيْتَ الَّذِي يُكَذِّبُ بِاللَّيْنِ فَذَلِكَ الَّذِي يَدْعُ أَيْدِيَهُمْ وَلَا يُحِصُّ عَلَىٰ طَعَامِ الْمِسْكِينِ (الماعون: ١-٣)

“Will you consider the denier of all reckoning? It is he who pushes away the orphan who does not enjoin the feeding of the destitute” (107:1-3).

⁴We quote these verses again for their tremendous significance. They assert, it should be realized, that to push away the orphan, not to assist in the feeding of the poor, is to deny religion itself, the whole of religion—doctrine, creed, ethics, law, spirit—everything!

⁵But Jesus answered, “The scripture says, ‘Man cannot live on bread alone, but needs every word that God speaks’ ” (Matthew 4:4).

Had Jesus' denial been outright denial, and hence, a condemnation of material life itself, this would not have been a pronouncement of a Semitic mind. Rather, it would have been the judgement of a Hellenic and wholly converted against itself, for having first identified divinity with nature, and having then been disappointed and frustrated with its own creation, the Homeric mind turned against itself in Gnosticism, the opposite extreme, and asserted a spirituality utterly opposed to and disparate from nature and matter.⁶ Other passages in the Gospels which express such total condemnation of the material world, notably Matthew 6:11 ff, were dictated by Gnostic attitudes. The statement in question, however, preserved a moral balance typical of *dīn al fiṭrah*, for it sought to condemn not the material, but the violation of the moral. It simply denied that man lives by bread alone. Hence, it represents a singular Semitic, probably prophetic, attitude in a Hellenic world.

In the hands of the Christians of history, however, this statement of Jesus became the cornerstone of an antimaterialist ideology. It grew to a total condemnation of matter, of the world, of history. It developed an isolationist ethic of asceticism, of political cynicism, of monasticism. It became the war cry of a new religiosity, which transformed the religion of Jesus into Christianity, the religion of Paul, Athanasius, Tertullian, Augustine, of the imperial Roman Church.⁷

Jesus was sent to the Jews to put an end to their crass materialism and to liberate them from the extreme legalism to which their rabbis had subjected them. His solution had to be the reemphasis of the spiritual, the internal, the personal which was weakened or lost in the literalist conservatism of the rabbis. The call was corrupted by his followers into another extremism based on the degrading of the material, the external and public, the societal. "Man does not live by bread alone" became the misplaced, abused motto of this movement.

B. THE ISLAMIC ANSWER

1. Islam and the Religions

From a wider, world-perspective, Islam constituted a genuine breakthrough from the fixation into which the world had fallen, divided

⁶Hans Jonas, *The Gnostic Religions*, (Boston: Beacon Press, 1958), p. 46.

⁷See the author's *Christian Ethics*, part II.

as it was between Indian religiosity and Hellenic religiosity. Indian religiosity maintained that the universe was itself the absolute (Brahman), not in its ideal form, but in an objectified, individuated and particularized form which it condemned.⁸ Objectification of Brahman, the absolute spirit, is undesirable. In consequence, the religious/moral imperative was conceived of as escape from the realm of objectification (creation) which is condemned as evil, to the realm of absolute (Brahman, Nirvana). Under this view, cultivation of the material world, i.e., procreation, and mobilization for food production, education, rendering the world into a garden and making history, are definitely evil because they spread, intensify or prolong the state of objectification. Evidently, the only morality which harmonizes with this view is individualistic and world-denying. Jainism and Theravada Buddhism remained true to this essential vision of the Upanishads.⁹ Hinduism accepted the vision for the benefit of the endowed elite. It propounded a popular religiosity in which the castes look forward to release from their travails only in afterlife, while continuing to labor in their appointed stations in this life with no little amount of joy and complacent satisfaction that they are fulfilling the purpose of their existence.¹⁰ Likewise Mahayana Buddhism kept this vision as a background and constructed its religiosity out of native Chinese worldly morality, and appointed Boddhisatvas (human ancestors apotheosized into saviors) to redeem men from the affliction of existence.¹¹

Combining elements of Egyptian and Greek religions, of Mithraism and Near Eastern mystery cults, Hellenism engulfed the Semitic movement of Jesus which sought to reform the legalism and ethnocentrism of Judaism. Hence, the Greco-Egyptian element which identified God with the world was retained but modified and diluted in the doctrine of the incarnation which made God become man and enabled man to associate himself with divinity. Hence too, the resentment of the downtrodden of the empire, Gnostic aversion to matter and the world, and the redemptionist hope of Mithraism and Judaism, all combined to give historical Christianity its judgement of creation as fallen, of the world as evil, of state and society as devil's handiwork, and of the moral life as individualist and world-denying.¹²

It was a refreshing clarification that Islam achieved. It put aside both

⁸Ismā'il R. al Fārūqī, *Historical Atlas...* pp. 237-8.

⁹Ibid.

¹⁰Noss, *Man's Religions* pp. 103-4.

¹¹Ibid., pp. 155.

¹²See this author's *Christian Ethics*, pp. 193 ff.

claims of India and Egypt which identified the Absolute with the world, the Creator with the creature, whether to the advantage of the creature as in Egypt and ancient Greece, to that of the “Creator” as in India. It reaffirmed the ancient Mesopotamian vision of the utter desperateness of Creator and creature, and of man as servant in the manor of God, benefiting from history. Islam’s reaffirmation was to be a crystallization of this ancient wisdom, *dīn al fitrah*, as the Holy Quran has called it.¹³

It was in this context that our Prophet (SAAS) was set by Allah (SWT) to redress the balance, to correct the misunderstanding and reestablish the proper relation between the material and the spiritual. What did our Prophet (SAAS) teach? What is the essence of the message he delivered?

2. The Implications of *al Tawhīd*: Worldism

Let us begin at the beginning by taking a look at the presuppositions, or first principles, of Islam. The essence of religious experience in Islam is *al tawhīd*; that is, the recognition that there is no god but God (*lā ilāha illā Allāh*). What is distinctly Islamic—and hence novel—in *al tawhīd* as metaphysical principle, is the negative aspect of its statement. That no being of whom Godhead is predicated is God except God, strikes at Jewish, Christian and pre-Islamic Arab notions of associating other beings with God. *Al tawhīd* purged religion absolutely clean of all doubt regarding the transcendence and unicity of the Godhead. Thereby, it accomplished a double purpose: that of acknowledging God as sole Creator of the universe, and that of equalizing all men as creatures of God, endowed with the same essential qualities of creaturely humanity, with the same cosmic status.

To *al tawhīd* belongs another aspect, namely, the axiological. To assert *lā ilāha illā Allāh* means that Allah (SWT) is the sole and ultimate value, that everything else is only an instrument whose value depends upon God for its valueness, and whose goodness is measured by its actualization of ultimate, divine goodness. It means that God is the final end

فَأَقْرِبْ وَجْهَكَ لِلدِّينِ حَنِيفًا فِطْرَةَ اللَّهِ الَّتِي فَطَرَ النَّاسَ عَلَيْهَا لَا يَبْدِيلَ لِخَلْقِ اللَّهِ ذَلِكَ الدِّينُ الْقَيِّمُ
وَلَنْ يَكْرَهَ أَكْثَرُ النَّاسِ أَنْ لَا يَعْلَمُونَ (الروم: ٣٠)

¹³Turn your face to the primordial religion as a *ḥanīf*. This is the innate religion with which Allah endowed humans, without exception. That is the true, valuable religion. Most people, however, do not know (30:30).

of all desire, that He is the one and only Master whose will is the ought-to-be of all that is. Under this view man is a servant whose vocation and the destiny is the service of God, or fulfillment of the divine will; that is, the actualization of value in space and time.

Certainly, God has been loved and obeyed by men before. However, in Indian religion He (the impersonal Absolute) was loved and obeyed as the opposite of the material world and so through denial of that world. In Egyptian and Greek religion God was loved and obeyed as the material world itself, and therefore through attunement with the call of that world. Only in the Semitic stream of religion was God loved and obeyed as non-nature, the immaterial master of nature and matter. But the Semitic stream had fossilized in Rabbinic Judaism dissipated itself in romanticism and hedonism in Arabia, combined with Mithraism and Hellenism to form Roman Christianity out of the liberating breakthrough of Jesus.¹⁴ *Al tawhīd* was hence necessary to restore the Semitic stream to its original position, namely, that creation, or space-time, is the medium, the *matériel*, in which the divine will is to be actualized; that it is certainly good, but that its goodness is that of a *materia prima*, a necessary theater for the embodiment or concretization of the divine will. Every component of the creation is therefore good, and creation is not only the best of all possible worlds; it is flawless and perfect.¹⁵ Indeed, creation filled with value by man through moral vision and action is itself the divine purpose of creation.¹⁶ Consequently, enjoyment of its elemental or

¹⁴See this author's "Urūbah and Religion," 198 ff.

