

ECONOMICS IN AN ISLAMIC SOCIETY: A THEORETICAL EXPOSITION

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ABSTRACT

This study is an attempt to explain the role of economics in an Islamic society, as a foundation to the proper understanding of the broad Islamic economic ideology as outlined in the Islamic moral code. In accomplishing this task, the study explains the life of the individual, from the Islamic perspective, as one oriented towards attaining a spiritual end (i.e., seeking Divine Pleasure through servitude). Economic pursuit plays only a functional role in this, serving, primarily, as the means to acquiring material provisions for the fulfilment of needs basic to the functioning of the individual in light of his/her spiritual pursuit. When the society is established as a community of such spiritual beings, and as cooperation towards enhancing their spiritual aspiration (for which they collectively adopt the moral code as their guide), the broad social outlook reflects the overriding spiritual goal. In this broad context, economics is functional to the broad social aspiration, which, essentially, is spiritual. Thus, the economic institution (as an integral element of the social structure) is designed to ensure that all individuals have equitable opportunity to acquire their necessary material provisions, while economic relations are morally policed (by the state) to keep them within the confines of the moral code, and within their functional bound.

Keywords: Islam, Social Ideology, Islamic society, Economics, Economic Pursuit

İSLAM TOPLUMUNDA İKTİSAT: TEORİK BİR ANLATIM

ÖZ

Bu çalışma, İslami ahlak kuralları içerisinde anahatları ortaya konmuş olan genel İslami iktisadi ideolojinin doğru bir biçimde anlaşılabilmesi için temel olacak bir İslami toplumda iktisadın rolünü açıklama çabasıdır. Çalışma bu ödevi gerçekleştirmek için, İslami bir açıdan, manevi bir hedefe (yani, hizmet yoluyla ilahi hazzı) ulaşmaya yönelik birisi olarak kişinin yaşamını açıklamaktadır. Bu hizmet sırasında iktisadi uğraşlar yalnızca, esas olarak kişinin kendi manevi hedeflerinin ışığında, işlevselliğini sürdürebilmek için gerekli maddi araçları elde etmek amacıyla gözetilen işlevsel bir rol oynamaktadır. Toplum, bu türden manevi varlıkların bir topluluğu olarak kendini gösterdiği ve bu varlıkların kendi manevi hedeflerini (bu hedeflere ulaşmak için hep birlikte, ahlaki kuralları rehber olarak benimsediklerinde) yükseltmeye yönelik işbirliği gerçekleştirdiği zaman, genel toplumsal görünüm, benimsenen manevi hedefi de yansıtmaktadır. Bu genel bağlam içerisinde, özünde manevi olan genel toplumsal hedefler içerisinde iktisadi olan, yalnızca işlevsel bir rol oynayacaktır. Bu yüzden, iktisadi kurum (toplumsal yapının bütünleştirici bir parçası olan), bir yandan iktisadi ilişkilerin ahlaki kuralların sınırları ile kendi işlevsel konumları içerisinde kalmalarını sağlayacak biçimde ahlaki kontrolleri sağlarken (devlet tarafından), bireylerin kendi zorunlu maddi ihtiyaçlarını karşılarken fırsat eşitliğini garanti edecek biçimde tasarlanacaktır.

Anahtar Kelimeler: İslâm, Sosyal İdeoloji, İslam toplumu, İktisat, İktisadi Uğraşlar