وَهُوَ الَّذِي خَلَقَ السَّمَوَاتِ وَالْأَرْضَ فِي سِتَّةِ أَيَّامٍ وَكَانَ عَرْشُهُ عَلَى الْمَاءِ لِيَبْلُوَكُمْ أَيُّكُمْ أَحْسَنُ عَمَلًا (هود: ٧) الَّذِي خَلَقَ الْمَوْتَ وَالْحَيَاةَ لِيَبْلُوَكُمْ أَيُّكُمْ أَحْسَنُ عَمَلًا وَهُوَ الْعَزِيزُ الرَّحِيمُ الَّذِي خَلَقَ سَبْعَ سَمَاوَاتٍ طِبَاقًا مَّا تَرَى فِي خَلْقِ الرَّحْمَنِ مِنْ تَفَوتٍ فَإِذْ يَاجِجُ الْبَصَرُ هَلْ تَرَى مِنْ فُتُورٍ ثُمَّ أَوَّجِعُ الْبَصَرَ كَرَّتَيْنِ يَنْقَلِبُ إِلَيْكَ الْبَصَرُ خَاسِئًا وَهُوَ حَسِيرٌ (الملك: ٤-٣)

¹⁵It is He Who created the heavens and the earth in six days, His throne resting on water, that humans may prove themselves worthy in their deeds (11:7)

It is He Who created life and death that you may prove yourselves worthy in deeds. He is the Almighty, the Forgiving. It is indeed He Who created seven heavens beyond one another. Creation by the Gracious displays no discrepancy. Look again and again into His creation! You will never find fault. Even if you look once and again your investigative look will return to you humbled, but wiser in its realization of the perfection of Allah's creation (67:3-4).

وَهُوَ الَّذِي جَعَلَ لَكُمْ خَلْقَ الْأَرْضِ وَرَفَعَ بَعْضَكُمْ فَوْقَ بَعْضٍ دَرَجَاتٍ لِيَبْلُوَكُمْ فِي مَا آتَاكُمْ إِنَّ رَبَّكَ سَرِيعُ الْعِقَابِ وَإِنَّهُ لَغَفُورٌ رَحِيمٌ (الأنعام: ١٦٥)

¹⁶It is He who established you His vicegerents on earth, Who raised some higher than others, all to the end of your proving yourselves worthy of what He has given you. Your Lord is quick of punish, and He is surely Merciful and Forgiving (6:165).

utilitarian values is innocent; a value-full world is a monument to God whose preservation and enhancement are acts of praise and worship on the part of man.¹⁷ As an instrument for the realization of the absolute, every object in creation is invested with higher cosmic value. Just as there can be no discrimination between points of space-time except as to their instrumentality for man's transformation of the world into pattern Allah (SWT) has revealed. No material object is evil *per se*.¹⁸

Two more first principles of Islam corroborate the thesis of Islam's worldism: Islam's ethic of action and its eschatology.

a. Worldism and the Ethics of Action

Al tawhīd commits man to an ethic of action; that is, to an ethic where worth and unworth are measured by the degree of success the moral subject achieves in disturbing the flow of space-time, in his body as well as around him. It does not deny the ethic of intent, but demands fulfillment of its requirements as the preliminary prerequisite for entering into the fulfillment of those of the ethic of action. Disturbance of the flow of space-time, or transformation of creation, therefore, is the moral imperative of the Muslim. He must enter the rough and tumble of history

اللَّهُ الَّذِي سَخَّرَ لَكُمُ الْبَحْرَ لِتَجْرِيَ الْفُلُوكُ فِيهِ بِأَمْرِهِ وَلِيَبْتَغُوا مِنْ فَضْلِهِ ۗ وَلَعَلَّكُمْ تَشْكُرُونَ وَسَخَّرَ لَكُم مَّا فِي السَّمَوَاتِ وَمَا فِي الْأَرْضِ جَمِيعًا مِمَّا هُوَ فِي ذَلِكَ لَا يُدْرِكُ لِقَوْمٍ يُفَكِّرُونَ (الجمانية: ١٢-١٣)

... كَذَلِكَ سَخَّرَهَا لَكُمْ لِتَكْبُرُوا اللَّهَ عَلَىٰ مَا هَدَاكُمْ وَنَبِّئِ الْمُحْسِنِينَ (الحج: ٣٧)

أَلَمْ تَرَ أَنَّ اللَّهَ سَخَّرَ لَكُم مَّا فِي السَّمَوَاتِ وَمَا فِي الْأَرْضِ وَأَسْبَغَ عَلَيْكُمْ نِعْمَهُ ظَهْرَهُ وَبِاطِنَهُ (لقمان: ٢٠)

¹⁷Allah did make the seas subservient to you, that your ships may cross it by His leave, that you may obtain of His bounty, and that you may feel grateful. Indeed, He made subservient to you all that is in heaven. All that is on earth is His endowment to you. In this are demonstrations for those who think (45:12-13).

Likewise, He made [all these things] subservient to you that you may glorify Him, that you may thank Him for His guidance. As to those who do good deeds, proclaim to them the good news (22:37).

Don't you see that Allah has made subservient to you what is in heaven and on the earth that He has showered His blessings obvious as well as hidden? (31:20).

... وَخَلَقَ كُلَّ شَيْءٍ وَقَدَرَهُ... (الفرقان: ٢) نَسِجَ لَهُ السَّمَوَاتِ السَّبْعِ وَالْأَرْضِ وَمَنْ فِيهِنَّ وَإِنْ مِنْ شَيْءٍ إِلَّا أَيْسَرُ بِهِ وَلَكِنْ لَا يَفْقَهُونَ تَسْبِيحَهُمْ إِنَّهُ كَانَ حَلِيمًا غَفُورًا (الإسراء: ٤٤)

¹⁸And He created everything, and assigned to it its measure, its character and purpose (25:2).

The seven heavens and the earth, and all that is in them, acknowledge their Creator and praise Him, though you may not understand the way their acknowledgement and praise are expressed. Certainly, Allah is tolerant and forgiving (17:44).

and therein bring about the desired transformation. He cannot lead a monastic, isolationist existence except as an exercise in self-discipline and self-mastery. Even then, if the exercise is not conducive to the end of achieving greater success in the transformation of space-time, it is doomed as unethical egocentrism; for the purpose would in that case be self-transformation as an end in itself, and not as a preparation for transforming the world. You will recall that the Prophet (SAAS) used to retire, to isolate and discipline himself, especially before revelation. Indeed, it may be said that revelation was the climax of his *tahannuth*. The Sufis claim that communication with the divine such as the Prophet (SAAS) enjoyed in the cave of Hirā is the highest good possible for man to achieve in his earthly life, and that Muhammad's coming down from the cave to Makkah was an *untergang*. But we know that it was Allah (SWT) Who ordered him not only to go down, but also to outwit his opponents when they plotted to kill him, to build a community, to emigrate, to build a state, to promote and govern the material life of his people.¹⁹ Muhammad (SAAS) could have been another Christianist Jesus concerned only with the spiritual world, and giving himself to his enemies for crucifixion. That is by far the easier course. Instead, our Prophet (SAAS) faced reality, political, economic, military reality and made history. He was husband and father, tradesman and provider, statesman and judge, military leader, *da'iyyah* and prophet, all at once. The revelation which came to him and of which he was the first embodiment left nothing without guidance or direction.²⁰ Islam is not possible without a state and courts of law to administer it, because Islam is a religion of action, and action is public and societal whereas an ethic of intent is personal and has no need to go out of conscience.

b. Worldism and Islamic Eschatology

Secondly, Islam's eschatology is radically different from that of Judaism and Christianity. In the former, the "Kingdom of God" is an alternative

¹⁹See this author's article "On the Raison d'Être of the Ummah."

وَمَا مِنْ دَابَّةٍ فِي الْأَرْضِ وَلَا طَيْرٍ يَطِيرُ بِجَنَاحَيْهِ إِلَّا أُمَمٌ أَمْثَالُكُمْ مَا فَرَّطْنَا فِي الْكِتَابِ مِنْ شَيْءٍ وَنُفِّرُ إِلَىٰ رَبِّهِمْ
يُحْشَرُونَ (الأنعام: ٣٨)

²⁰No animal that creeps on earth or flies in the air but belongs to a species like you [and stands under the commandments of Allah]. Allah's imperatives are relevant to all beings, to all things without exception. All will ultimately have to reckon with Allah (6:38).

to the Hebrew situation in exile. It was the Kingdom of David projected nostalgically by those who have lost it and who presently stand at the nethermost level of captivity and degradation.²¹ As for Christianity, its main thrust was to combat the materialist, externalist, enlandizing ethnocentrism of the Jews. Hence it was necessary for Christianity to spiritualize the Kingdom of David and remove it altogether from space-time. The “Kingdom of God” became an “otherworld” and this-world became the temporary theater of Caesar, the devil, the “Flesh,” “Where moth and rust corrupt, and where thieves break through and steal.”²² Islam, *per contra*, countenanced one and only one kingdom, one and only space-time. All that ought-to-be, ought to and can happen in it through man’s agency. Once it comes to an end, only award and execution of judgement, consummation of reward and punishment can take place. *al dār al ākhirah* or *al ākhirah* (the other-world) is not an alternative to this. Here is not *‘adhāb al ākhirah*, *thawāb al ākhirah* (reward or punishment in the other-world) that is earned in this world; and what is earned by means of *al taqwā* is a transcendent reward, not an exchange of a better kingdom for a bad kingdom. That is why exit from this world by means of asceticism does not mean entry into the other.²³ He did not say: Seek the other world at the cost of this one; nor did He counsel us to neglect this world or allow it to drop from our view.

We may conclude from this first part that Islam is a worldist religion; that for Islam space-time is indeed the realm where the absolute is to be realized, and so by man. “Excellence in the deed,” *al falāḥ*, in terms of which the Holy Quran describes the purpose of creation as a whole, can have no other meaning but the transformation of the materials of creation, i.e., men and women, rivers and mountains, forests and wheat fields, villages and towns, countries and peoples. Evidently, filling this world, this space and this time with value is not only important for religion, but the very whole business of religion.²⁴

²¹See this author’s *Christian Ethics*, 116 ff.

²²“Do not store up riches for yourselves here on earth, where moths and rust destroys, and robbers break in and steal” (Matthew 6:19).

وَابْتَغِ فِيمَا آتَاكَ اللَّهُ الدَّارَ الْآخِرَةَ وَلَا تَنْسَ نَصِيبَكَ مِنَ الدُّنْيَا وَأَحْسِنَ كَمَا أَحْسَنَ اللَّهُ إِلَيْكَ
وَلَا تَبْغِ الْفُسَادَ فِي الْأَرْضِ إِنَّ اللَّهَ لَا يُحِبُّ الْمُسْفِدِينَ (القصص: ٧٧)

²³And seek the other world in that which Allah bestows upon you in this world. But do not forsake your share in this world. Do good to others as Allah has done good to you. Do not seek corruption, or allow it to happen to earth. Allah does not love the corrupters (28:77).

أَرَأَيْتَ الَّذِي يُكَذِّبُ بِالذِّمْرِ فِذَلِكَ الَّذِي يَدْعُ الْيَتِيمَ وَلَا يُحِصُّ عَلَى طَعَامِ الْمَسْكِينِ (الماعون: ١-٣)

²⁴Will you consider the denier of all reckoning? He is the person who pushes away the orphan, who does not enjoin the feeding of the destitute (107:1-3).

3. Islamic Worldism and Man's Material Endeavor

a. *The Moral Subject and His Own Person*

What does it mean in practical concrete day-to-day terms to say that Islam is worldist? It means that the Muslim—the Muslim in fact, not merely in profession—is the person whose deeds are determined by the *sharī'ah*. Some of these laws have to do with his own person, such as those which pertain to rituals, seeking to affect either his state of consciousness or his body. Those which seek to affect his body are material by nature. To fulfill them is to act economically, i.e., to produce what the subject can in fact produce and to do so in excess of his need so that the excess may be traded for those commodities and services to provide for himself food, raiment, lodging and medical service. His moral merit on that front is directly proportional to his success in seeking Allah's bounty.²⁵

The ethic of Islam clearly counsels against begging, against being a parasite living on the labor of others. *Al sunnah al sharifah* recorded for us a number of occasions on which man's economic endeavor was praised and economic resignation condemned.²⁶ And the *sharī'ah* defined the dependents of a man or of the state in terms of distinct categories such as physical handicap, old age, childhood, womanhood, disease, thus making it illegitimate for the healthy adult male to a dependent of someone else or of the state. Indeed the Holy Quran severely condemned the destitute refugees as people responsible for the politico-economic predicament in which they stood.²⁷

فَإِذَا قُضِيَتِ الصَّلَاةُ فَانْتَشِرُوا فِي الْأَرْضِ وَابْتَغُوا مِن فَضْلِ اللَّهِ وَاذْكُرُوا اللَّهَ كَبِيرًا لَّعَلَّكُمْ تُفْلِحُونَ (الجمعة: ١٠)

²⁵When ṣalāh is completed, strike out in the earth and seek of His bounty; oft remember Allah that you may become truly felicitous (62:10).

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمَوْلَاةِ فَلُوهُنَّ فِي الرِّقَابِ وَالْغَدِيرِ مِنَ فِي سَبِيلِ اللَّهِ وَأَبْنِ السَّبِيلِ قَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ (التوبة: ٦٠)

²⁶Charities belong to the poor and the destitute, to those who collect them and those whose hearts are yet to be reconciled to Islam, to the freeing of slaves and debtors, to the wayfarer and generally to the cause of Allah. Charities are a religious duty commanded by Allah. Allah is All-Knowing, All-Wise (9:60).

²⁷Better than half the categories under which the ḥadīth is classified concern the work of man, his earning and disposal of wealth, i.e., *al buyū'* (sales contracts), *al muzāra'ah* (agricultural partnership), *jihād* (war or self-exertion), foods, drinks, clothing, and decoration, knowledge and its acquisition, and so on.

The other laws which have to do with the Muslim state of consciousness, such as the laws pertaining to the Islamic rituals, do not require performance of purely personal exercises; i.e., activities whose purpose or end is purely a state of consciousness of the subject. As is well known, that *al ṣalāh* which does not produce righteousness in the other activities of daily life, and hence in the subject's dealing with other persons, is worth nothing.²⁸ To enter into the lives of another persons, and to influence or change them for better is the general purpose of all Islamic laws.²⁹ The Muslim is hence the diametrical opposite of the *monaster*, whether Buddhist or Christian, who withdraws from the other persons precisely in order to work on himself, alone. For in their understanding, salvation and felicity consist in a state of consciousness which man alone can bring about in himself and of which he alone can be the judge. On the other hand, to enter into personal lives of the other persons, and there to deflect all activities towards goals prescribed by the Holy Quran and the *sunnah*, is a predicament which makes the Muslim the most gregarious member of creation. The greatest and saintliest state of consciousness in Islam, namely the prophetic state of Muhammad (SAAS), was not meant to be for the personal enjoyment or relation of Muhammad (SAAS), but a means for the remolding of the life of the least as well as of every man on earth.

b. *The Moral Subject and the Other Persons*

The laws of the *sharīah* which have to do with other persons—and they are the majority—may again be divided into those which have to do with their bodies and those which have to do with their consciousness.

The latter cover an area which may best be described as education and counselling. The Muslim is obliged to educate his dependents and

إِنَّ الَّذِينَ تَوَفَّيْنَاهُمُ الْمَلَائِكَةُ ظَالِمِي أَنْفُسِهِمْ قَالُوا فِيمَ كُنْتُمْ قَالُوا كُنَّا مُسْتَضْعَفِينَ فِي الْأَرْضِ قَالُوا أَلَمْ تَكُنْ أَرْضُ اللَّهِ وَاسِعَةً
فَنَهَجُوا فِيهَا فَأُولَئِكَ مَأْوَاهُمْ جَهَنَّمُ وَسَاءَتْ مَصِيرًا (النساء: ٩٧)

²⁸Those who die in privation and misery and answer the angels' inquiry regarding them with pleas of oppression, of weakness and impotence, are told: Was not the earth wide enough for you to run away from that predicament? [Could you therefore not have done better than to suffer your oppression and weakness in silence and passivity?] Surely, their abode is Hell, the terrible plight (4:97).

... وَأَقِمِ الصَّلَاةَ إِنَّ الصَّلَاةَ تَنْهَى عَنِ الْفَحْشَاءِ وَالْمُنْكَرِ (العنكبوت: ٤٥)

²⁹Uphold *ṣalāh* regularly. *Ṣalāh* counsels against the works of shame and evil (29:45).

the whole of mankind and give them perpetual counsel – all to the purpose of their making their lives fulfill the divine pattern ordained by Allah (SWT). Education and counselling of Muslims by the Muslim moral subject is so serious and grave a matter that Allah (SWT) has equated it with felicity.³⁰

Commanding of the good and forbidding of the evil is education in its highest sense. Virtue and righteousness are the ultimate end of all education in Islam, a religion which does not at all countenance either a knowledge for its own sake or an art for its own sake. Education for utility, i.e., for the usufruct of nature, production of commodities and services, has an obvious reference to the material needs of man and their satisfaction.