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Introduction

In this study, we seek to explain the theoretical function of economics in the Islamic society, accomplishment of which, we believe, is fundamental to the proper understanding of the broad economic ideology integral to the Islamic moral code. We contend that a study of this nature is an important missing link in the modern attempt to understand (or explicate) the Islamic economic ideology, which has found expression in *Islamic Economics* and *History of Islamic Economic Thought*¹. *Islamic Economics* emerged in the 1970s as an attempt to address the economic question from the moral perspective, and to provide, primarily for the Muslims, an alternative economic viewpoint consistent with the ethical framework of Islam. Out of this broad attempt, two other branches emerged – *Islamic Finance*² and *Historical Islamic Economic Thought*. All three fields have made great strides in the last four decades: Islamic economics and Islamic finance are now offered (as academic courses) in many universities in the Middle East and other places such as the United Kingdom, United States, and France; many research institutions have also been established, dedicated to research in the fields, including the Islamic Research and Training Institute (IRTI), King Abdul Aziz University Center for Islamic Economics, International Institute of Islamic Economics (of the International Islamic University of Pakistan), Durham Centre for Islamic Economics and Finance (of the Durham University, United Kingdom), etc.; many international conferences are organized periodically on advancing the two disciplines; and there are numerous journals that publish research papers on the subjects. Historical Islamic Economic Thought has, thus far, remained a branch of Islamic Economics, and, thus, has been influenced by its methodological approach.

In spite of the tremendous progress Islamic economics has made over the years, it has a fundamental problem that has rendered it incapable of effectively addressing the core issue it was meant to address. It has failed to escape the idea of the economy as a distinct sphere from the rest of society, a situation vividly summarized by Tripp (2006):

Thinking about the economy as a distinct sphere of knowledge, of understanding and of explanation of human behaviour seemed to bring its own rules,

1 *History of Islamic Economic Thought* refers to the study of the economic ideas of Islamic scholars of the medieval era.

2 Islamic Finance, in its current state, has outgrown, and appears independent from, Islamic Economics, it emerged out the Islamic Economics initiative which begin with the *First International Conference in Islamic Economics* in the city of Makkah in 1976.

reasoning and criteria. By entering into arguments about the economy as a particular realm of human activity, many of the Muslim intellectuals seemed to accept - with various degrees of unease, some acknowledged, others not - that they were engaging with a discourse not of their own making. The struggle to make it theirs has been a constant and sometimes problematic one (Tripp, 2006: 104-105).

As a result of this ideological failure, Islamic economics has been, largely, “disconnected the Islamic holistic world view” (Philipp, 1990: 131), resulting, further, in a failure to explicate how the relationship between man and God “is manifested in both belief and action with specific reference to economic behaviour” although the existence of the man-God relationship has been widely acknowledged in the literature (Philipp, 1990: 131). Additionally, this ideological failure has influenced the methodology of the *History of Islamic Economic Thought*, and has, thus, resulted in the ideas of the early Islamic scholars being disconnected from their Islamic context. For instance, Oslington (2003) says, with respect to a paper written by Ghazanfar & Islahi (2003) on the economic ideas of Imām al-Ghazālī (*d.* 1111), that the writers “look[ed] at al-Ghazali’s writings through a modern Western lens that blocks out the eleventh-century, non-European nature of the texts, and especially their religious nature” (Oslington, 2003: 45); there are many other examples to cite in this regard. Explaining why disembedding the economy from the rest of society is an ideological failure on the part of Muslim intellectuals is the broad objective of this paper. For now, however, it is important to add that this philosophical outlook was imposed upon humanity at the rise of capitalism; all previous conceptions that differed from this idea were subsequently suppressed.

The rise of the market society in nineteenth-century Europe brought radical changes to the structure of society, and, in the process, influenced human perception of what society and human activity are meant to be (Polanyi, 1944). No civilization before the nineteenth century ever placed the market at the center of its society; the economy had always been an adjunct of society in all societies prior to the nineteenth century (Polanyi, 1944). However, starting from sixteenth century in Europe, the capitalistic tendency became increasingly powerful until it, eventually, gained dominance over the pre-existing social structure of Europe. By the nineteenth century, when the market society came to full fruition, the market had attained the status of a distinct sphere, functioning according to its own laws, and, in the process, subjected labor, land, and money to its laws (Polanyi, 1944). In

short, the economy became the focal point of human affairs, dictating both the organization of society and the activities of man. Along with this structural transformation of society was a radical change in the conception of the role of economics in human affairs. Human motives became dichotomized into “economic” and “ideal” motives: the economic motive “related to the production of material goods”, inspired by the “fear of starvation” or the lure of profitability; and the ideal motive related to considerations other than the economic (such as moral duty, honor, solidarity, etc.) (Polanyi, 1947: 100). Since the predominant motive was the economic, human activity became primarily materialistic, while the ideal was left to the periphery (Polanyi, 1947). This, essentially, is what Karl Polanyi referred to as “economic determinism”, the coercion of mankind to think, largely, in terms of “hunger” or “profit” as prime motives of human action. The “dualistic fallacy” (of economic and ideal motives), according to Özel (1997), “is nothing but the reflection of the existence of a separate and distinct economic system founded on hunger and profit motives” (Özel, 1997: 14). With the growth in demand for factors of production by the West to feed its increasingly demanding factory system, other continents were introduced to the new structural paradigm through colonialist and imperialist policies (see Bulut, 2015: 105-123).

For most of these continents that encountered Western colonialism/imperialism, capitalism tempered with their pre-existing traditional structures so much that even the successful resistances against the Western invasion were not enough to rid them of the new paradigm. With the rise of neocolonialism and (the so-called) globalization, it became even more difficult for any non-Western society to maintain a social system that is completely free of the capitalist influence. For a lot of the Muslim countries that had encountered Western imperialism, the post-colonial period produced intellectual activities that sought to re-orient the societies back to their Islamic roots. However, for a lot of those leading such discussions, “their views of society, social cohesion and public utility were informed by the very categories that had made possible the imagination of a world transformed by the expansion of capital, the organization of human labour and the calculation of social utility” (Tripp, 2006: 8). “They tried to reclaim these for a distinctive Islamic order, but their reasoning was often vulnerable to the influence of that which they were seeking to criticise” (Tripp, 2006: 8). Thus, “the response to the dominant capitalist order has been distinct, but largely integrative in effect” (Tripp, 2006: 8). It is, thus, not surprising that Islamic

economics, the most conspicuous product of that intellectual discourse, has struggled to free itself of the Western ideological influence. Our study is an attempt to start a process that would re-orient the discourse on Islamic economic thought towards a reintegration with the Islamic holistic worldview.

Islam conceives life as an integrated whole with integrally functional components, each of which functions towards the fulfilment of service to God. This idea permeates the organization of life at both the individual and societal levels. Such is the Qur'ānic treatment of life, likewise the totality of the prophetic tradition as well as the literary works of early Islamic scholars. In order to convey a correct understanding of economics from the Islamic perspective, whether as a purely theoretical endeavor or an attempt to understand history, it is necessary to adopt an approach that keeps the discussion embedded within the holistic worldview of Islam. This is the only way to either produce a genuinely Islamic economic alternative or understand the history of Islamic societies³. In the forthcoming pages of this study, thus, we will attempt to explain the Islamic society as social cooperation between individuals, who are equal in their spiritual essence, and are working towards the attainment of a spiritual goal (for the entire span of their lives), as a result of which they collectively adopt the Islamic moral code as their supreme guide. It is in this social context that economics is analyzed, with respect to its function in the lives of the cooperating individuals and the society at large. By this, we hope to establish how the man-God relationship expresses itself in the economic behavior of man. Consequently, the next two sections of this paper discuss the nature of the Islamic society and the role of economics in the Islamic society respectively; the fourth section will be the concluding part of our discussion.

Nature of the Islamic Society

The ideal Islamic society is an organism that brings together individuals who are equal in their spiritual essence⁴, each of whom is driven by the

3 In this study, the term 'Islamic society' is a theoretical construct on the basis of the Islamic moral code. In the historical sense, an Islamic Society is simply the Caliphate as well as provinces governed by persons appointed by the office of the caliphate. This is based on the presumption that such historical societies have attempted, on a continuous basis, to organize themselves according to this theoretical construct.