Finally, we come to the laws which have to do with the other man's body, i.e., with the satisfaction of the material needs of the other man. Here we are again faced – and struck – by the totalist declaration of the Holy Quran.³¹ Religion, the whole of it, is made equivalent with the material category of “pushing away the orphan and neglecting the feeding of the destitute.” The brief *sūrah* ends with a condemnation of those who claim Islam and stop in the way of assistance to the needy, as if again, religiosity, the whole of it, is equivalent to satisfaction by the Muslim of the material needs of other men.³²

إِنَّ اللَّهَ اشْتَرَى مِنَ الْمُؤْمِنِينَ أَنفُسَهُمْ وَأَمْوَالَهُمْ بِآثِ لَهُمُ الْجَنَّةَ يُقَدِّمُونَ فِي سَبِيلِ اللَّهِ فَيَقْتُلُونَ وَيُقْتَلُونَ... الشَّيْئُونَ الْمُنِيدُونَ الْمُنِيدُونَ السَّكِينُونَ الرَّكِعُونَ السَّجِدُونَ الْأَمْرُونَ بِالْمَعْرُوفِ وَالنَّهْيِ عَنِ الْمُنْكَرِ وَالْخَائِفُونَ لِذُورِ اللَّهِ وَيَشِيرُ الْمُؤْمِنِينَ (التوبة: ١١١-١١٢)

³⁰Allah covenanted with the believers to exchange their lives and their wealth for paradise. They will fight for Allah, kill and get killed in the process... (Triumphant) are those who repent to and worship Allah who praise Him, who journey for the cause of Allah, who bow down (to Him), who fall prostrate in worship, who enjoin the right, who prohibit works of evil, who safeguard against trespassing the limits of conduct set by Allah. [O Muhammad], proclaim glad tidings to the believers (9:111-2).

... وَتَوَاصَوْا بِالْحَقِّ وَتَوَاصَوْا بِالصَّبْرِ (العصر: ٣)

³¹Counsel one another in truth and exhort one another to patience (103:3).

أَرَأَيْتَ الَّذِي يَكْذِبُ بِالذِّينِ فَذَلِكَ الَّذِي يَدْعُ الْيَتِيمَ وَلَا يَحْضُ عَلَى طَعَامِ الْمَسْكِينِ فَوَيْلٌ لِلْمُصَلِّينَ الَّذِينَ هُمْ عَنْ صَلَاتِهِمْ سَاهُونَ الَّذِينَ هُمْ يُرَاءُونَ وَيَمْنَعُونَ الْمَاعُونَ (الماعون: ١-٧)

³²Will you consider the person who denies all reckoning? It is he who pushes away the orphan, who exhorts not to the feeding of the destitute! Woe to those who pray to Allah if they do not heed what their prayer implies. Woe to those who pretend, who prevent assistance from reaching the needy (107:1-7).

Early Islamic history has given us a remarkable exemplification of this Islamic view. That is Abū Bakr al Ṣiddīq's declaration of all-out war against those tribes which stopped paying the *zakah* into the central treasury upon the death of the Prophet (SAAS). What is remarkable is the charge brought against them. They were accused of *al riddah* (apostasy), as if the religion itself was what they denied. Abū Bakr's understanding, like that of the Prophet (SAAS), was indeed that religion and satisfaction of the material needs of others are equivalent.

Furthermore, Islam paid great attention to every aspect of life of men and women and legislated for it. It built its social system around specific patterns of wealth distribution. The conclusion cannot therefore be avoided that in Islam, economic endeavor and the enjoyment of its fruits constitute the be-all and end-all of morality. Islam is indeed an ideology in the sense that the *sharī'ah* its law, has given us a pattern of material wealth distribution with which to order our lives.³³

c. Worldism and Homo Economicus

The answer to the question, therefore, if man is definable in terms of his economic pursuits must be affirmative. Man is indeed a *homo economicus*, not in Max Weber's sense of man's subjection to sovereign economic laws which dominate his activity. In themselves, economic laws may be sovereign; but the economic pattern to which man subjects his life is his own deliberate choice. Man is free to govern his life by any one of many economic patterns. He is *homo economicus* in the sense that the economic pattern to which he subjects his life is definitive of his nature, of his idea of himself.

Islam, therefore, regarded religion as the way to conduct life on earth. Religion has no other business than this purpose. It is a dimension of earthly life, realized in full when that life is lived morally under God, i.e., responsibility to nature, to oneself and to society. Unlike the other religions which erect for themselves a whole kingdom other than the world where they rule beyond life on earth, Islam declared itself the conscience of this earth, this life.

Life on this planet is made felicitous or miserable by the attitudes and deeds of men to one another, surely not in the abstract, not insofar as

³³See Muḥammad Ṣāqr. *Al Iqtisād al Islāmī* (Jaddah: Al Ma'had al 'Ālamī li Abḥāth al Iqtisād al Islāmī, 1980).

those commodities devoid of economic value are concerned. The world and life of the inhabitant of the forest is not made happy or miserable by whether his fellow men are liberal in giving him leaves, branches or trees, air or water, but by their liberality in sharing with him the game they catch, the lumber they dress up for construction, or the water already carried from the river to the habitat. In other words, if charity is to have "teeth," if it is to serve as a tool of religion whose purpose is the well-being of mankind, then it must have for its object goods of economic value. Man's economic behavior makes or unmakes the felicity of life on earth. That is why religion seeks to subject it to the norms of morality, of responsibility. Islam, the religion of world-affirmation *par excellence*, naturally seeks to order human life so as to make it actualize the pattern intended for it by its Creator. Hence the Islamic dictum: *Inna al dīn al mu'āmalah* (Religion is indeed man's treatment of his fellows).³⁴

II. UNIVERSALISM OF THE ISLAMIC ECONOMIC ORDER

The foregoing stand of Islam on the goodness and necessity of the material, unique among the religions or ideologies the world has seen, is not for the benefit of any group to the exclusion of others. Nor is it meant by Islam to benefit any group more than any other. The exhortation to rise, to change one's material conditions, to work hard and to seek the abundant life, to usufruct nature and enjoy the goodly things of creation, is addressed to all humanity. The universal *pax Islamica* would come to naught unless it brings about a happier life for all. Its claims would ring hollow unless it seeks to improve the material conditions of the people;—indeed, unless it does so. For there is little justification for changing one's spiritual and/or political state if the miseries of life on this earth continue unchanged. If, according to Islam, the material and the spiritual are connected, it follows that they are so for everybody, and that changes for the better on the spiritual or political level should show visible effects on the material. Any discrepancy or shortcoming anywhere would vitiate the whole system, but first, the very transcendence of God. Divine transcendence does not permit any differentiation bet-

³⁴Reported by Imām Muslim and Imām al Bukhārī.

ween human creatures as objects of divine care or ethical normativeness; or as recipients of God's bounty independently of their personal efforts.³⁵

From this major premise of Islam's implication for the economic order, two main principles follow: First, that no individual or group may exploit another; and second, that no group may insulate and separate itself from the rest of mankind with a few restricting their economic condition to themselves, be it one of misery or of affluence. Human nature predisposes the needy to remove the isolating walls preventing them from sharing the well-being of the affluent. It is hence unlikely that they would uphold or practice isolationism. Even if they did, the decision could hardly be that of the suffering masses. It would rather be that of their rulers exploiting them for the benefit of the few. Since the masses are in that case the exploited, their condition of isolation must be temporary, and would soon be the object of revolution.

If, on the other hand, the condition of the isolationist group is one of affluence, that is more likely to have been the decision of both ruler and ruled. Their objective would be to save their affluence for themselves, and to prevent its spread to others.³⁶ This is plain egotism, practiced by the group as a whole. In human history, this has been the more common phenomenon; and in our age of colonialism, neocolonialism and imperialism, the phenomenon has had appalling manifestations. The West Europeans permitted themselves a high rise in standard of living at the cost of cheap labor and natural resources of Africa and Asia. More recently, they have been joined by America, and the world became divided into the rich North and the poor South. For over a century, the colonialist exploitation of Asia-Africa has built up vast capital reserves in the Western countries making their industrial development possible. The technological revolution of today would be unthinkable without the countless millions of Asians and Africans laboring on the plantations and in the mines, without the infinite number of ships carrying the wealth of Asia-Africa—in produce, raw materials; mineral or semifinished products of Europe and America.³⁷

That is all utterly opposed to Islam where the first ethical principle is that every person is entitled to the fruits of his labor: "To every per-

³⁵See this author's "Divine Transcendence and Its Expression," *World Faiths*, no. 107 (Spring 1979).