4 *"AND SO, set thy face steadfastly towards the [one ever-true] faith, turning away from all that is false in accordance with the natural disposition which God has instilled into man: [for,] not to allow any change to corrupt what God has thus created - this is the [purpose of the one] ever-true faith; but most people know it not"* [Qur'an 30:30 (Muhammad Assad's Translation: 790)].

spiritual end⁵. The life of the individual, according to Islam, must essentially be oriented towards seeking God's pleasure; he was created essentially to immerse himself in servitude to God. Consequently, the individual is required to subjugate his desires and whims to the demands of God as the only means to attaining a fulfilled life. From the Qur'ānic perspective, the human self is dualistic in nature: "Consider the human self, and how it is formed in accordance with what it is meant to be, and how it is imbued with moral failings as well as with consciousness of God"⁶. On the one hand, there is the inherent inclination towards virtue; that is, the inclination towards accepting God as God and submitting to Him in servitude. This part of the human soul (also known as *the higher self*) reproaches the individual for indulging in acts that contradict it; thus, the Qur'ān refers to it as "an-nafs al-lawwāmah" ["the reproaching soul"]⁷. On the other hand, the human self has an inclination towards "instinctive urges" (or desires), which are constantly seeking satisfaction; this is *the lower self*, "a persistent enjoiner of evil" (Qur'an 12:53) and a stimulator of impulses that contradict the inclination to virtue. Thus, the human self is engulfed in an incessant struggle between the demands of its natural urges and the inclination towards obedience to God, a phenomenon Fazlur-Rahman Ansari (1914-1974) describes as "the conflict between Desire and Duty" (Ansari, 2008a: 409). Spiritual success requires that "the urge of the lower self should be made subordinate to the urge of the higher self in order that it becomes finally powerless in respect of compelling the individual to follow the path of Desire in defiance of the call of Duty" (Ansari, 2008a: 413). The life of the individual on earth is an unending struggle towards establishing this superiority of the higher self. All individuals are essentially involved in the same spiritual struggle, though their material circumstances may differ. Ultimate success is established by the suppression of the Desire by the Duty: "But as for he who feared the position of his Lord and prevented the soul from [unlawful] inclination, then indeed, Paradise will be [his] refuge"⁸.

In accordance with the above, morality and spirituality are inseparable; "only actions performed in obedience to 'Law' – the Law grounded in the

5 "And I did not create the jinn and mankind except to worship Me" [Qur'ān 51:56 (Saheeh International Translation, 2010)]

6 Qur'an 91:7-8 [(Muhammad Assad's Translation: 1217)]

7 "But nay! I call to witness the accusing voice of man's own conscience" [Qur'an 75:2 (Muhammad Assad's Translation: 1166)]; also see Ansari, (2008a: 410).

8 Qur'an 79:40-41 (Saheeh International Translation, 2010)

transcendental value of Divine Pleasure – are morally approvable or virtuous, and those performed in defiance of ‘Law’ and obedience to ‘Desire’ are morally condemnable or vicious” (Ansari, 2008a: 418). Thus, establishing superiority of the higher self implies accepting God’s definition of virtue, and acting upon its precepts as inscribed in the scriptures. This implies that the direction of the spiritual struggle is reflected in the nature of the choices (i.e., thoughts and actions) that the individual makes on a continuous basis across the span of his/her life, and the motives that drive those choices. When an individual proclaims belief in God, it ultimately implies the willingness to submit to the divine moral code and to make his/her actions harmonious with the moral code. All aspects of the individual’s life become tied to the spiritual end [of seeking God’s pleasure]. The divine demand is elevated above the inclinations towards the urges of the lower self, and moral uprightness in conduct ensues. Thus, the Muslim lives an integrated life, in which religiosity is not distinct (or divorced) from morality. The pursuit of morality gives meaning to the acclaimed belief in God, and the performance of religious rituals; religious rituals, on the other hand, strengthen consciousness towards moral uprightness. For instance, the Qur’ān establishes that the [five] daily prayer instills self-restraint against immoral behaviors: “[And] establish prayer; indeed, prayer prohibits immorality and wrongdoing”⁹. Thus, the prayer would have little meaning for the individual who observes it regularly and yet finds himself constantly succumbing to the urges of the lower self¹⁰.