³⁶Such, for instance, is the purpose of all excise and customs taxes and immigration laws in the nations of the modern world. Their nationalist ideologies prescribe to each and every one to put the welfare of their own people not only above the welfare of humankind but at the very cost of it.

³⁷Ismā'il 'Abd Allāh, *World Chaos or a New Order: A Third World View*, "World Faiths and the New World Order," eds. Joseph Gremillion and William Ryan (Washington: The Interreligious Peace Colloquium, 1978), pp. 48-68.

son whatever gain he/she has earned, against every person whatever loss he/she has earned" (Quran 2:286). To deprive a person of his due is aggression hateful to God, a great injustice which must be repented by the aggressor and compensated for the victim. Otherwise, God would unleash His wrath and punishment of the guilty here and in the hereafter. God is omnipotent and may act to bring such punishment in a variety of ways, but He works through causes by bringing about the effects proper to them. Aggression and injustice breed such hatred and resentment that when they explode into brutal revolutions, the perpetrators of injustice, their institutions and all that their hands had brought are destroyed and wiped out.³⁸

This is not far from what historians tell us about the laws of nature. When one section of society becomes affluent and group egotism causes it to separate itself from its neighbors so as to preserve its affluence to itself, the countdown for its destruction begins. It does not matter whether this happens within the same society or between societies on a continental or a global scale. Indeed, if this law seemed to be inoperative in the past, when communications were slow and societies could maintain their affluence in separation from one another, it is no more the case today. The societies of the world, as well as the various classes and groups within each of them, are as interdependent as their respective economics. None could maintain its affluence and independence for any length of time. Historians like Ibn Khaldūn, Oswald Spengler and Arnold Toynbee have made their fame by illustrating this simple law of human life, which any ancient Mesopotamian commoner had known but in religious cosmic terms.³⁹

The insight of ‘Umar ibn al Khaṭṭāb (RAA) in this respect is absolutely remarkable. As soon as peace and security were reestablished across the provinces of the new Islamic state, he abolished by one stroke all the frontiers, customs houses and impediments to trade. Barely a decade earlier, the Prophet (SAAS) had pulled down the thousand and one arrangements by which each tribe controlled trade and gained for itself a portion of the gain. It thus became possible for Arabia to grow and to contend with the empires of the world, to support an army which

³⁸This century has witnessed numerous revolutions of the underprivileged against their capitalist exploiters. The next century is certain to see more.

وَإِذَا أَرَدْنَا أَنْ نُهْلِكَ قَرْيَةً أَمَرْنَا مُتْرَفِيهَا فَفَسَقُوا فِيهَا فَحَقَّ عَلَيْنَا الْقَوْلُ فَنَدَمْنَا نَدْمًا مِيرًا (الإسراء: ١٦)

³⁹When a village/city/community has become ripe for destruction, its aristocracy is allowed to spread corruption and thus bring about the total destruction due (17:16).

would substantiate its contentions. From the Indian Ocean and the Far East, trade could now move across the whole Fertile Crescent and North Africa freely. Indeed, the provisions of the *sharī'ah* made it possible for the goods of Byzantium, still an enemy of the Islamic state, and its citizens, to move freely into and out of the Islamic provinces. Interdependence was as much a fact of international trade as it was of the religious consciousness of the Muslims. For the Muslim, the economic fate of groups and nations, just as that of individuals, was ultimately in the hands of Allah (SWT). *Al rizq* is what the Muslim called God's disposition of economic conditions. On every other page of the Quran,⁴⁰ he read again and again that Allah (SWT) grants *al rizq* to some, reduces or denies it to others; that His doing is His pleasure; and that His pleasure is the essence of all justice. His moral sense taught him that Allah (SWT) commits no injustice, and that He gives each the measure due. To believe in God is to be absolutely certain that the disposal of *al rizq* is all His. Not to do so, is to impair His unicity, His transcendence, and His ultimacy—in short, it is to deny *al tawhīd*.⁴¹

The Muslim is therefore bound by his faith in favor of a *laissez-faire* economic policy. Artificial impediments to fair trade are for him prohibited. Globally speaking, protectionism—if its purpose is the establishment of an artificial agriculture or industry where there is neither human nor natural resources to support it—runs against his vision of a world ruled by God. But his faith is quick to rebel, and indeed, to boil, at the first sign of abuse of *laissez-faire* for any purpose of monopoly or exploitation. Should the evidence stand against such immoral entrepreneurs, the Islamic court and the *ummah* behind it will regard the action as tantamount to defiance of the divine imperative. The foregoing discussion is especially relevant to the current tension between the “haves” and “have-nots” of the world. Especially distasteful are the restrictions on entry, naturalization of humans, and entry and transfer of goods and funds, which the “haves” place before the “have-nots” as barriers to their emigration, to their following up their *rizq* wherever Allah (SWT) may be disposed to place it.⁴²

⁴⁰Barakat, *Al Murshid*, s.v. “Rizq”.

⁴¹See this author's article, “Is a Muslim Definable in Terms of His Economic Pursuits?” in Khurshid Ahmad and Zafar Ansari, eds. *Islamic Perspectives: Studies in Honor of Mawlānā Sayyid Abū al 'Alā Mawūdī* (Leicester, UK: The Islamic Foundation, 1399/1979), pp. 183 ff.

⁴²Consider in this connection the foreign status which Yemenis continue to have in Saudi Arabia for three generations. This contrasts starkly with the racist nations of Europe, which are willing to grant citizenship to anyone after a prolonged period of residence or work within their territory.

III. ETHICS OF PRODUCTION

Allah (SWT) has created humankind to serve Him. He has made them His vicegerents on earth, and made everything in creation subservient to them. He expressly commanded them to “strike out in the earth,” to seek His bounty, and to enjoy the usufruct of nature.⁴³ He promised that He and His Prophet will proudly behold man’s accomplishments.⁴⁴ He made work, the production of food, the reclamation of the earth, the construction of villages and cities, the rendering of services, the building up of culture and civilization, the reproduction and upbringing of men and women to continue, perpetuate and enjoy the fruits of human labor, definitive of His vicegerency.⁴⁵ And, finally, He made all this constitutive of worship, of religion itself, of the *raison d'être* of His creation.⁴⁶ Evidently, then, man ought to produce. No religion, and no ideology has ever exhorted man to work as much or as strongly as Islam did.⁴⁷ Upon arrival in Madinah, after his *hijrah*, the Prophet (SAAS) asked the *Anṣār* (Muslims of Madinah) to adopt the *muhājirīn*, their fellow Muslims who emigrated thence, running away from death the hands of their enemies. Many of the *Muhājirīn* accepted to be adopted, to be thus relieved of the trials of having to reestablish themselves. Some accepted a little loan

فَإِذَا قُضِيَتِ الصَّلَاةُ فَانْتَشِرُوا فِي الْأَرْضِ وَابْتَغُوا مِن فَضْلِ اللَّهِ وَاذْكُرُوا اللَّهَ كَثِيرًا لَّعَلَّكُمْ تُفْلِحُونَ (الجمعة: ١٠)

⁴³When *ṣalāh* is completed, strike out into the earth and seek what you can of Allah’s bounty; oft remember Allah, that you may be truly felicitous (62:10).

وَقُلْ أَعْمَلُوا بِسِرِّي اللَّهِ عَمَلَكُمْ وَرَسُولُهُ وَالْمُؤْمِنُونَ وَسَتُرَدُّونَ إِلَىٰ عَالِمِ الْغَيْبِ وَالشَّهَادَةِ فَيُنَبِّئُكُمْ بِمَا كُنْتُمْ تَعْمَلُونَ (التوبة: ١٠٥)

⁴⁴Command, [O Muhammad]: Do good deeds. Allah will witness the good deeds accomplished, as will His Prophet and all believers. Surely, everyone of you will be returned for reckoning with Allah, Who knows everything manifest or hidden. He will show you the truth of what you did (9:105).

وَهُوَ الَّذِي جَعَلَ لَكُمْ خَلْقَ الْأَرْضِ وَرَفَعَ بَعْضَكُمْ فَوْقَ بَعْضٍ دَرَجَاتٍ لِّيَبْلُوكُمْ فِي مَا آتَاكُمْ إِنَّ رَبَّكَ سَرِيعُ الْعِقَابِ وَإِنَّهُ لَغَفُورٌ رَّحِيمٌ (الأنعام: ١٦٥)

⁴⁵It is Allah Who made you His vicegerents on earth, Who raised some higher than others, that you may prove yourselves ethically worthy. Your Lord is quick of punishment; and He is forgiving and merciful (6:165).