The individual, however, is not capable of achieving his goals in isolation from other human beings; the accomplishment of his survival and aspirations requires a social setting, that creates avenue for cooperation with other individuals, who themselves have aspirations of their own to accomplish. This brings society into being, established on the basis of cooperation, and with the potential to enhance the spiritual aspirations of the individual in numerous ways, one of which is the fulfilment of needs basic to the effective pursuit of the spiritual end¹¹. There are needs basic to the nature of

9 “Recite, [O Muhammad], what has been revealed to you of the Book and establish prayer. Indeed, prayer prohibits immorality and wrongdoing, and the remembrance of Allah is greater. And Allah knows that which you do” [Qur’an 29:45].

10 The Prophet is reported to have said: “Whoever is not prohibited from immorality and evil by his prayer, then it will not increase him with Allah except in distance.” [Musnad al-Shihab; see Elias (2016)]

11 Such needs are tied to the natural appetites in man such as hunger, self-dignity, sexual gratification, etc. (Islahi, 1988).

the individual, fulfilment of which are crucial to his/her effective functioning. These, we classify into two broad categories: material and psycho-social needs. Material needs are those which, when fulfilled, enhance the functionality of the physical body and protect it from sudden decay¹². In this category includes the need for physical strength, health, and vitality, as well as the need for the preservation of human dignity, all of which require the uninterrupted supply of material provisions (i.e., food, shelter, and clothing). The effect of food, shelter, and clothing on physical strength and health is obvious. In respect of this, al-Ghazālī says

Food is for preservation of the body, dress is for protection of the body from heat and cold, and abode is for protection of the body and to keep away the causes of destruction of lives and wealth, God created these things for the benefit of mankind (Al-Ghazali, 1993: 173).

However, the provision of these three materials (food, shelter, and clothing) can only preserve human dignity partially, since dignity derives not only from material provisions but from psycho-social factors as well. God elevated the human being above all other creatures¹³, and this intrinsic elevation (which we refer to as *humanness*) has a right to preservation¹⁴, for which material provisions play an important role. The body has the right to be nourished with wholesome food¹⁵, protected from ill-health by granting it rest (through sleep among other things)¹⁶, granted its due privacy by proper dressing, etc. For instance, the Qurʾān narrates that when Adam and Eve

12 Sudden decay is distinct from natural decay. Natural decay is the depletion of the physical body in accordance with its natural law: "O People, if you should be in doubt about the Resurrection, then [consider that] indeed, We created you from dust, then from a sperm-drop, then from a clinging clot, and then from a lump of flesh, formed and unformed - that We may show you. And We settle in the wombs whom We will for a specified term, then We bring you out as a child, and then [We develop you] that you may reach your [time of] maturity. And among you is he who is taken in [early] death, and among you is he who is returned to the most decrepit [old] age so that he knows, after [once having] knowledge, nothing. And you see the earth barren, but when We send down upon it rain, it quivers and swells and grows [something] of every beautiful kind" [Qurʾan 22:5 (Saheeh International Translation, 2010)].

13 "And We have certainly honored the children of Adam and carried them on the land and sea and provided for them of the good things and preferred them over much of what We have created, with [definite] preference" [Qurʾan 17:70 (Saheeh International Translation, 2010)]

14 Narrated ʿAbdullah bin ʿAmr bin Al-ʿAs: Allah's Messenger said, "O ʿAbdullah! Have I not been formed that you fast all the day and stand in prayer all night?" I said, "Yes, O Allah's Messenger!" He said, "Do not do that! Observe the fast sometimes and also leave them (the fast) at other times; stand up for the prayer at night and also sleep at night. Your body has a right over you, your eyes have a right over you and your wife has a right over you." [Sahih al-Bukhari, Vol. 7, Hadith Number 5199]

15 "O mankind, eat from whatever is on earth [that is] lawful and good and do not follow the footsteps of Satan. Indeed, he is to you a clear enemy" [Qurʾan 2:168 (Saheeh International Translation, 2010)].