وَهُوَ الَّذِي خَلَقَ السَّمَوَاتِ وَالْأَرْضَ فِي سِتَّةِ أَيَّامٍ وَكَانَ عَرْشُهُ عَلَى الْمَاءِ لِيَبْلُوكُمْ أَيُّكُمْ أَحْسَنُ عَمَلًا (هود: ٧)

⁴⁶It is Allah Who created the heavens and the earth in six days and His throne was on the water (the essence of human life), that you may prove yourselves worthy in your deeds (11:7).

⁴⁷The Qur’an’s exhortation to ‘amal or good deeds is constant and ubiquitous.

to start with, and which they paid back later. Those who pleased the Prophet (SAAS) most, however, were those who were too proud to accept any aid. Without capital, tools, or a profession, they went to the open fields to gather timber for fuel, to carry it on their backs for sale in the city; and, little by little, they made for themselves a niche in the business world.⁴⁸

Islam is therefore for the maximization of production. It expects every person to produce more than he consumes, to render more service than he is rendered. The individual's life ought to terminate with a net gain which would count as his or her contribution to creation. On Judgment Day, every person will be asked to read out his/her ledger, to justify his/her existence on earth.⁴⁹ That person whose productivity in life would entitle him/her to say no more than *j'ai vecu* will not be well received at all. And he may be condemned, depending on the inner motivation which led him to contribute naught to creation, such as cynicism, egotism, laziness or skepticism, or the greatest self-conceit of those who think the world owes them a living.

There are those whose good fortune is such as to enable them to retire early, or never to apply themselves to production because of a bountiful inheritance from their parents or relatives. Whenever such people resolve to withdraw from the production activity, they make themselves thereby condemnable in the eye of Islam. Indeed, Islam does not allow them to retire from production without penalizing them. Their immediate penalty in the world is that the capital out of which they spend in their retirement will be taxed at the *zakāh* rate of 2.5% every year, an equation calculated for any fund to exhaust itself in the span of 35 years, or one generation. Since the person in question is living off that fund, it is certain that it will be exhausted much sooner. In no case whatever could such fund persist after 35 years. The motivation will therefore be all the greater in order to avoid such amortization of the fund, for the owner to reenter production with it. This would increase it, as well as help meet the person's living expenses; for the returns are most likely to be more than 2.5%.

⁴⁸Haykal, *The Life of Muhammad*, 177-78.

أَقْرَأْ كِتَابَكَ كَفَىٰ بِنَفْسِكَ الْيَوْمَ عَلَيْكَ حَسِيبًا (الإسراء: ١٤)

⁴⁹[On the Day of Judgment, man will be told:] Read out your own record. Today, let yourself be the judge of the deeds you have wrought (17:14).

IV. ETHICAL PRINCIPLES OF PRODUCTION

A. Production involves the extraction of materials and use of its forces by the producer, whether agricultural or industrial. This utilization of nature must be responsible. Islam leaves it to society, acting through its duly constituted organs, to regulate the uses of nature in fulfillment of the responsibility requirement. Responsibility, however, countenances neither waste nor extravagance. The Quran has called those guilty of either "the associates of Satan."⁵⁰ It imposes upon the Muslim to use nature in the amounts and ways required for the production which in turn must be justifiable in terms of human need. Islamic responsibility demands that no damage occurs to nature in process of man's usufruct of it. Islam teaches that nature's materials and forces are gifts granted by God to us.⁵¹ The gift, however, is not transfer of title. It is a permission to use for the given purpose. The owner is and always remains Allah (SWT). As the Mesopotamian used to say: He is the Lord of the manor, and man is merely the servant. This attitude is perfectly Islamic as well. The gift them must be returned to the Creator at our death or retirement, improved and increased through our production. At the very least, it must be returned intact, as it was when received. The Quran has emphatically reiterated that Allah (SWT) everything in creation returns.⁵²

إِنَّ الْمُبَذِّرِينَ كَانُوا إِخْوَانَ الشَّيْطَانِ ط وَكَانَ الشَّيْطَانُ لِرَبِّهِ كَفُورًا (الإسراء: ٢٧)

⁵⁰The spendthrifts are the brethren of Satan, and Satan is ungrateful to his Lord, rebellious against Him (17:27).

وَاللَّهُ جَعَلَ لَكُمْ مِنْ بُيُوتِكُمْ سَكَنًا وَجَعَلَ لَكُمْ مِنْ جُلُودِ الْأَنْعَامِ بُيُوتًا تَسْتَخِفُّونَهَا يَوْمَ ظَعْنِكُمْ وَيَوْمَ إِقَامَتِكُمْ وَمِنْ أَصْوَابِهَا وَأَوْبَارِهَا وَأَشْعَارِهَا أَثْنَاوٌ وَمَتَاعًا إِلَىٰ حِينٍ وَاللَّهُ جَعَلَ لَكُمْ مِمَّا خَلَقَ ظِلَالًا وَجَعَلَ لَكُمْ مِنَ الْجِبَالِ أَكْنَانًا وَجَعَلَ لَكُمْ سَرَابِيلَ تَقِيكُمُ الْحَرَّ وَسَرَابِيلَ تَقِيكُم بَأْسَكُمْ كَذَلِكَ يُبَيِّنُ نِعْمَتَهُ عَلَيْكُمْ لَعَلَّكُمْ تُسْلِمُونَ (النحل: ٨٠-٨١)

⁵¹Allah gave you your homes as places of rest and quiescence, the skins of animals (tents) for dwellings, which you find so light (and handy) when you travel and when you stop (in your travel). And out of their wool, soft fibres, and hair, furniture and articles of convenience...Of His creation, Allah provided for your shade, and of the mountains shelter. He made garments to protect you from heat and coats of armor to protect you from violence. Thus did Allah shower His blessings upon you that you may submit to Him (16:80-1).

... وَإِلَيْهِ يُرْجَعُ الْأَمْرُ كُلُّهُ ... (هود: ١٢٣) ... وَإِلَى اللَّهِ تُرْجَعُ الْأُمُورُ (البقرة: ٢١٠) ... وَظَنُوا أَنَّهُمْ إِلَىٰ سَنَا لَا يُرْجَعُونَ (القصص: ٣٩) ... إِلَى اللَّهِ مَرْجِعُكُمْ (المائدة: ٤٨)

⁵²To Allah all things return (11:123)... To Him, all matters are ultimately referred (2:210)... [Doomed are those who thought that they would not return to Us (28:39)... To Allah is your ultimate return (5:48).

The “rape of nature” and her pollution which are currently plaguing industrialized societies are the result of their irresponsible usufruct of God’s gift of nature. It is capitalism gone mad, inebriated as it is with its success, that leads the Western entrepreneur to dump the harmful refuse of his productive operation in the lake or river unmindful of its fatal effects upon animals, plants and humans. The land is stripped open to yield its minerals and left unfit to use, ugly to look at and causing all kinds of hazards to humans as well as to environment. “Ecological balance” and the “environment,” “recycling” have become common terms in the West by the frequency of their violation. Nature is being “raped” all around us: the plankton of the sea, no less than the ozone of the stratosphere, everything stands threatened by the wasteful and irresponsible production, the “planned obsolescence” of Western industries. For the first time in human history, capitalist entrepreneurs speak of the “planned obsolescence” of their products and do so without the least bit of shame. Evidently, the victim is in the dominating ideology which is incapable of providing its adherents with the psychic mechanism needed for all discipline. It provides neither a vision of the future, not criterion, nor a conscience with which to put a brake upon the insatiable appetite for profit. Nothing is capable of standing up before this capitalist appetite determined to pursue its everfleeting objective *pereat mundus*. *Pereat mundus* is not a figure of speech; it is literally true of the Western capitalist whose product is arms, alcohol, radioactive and other harmful materials. But it is also true of the factories of many products whose production releases toxic wastes.

Such abuse of nature runs diametrically counter to the ethic of *al tawhīd*, and is condemned in the clearest of terms. As Islam sees it, the production operation must be innocent and pure from beginning to end. Neither animal, plant nor human may be hurt by it. Where damage occurs, it must be compensated. Where there is no individual citizen or group to bring the damaging entrepreneur to justice, the Islamic state, as trustee of nature, is obliged to bring the abuser to account for his deeds.⁵³

B. Islam requires that production of goods and services be absolutely free of cheating and misrepresentation. Responsibility for carrying out this requirement devolved upon the *ḥisāb* institution. In order better to

⁵³To pollute the earth or ruin its resources is the opposite of the purpose for which Allah had planted humans on it, viz.. *isti‘mār* (11:61), (reconstruction or development for the better).

fulfill his duty, the *muḥāsib* was granted by the government the power of the police as well as the court of law. His was the prerogative, and duty, not to sit back and wait until a complaint was placed before him, but to go out into the field and there pry into the open the complaints, violations and incidents of harm.⁵⁴ Today, the duties of the *muḥāsib* are assumed by a variety of government organs. But even today, the aggressiveness of the *muḥāsib*, his initiative to expose them and the summary ways with which he could put an end to it are still missed, because modernity lacks the enthusiasm for the good which faith in Allah generates.

The ingenuity of the producers in beguiling their customers is infinite. In Western business schools, courses of study offer such subjects as “packaging,” which has now become an art whose purpose is to sell the product even if the customer does not want it. This is not to mention the subject of advertising, which has become perhaps the most important factor in the production enterprise. From the noble purpose of providing information that may benefit the people, advertising has become the art of deception *par excellence*. The appeal to the various appetites of humans for vanity, sex, pleasure and comfort, the redefinition of happiness and contentment in purely materialist, egotistic and subjective terms, helped to make advertisement the nerve-center of the economy. The consequence was the creation in people of new appetitive needs which only add to their psychic miseries. In fact, false advertisement has changed the worldview of the masses. It has weaned them away from their traditional ideals, and converted them to ideals calculated to serve the entrepreneur and to make production still more lucrative.

Under Islam, the producer stands under four principles directly influencing his production operation: First, neither his religion nor the law permit him to engage in production for the sake of profit alone. Production should aim at providing beneficial and useful items for the people, profit being a by-product of the operation, not its principal purpose. Second, materials which are *ḥarām* or prohibited by the *sharī'ah* may not be produced at all, except in circumstances where the need for them is justified. In this case, necessary precautions are established to prevent the harm from reaching the people. Third, what is produced ought to be presented as it is, not camouflaged as that which people might wish for. Packaging may not be practiced as the art of deception. Fourth, the producer's commitment to *al tawḥīd* provides the needed conscience

⁵⁴Taqīyy al Dīn Aḥmad ibn Taymīyah, *Al Hisāb fī al Islām aw Wazīfat al Ḥukūmah al Islāmīyyah* (Madinah: Islamic University Press, n.d)..

to impose upon oneself the code of truthfulness, and observe it regardless of state prosecution. Cases of violation of the ethics of production are, in Islamic law, subject to instant administrative adjudication. Besides compensation for all who were deceived or hurt by the act, these violations carry penalties proportionate to their respective gravity as instances of perjury, for the deception is addressed to all men. to the state as well as to God Himself.

C. Production ought to be a profit-making enterprise. As a private enterprise, it cannot be devoid of the profit motive. In the absence of profit, the operation would stop and the investment would be diverted. *Al tawhīd* requires that justice be realized in the assignment of profits.⁵⁵ There is no *a priori* answer to the question of what is a just price, a just profit. This can be answered only in the concrete, with reference to given situations. A “windfall profit” is not by definition repugnant to the Islamic moral sense, provided the “windfall” is not the design of market manipulation, and its profit does not produce undue harm to the people. Islam is opposed to price controls on principle. Its opposition, however, is more intended to prevent an artificially induced exorbitant rise in prices and to stop immoral “windfall” profits. It is less inclined to a price or wage control designed to prevent loss to producer or merchant, on the grounds that business involves both the possibility of profit as well as risk of loss.⁵⁶

Another important factor determining the just price of a commodity, product or service is wage. A “just wage” is as difficult to determine as a “just price.” However, *al tawhīd* regards every adult a “worker” entitled to a minimum wage guaranteeing a livelihood for himself and his family. The Islamic state cannot countenance anybody working within its frontiers for subsistence-level wages. However, the producers in any Muslim country may not be penalized for the low level of economic development of the country or *ummah* as a whole. That is a collective responsibility for the whole *ummah* and its leadership. At any rate, the minimum wage is not the just wage. The latter is determined by the kind and degree of the preparation of the worker, and the exertion needed for production. Supply and demand have little relevance here, their influence cannot be but temporary. For it is a *farḍ kifāyah* (collective du-

⁵⁵This is an obvious implication of the Qur'anic commands to act, to rule or judge with justice (*ʿadl*, *qist*, negation of *ẓulm*, and their derivatives). See also *The Muslim World and the Future Economic Order* (London: The Islamic Council of Europe, 1979), especially part II, pp. 35 ff.

⁵⁶*Thoughts on Islamic Economics* (Dacca, Bangladesh: Islamic Economics Research Bureau, 1979), chaps. 1-4, on “Distributon of Wealth.”

ty) of the *ummah* to provide the training and the trained human resources necessary for all its needs. The *ummah's* fulfillment of its *fard* would necessarily obviate the effect of supply and demand. The “just wage” has to be considered in light of the general economic conditions prevailing in the area in question. Beside the “just wage,” other factors influence the “just price,” which cannot be predetermined.

IV. ETHICS OF CONSUMPTION

The principle of world-affirmation which devolves from *al tawhīd* implies the legitimacy of consumption. Consumption, i.e., apprehension of the material values, or satisfaction of desires and wants, is a basic right which belongs to all humans by birth. Its minimum is subsistence, and its maximum is the point at which consumption becomes *tabdhīr* (extravagance, indulgence). That point can be defined as that in which psychic factors play a greater role in determining consumption of material goods than material need. Where the good or service in question is itself psychological, the extravagance point can be defined as that at which consumption is dictated by other psychic needs than those immediately affected by the product or service.

An example of the former would be the person who buys a product not because he needs it but out of vanity; and of the latter, the person who buys a ticket for an orchestral performance, not in order to enjoy the performance, but to “outdo the Joneses.” Under *al tawhīd*, a person may consume according to his need. The rest of his income or wealth should be spent on charity, in the cause of Allah (SWT), or reinvested in a business where it may produce more wealth as well as employment and income for others. When the Prophet (SAAS) was asked what portion of their income/wealth should the Muslims spend in the cause of Allah (SWT), the answer was given by revelation: “Answer, what is in excess of their needs.”⁵⁷ This answer defines extravagance retroactively, as it were, by the assignment of all that goes beyond the satisfaction of real needs, to charity or the public cause. Of course, increased production and its requirements of investment and entrepreneurship are included in the term “needs” as used by this verse.

... وَتَسْأَلُونَكَ مَاذَا يُنْفِقُونَ قُلِ الْعَفْوَ... (البقرة: ٢١٩)

⁵⁷They ask what portion of their wealth they should spend in charity. Answer: What remains after you have covered the necessities (2:219).

Charity is as old as humanity. All the religions of the world, and all the ethical systems mankind has known, have regarded charity as a high value and moral virtue and exhorted their adherents and others to practice it. Islam continued this tradition and devoted a fair part of the revelation exhorting people to practice it. The conscience of Islam, however, went further, much further. Seeing the necessity of charity, the perpetual need of the millions who are suffering, the scarcity of materials and the lethargy with which the masses usually mobilize their energies to fill their needs, *al tawhīd* transcended charity with the *zakāh*. It did not abolish charity. On the contrary, it gave it the strongest recommendation and called it *ṣadaqah*. The Quran described it as an atonement,⁵⁸ meritorious of great reward.⁵⁹ Allah (SWT) commanded the Prophet (SAAS) to collect it from the Muslims as means of their purification.⁶⁰ The Quran further warned that unless the *ṣadaqah* is given purely for the sake of Allah (SWT), it is vitiated as a moral value.⁶¹

Al zakāh is a wealth-sharing tax. Unlike *al ṣadaqah*, which is voluntary, and can be given directly to the recipient, at any time and in any amount, *al zakāh* is an annual levy which must be given to the state or the *ummah*'s duly constituted authority. Its rate is 2.5%, and is applicable to all wealth—in excess of a prescribed minimum called *al niṣāb*

الَّذِينَ يَعْلَمُونَ أَنَّ اللَّهَ هُوَ يَقْبَلُ التَّوْبَةَ عَنْ عِبَادِهِ وَيَأْخُذُ الصَّدَقَاتِ وَأَنَّ اللَّهَ هُوَ التَّوَّابُ الرَّحِيمُ (التوبة: ١٠٤)

⁵⁸Do not the people know that Allah welcomes the return of the repentant of His servants? He readily accepts their charities. He is the Forgiver, the Merciful (9:104).

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ (التوبة: ١٠٣)

⁵⁹Take of their wealth a portion for charity. That would purify their wealth and confirm the righteousness in their heart. Invoke Allah's blessings upon them. Your prayer on their behalf will provide quiescence and reassurance for them. For Allah is All-Hearing, All-Knowing (9:103).