16 See footnote 14

gained self-consciousness in Heaven, they became instinctively embarrassed by their physical nakedness, and spontaneously began plucking the leaves of the trees of paradise to cover their bodies¹⁷; subsequently, clothing was made a necessary part of human affairs as a means of preserving the privacy of the physical body¹⁸ among others¹⁹. Thus, the needs in relation to the physical body and human dignity, both of which are necessary for the effective spiritual functioning of the human being, give rise to the demand for material provisions (food, shelter, clothing, and their accessories). We will return to the question of how the existence of society facilitates the provision of the material need. Before that, we must briefly discuss the second category of needs (the psycho-social need). The psycho-social need relates to the human instinctive yearning for companionship²⁰, and its emotional derivatives (such as the feeling of belonging, love, care, etc.). The basic, and most important, step with respect to the fulfilment of this need is the establishment of marital relations. The desire to love and be loved, to belong and be empathized with, etc. is fulfilled, first and foremost, through marriage. Thus, the Qur'ān describes the relation as filled with "love and tenderness"²¹, and describes the couple as garments to each other²². The implication of marital couples being garments to one another is that just as the physical clothing fulfils an instinctive need for privacy, marriage fulfils a psycho-social need for reciprocal companionship, love, empathy, etc. Additionally, marriage provides moral legitimacy to the fulfilment of the sexual desire, which otherwise qualifies as an urge of the lower self²³. From the marital relation, an extended network of familial relations ensue, further deepening the sense

17 "...And when they tasted of the tree, their private parts became apparent to them, and they began to fasten together over themselves from the leaves of Paradise..." [Qur'ān 7:22 (Saheeh International Translation, 2010)]

18 "O children of Adam, We have bestowed upon you clothing to conceal your private parts and as adornment..." [Qur'ān 7:26 (Saheeh International Translation, 2010)]

19 Another reason for clothing is the preservation of the moral fabric of society [Qur'ān 7:28]; when the privacy of the physical body is preserved in the most deserving manner, the moral fabric of society is also protected.

20 "And of His signs is that He created for you from yourselves mates that you may find tranquility in them; and He placed between you affection and mercy. Indeed in that are signs for a people who give thought" [Qur'ān 30:21 (Saheeh International Translation, 2010)].

21 Qur'ān 30:21 (Muhammad Assad's Translation: 788)

22 "...They are clothing for you and you are clothing for them..." [Qur'ān 2:187 (Saheeh International Translation, 2010)]

23 In describing the qualities of the truly successful spiritual beings, God says: "And they who guard their private parts, except from their wives or those their right hands possess, for indeed, they will not be blamed" [Qur'ān 23:5-6 (Saheeh International Translation, 2010)]

of belonging and support²⁴ for all individuals involved, and strengthening the cooperative resolve. Thus, there is strong emphasis in the Qur'ān²⁵ and hadith²⁶ on maintaining and strengthening familial ties. So how does the establishment of society enhance the fulfilment of these two sets of needs?²⁷

The case of the psycho-social need is quite obvious. Marriage in Islam, for instance, is recognized as a union between a man and a woman (and, by extension, between the families of the man and the woman). Thus, it is an endeavor which is accomplished only by cooperation between the man and the woman; marriage is not possible without the establishment of cooperation. And since marriage is the beginning of the network that leads to clans, tribes, and, eventually, the community, it serves as one of the earliest steps towards establishing the society. At the same time, it is an important channel that leads to the fulfilment of the inherent psycho-social need of the individual. Thus, the cooperation ensures the fulfilment of the individual's psycho-social need through the social (especially the familial) relationships it creates, with marriage serving as one of the earliest (and most important) of those relationships. The material needs, on the other hand, are fulfilled through the attainment of material provisions. Since such provisions are numerous and varied (in nature), and are brought about only through the exertion of some labor (to convert natural resources into usable forms), there is great difficulty for any individual to effectively attain all of them solitarily. However, when individuals decide to cooperate in attaining such provisions, such that each individual focuses on producing a limited number of provisions, excess of which will be part of the communal basket for exchange, all cooperating individuals would have their material needs effectively provided for. In such a way, the social cooperation facilitates the fulfilment of the material needs of the individual, necessary for his/her spiritual functioning. It is quite clear from this that material production is not the reason for the existence of the Islamic society; it is merely one of its benefits. Essentially,