⁶⁰Ibid., also:

...وَأَتُوا الزَّكَاةَ وَمَا تُقَدِّمُوا لِأَنفُسِكُمْ مِنْ خَيْرٍ يَحْدُوهُ عِنْدَ اللَّهِ إِنَّ اللَّهَ بِمَا تَعْمَلُونَ بَصِيرٌ (البقرة: ١١٠)

[O Believers], Pay the *zakāh*. Everything worthy which you do will be reckoned as such unto you by Allah (2:110).

يَتَأْتِيهَا الَّذِينَ آمَنُوا لَانْبِطِلُوا صَدَقَاتِكُمْ بِالْمَنِّ وَالْأَذَى كَالَّذِي يُنْفِقُ مَالَهُ رِثَاءَ النَّاسِ وَلَا يُؤْمِنُ بِاللَّهِ وَالْيَوْمِ

الْآخِرِ فَمَثَلُهُ كَمَثَلِ صَفْوَانٍ عَلَيْهِ تُرَابٌ فَأَصَابَهُ وَابِلٌ فَتَرَكَهُ صَلْدًا لَا يَقْدِرُونَ عَلَى شَيْءٍ وَمِمَّا

كَسَبُوا وَاللَّهُ لَا يَهْدِي الْقَوْمَ الْكَافِرِينَ (البقرة: ٢٦٤)

⁶¹O You who believe! Do not vitiate your charities by proclaiming them in amity, or following them up with evil or injury. Such is the person who spends his wealth just to be witnessed by others, but believes neither in Allah nor in the Last Day. He is like the rock with little dirt which rain washes away, exposing its hardness. What they earn with their deeds will avail them nothing. Allah is not the guide of the ungrateful (2:264).

— except that which has not been appropriated and become somebody's property. Stocks in trade are exempt, and so are the tools and media of production, the house and appurtenances of living, but not the personal wealth, liquid, intangible, movable or immovable of the owner. It must be paid to the state, because the state is responsible for its collection and distribution. Distribution of the *zakāh* is specified to fall into eight categories: the poor, the needy, the *zakāh*-collectors, those whose hearts are softened for Islam, the captives, the bankrupt, the wayfarers, and in the cause of Allah (SWT).⁶²

Al zakāh is a foremost duty commanded by Allah (SWT) alongside the worship of Him. Indeed, *al ṣālah* is hardly ever mentioned without *al zakāh* following immediately or in the next verse,⁶³ and the believers are always described as those who have faith, recite the *ṣālah* and give their *zakāh*.⁶⁴ Its literal meaning “sweetened” betrays its spiritual function. Gained wealth is “sour” unless it is sweetened by sharing it with one's fellows. It is not merely a tax, extorted by an impersonal government to pay the expenses of people we will never know; a tax which we pay because we have to do so. Rather, *al zakāh* is a self-imposed duty of sharing God's bounty, entered into for His sake; an institution in which participation brings spiritual rehabilitation to the giver, and economic might to the *ummah*. As to the receivers of *al zakāh*, they need not feel humiliated by their receipt; for it is not a charity. God has recognized their “rights” in the wealth of the affluent.⁶⁵ For the category “the cause of Allah” is susceptible of many interpretations.

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغُرَمِينَ وَفِي سَبِيلِ اللَّهِ وَأَبْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ (التوبة: ٦٠)

⁶²Charities belong to the poor and the destitute, to those who collect them and those whose hearts are yet to be reconciled to Islam, to ransoming the captives and to liberating from the bondage of debt, to the wayfarer and generally in the cause of Allah. Charity is a religious duty imposed by Allah Who is All-Wise, All-Knowing (9:60).

⁶³Barakat, *Al Murshid*, s.v. *ṣalāh*, *zakāh*.

قَدْ أَفْلَحَ الْمُؤْمِنُونَ الَّذِينَ هُمْ فِي صَلَاتِهِمْ خَاشِعُونَ وَالَّذِينَ هُمْ عَنِ اللَّغْوِ مُعْرِضُونَ وَالَّذِينَ هُمْ لِلزَّكَاةِ فَاعِلُونَ (المؤمنون: ١-٤) هُدَىٰ لِّلْمُتَّقِينَ الَّذِينَ يُؤْمِنُونَ بِالْغَيْبِ وَيُقِيمُونَ الصَّلَاةَ وَمِمَّا رَزَقْنَاهُمْ يُنْفِقُونَ (البقرة: ٢-٣)

⁶⁴Prosperous are the believers, who are pious in their worship, who abstain from gossip, who pay the *zakāh*... [This revelation is] a guidance to the pious, who believe in the Transcendent, hold the *ṣalāh* and spend of the bounty We provided for them (23:1-4; 2:2-3).

وَفِي أَمْوَالِهِمْ حَقٌّ لِّلسَّائِلِ وَالْمَحْرُومِ (الذاريات: ١٩)

⁶⁵[The righteous are] those who acknowledge that in their wealth is a right belonging to the poor and the deprived (51:19).

Almost all the duties devolving upon the state are classifiable under that category, including the *ummah's* defence. Indeed, the ideal is a society in which all *zakāh* collections are spent by the state on the category and outside its borders. This would mean that the state is free of destitute, poor or needy people, of captives that need to be ransomed, bankrupt persons incapable of repaying their creditors.

Finally, *al zakāh* and *al ṣadaqah* together ought to bring society as close to the ideal of distributive justice as possible. It was for this purpose that the Quran equated “pushing away the orphan and resisting the feeding of the destitute” with “belying the whole religion.” That is also why there is not a page in the Holy Book in which Allah (SWT) has not exhorted the Muslim to give of himself, of his wealth to his fellow humans for the sake of Allah (SWT). It was *al tawhīd*, as first principle of the economic order that created the first “welfare” state, and Islam that institutionalized that first “socialist” movement. But Islam and its quintessence, *al tawhīd*, have done so much more for social justice as well as for the rehabilitation of humanity that it is degrading for them to be described in terms of the best ideals of contemporary Western societies.

Beyond the foregoing, *al tawhīd* laid down the principle that the Islamic state shall be free of monopoly and of hoarding. These are condemned absolutely and without conditions.⁶⁶ It has prescribed support on the capable adult for a large number of dependents and relatives, and buttressed their interdependence with the *sharī'ah's* laws of inheritance. In short, by its relevance to the economic order, *al tawhīd* prepared the *ummah* for felicity in this world and the next, for *al ḥusnayayn* (the two happinesses) as the Quran has called them.⁶⁷ Where the *ummah* fails to provide the two happinesses, i.e., to provide material, psychic and spiritual happiness on earth in a moral way which assures God's pleasure

الَّذِي جَمَعَ مَالًا وَعَدَّدَهُ، (الهمزة: ٢) ... وَالَّذِينَ يَكْتُمُونَ الذَّهَبَ وَالْفِضَّةَ وَلَا ينفِقُونَهَا فِي سَبِيلِ اللَّهِ فَبَشِّرْهُمْ بِعَذَابٍ أَلِيمٍ (التوبة: ٣٤)

⁶⁶[Doomed is] the person who collects and hoards wealth (104:2)... Those who hoard gold and silver and do not spend it in the cause of Allah, proclaim to them a dire punishment (9:34).

قُلْ هَلْ تَرَبُّصُوكُمْ إِنَّا إِلَّا أَحَدَى الْحَسَنَيْنِ وَمَنْ نَرَبِّصُوكُمْ أَنْ يُصِيبَكُمُ اللَّهُ بِعَذَابٍ مِنْ عِنْدِهِ أَوْ يَأْتِيَنَّكُمُ... (التوبة: ٥٢)

⁶⁷Say, O Believers, nothing will befall us but one of two goods [martyrdom and paradise, or survival and victory over the enemy]; whereas we expect a dire punishment to befall you either by the providence of Allah or through our hand (9:52).

and Paradise, it has failed miserably and its leadership has proved itself unworthy of the *ummah's* trust. As individual member of the *ummah*, the Muslim is prepared to be led, guided, conscripted and mobilized, even regimented where absolutely necessary, in order to assure himself and his peers of the two happinesses. During his average productive life of forty years, there should be more than enough productive energy to sustain him throughout his productive period as well as in his childhood and old age. The economic life must be ordered well enough to secure the two happinesses. If it does not, it is neither the individual nor nature that is to blame. It is the *ummah* leadership, the rulers. But Islam had taught unequivocally that no people are better than its leaders. Hence, ultimately, the failure is that of the *ummah* collective which calls for more radical change than a change of government.