24 The broader relationship that ensues is one in which all persons have duties towards one another, fulfilments of which enhance the functionality of all individuals.

25 "(Ask them) *"Would you, perchance, after having turned away [from God's commandment, prefer to revert to your old ways, and] spread corruption on earth, and [once again] cut asunder your ties of kinship?"* [Qur'ān 47:22 (Muhammad Assad's Translation: 997)]

26 The Prophet is reported to have said: "The word 'Ar-Rahm (womb) derives its name from Ar-Rahman (i.e., one of the names of Allah) and Allah said: 'I will keep good relation with the one who will keep good relation with you, (womb i.e. Kith and Kin) and sever the relation with him who will sever the relation with you, (womb, i.e. Kith and Kin)" [Sahih Al-Bukhari, Vol. 8, Hadith Number 5988].

27 See Appendix for a diagrammatic illustration of the human needs and how society helps fulfil them.

the society exists to facilitate the individual's path towards spiritual/moral success. This point is clearer when we consider another benefit of the co-operation: social reinforcement towards virtue²⁸. All individual members of the society, who declare submission to God, become connected with one another by the bond of faith²⁹, which, in turn, creates a sense of belonging on a level different from that of the familial bond³⁰. Through this bond (or brotherhood), the fulfilment of both material and psycho-social needs is further enhanced; the moral code enjoins mutual help (through charity, and the likes), sympathy, and so on, as an outward manifestation of the bond³¹. More importantly, the brotherhood becomes the basis of social reinforcement towards virtue, such that each individual is duty-bound to enhance his/her fellow's choice of Duty over Desire (promoting good and discouraging evil)³². Thus, the Islamic society is one in which there is mutual support in the advancement of the spiritual aspiration. Understandably, then, the Islamic society, despite the benefits it promises the individual, is not individualistic but rather close-knit, kept together by the bond of brotherhood.

Clearly, the establishment of the social cooperation introduces new dimensions into the spirituality of the individual, which would have been nonexistence if he/she was living an isolated life. These new dimensions (to the life of the individual) must be moderated in a manner that produces their expected spirituality-enhancing benefits. Social relations, political administration, economic relations, etc., all of which arise through this co-operation, must be connected to the spiritual end, in order for society to serve as a channel that positively enhances the individual's spirituality. Such harmony (between social life and the spiritual end) is established through the Islamic moral code (*Sharī'ah*), "which imparts *uniform pattern of behavior*

28 "The believing men and believing women are allies of one another. They enjoin what is right and forbid what is wrong and establish prayer and give zakah and obey Allah and His Messenger. Those - Allah will have mercy upon them. Indeed, Allah is Exalted in Might and Wise" [Qur'an 9:71 (Saheeh International Translation, 2010)]

29 "And hold firmly to the rope of Allah all together and do not become divided. And remember the favor of Allah upon you - when you were enemies and He brought your hearts together and you became, by His favor, brothers..." [Qur'an 3:103 (Saheeh International Translation, 2010)].

30 The Prophet is reported to have said: "The similitude of believers in regard to mutual love, affection, [and] fellow-feeling is that of one body; when any limb of it aches, the whole body aches, because of sleeplessness and fever" [Sahih Muslim, Vol. 6, Hadith Number 2586].

31 For instance, the Prophet is reported to have said: "Give food to the hungry, pay a visit to the sick and release (set free) the one in captivity (by paying his ransom)" [Sahih al-Bukhari, Vol. 7, Hadith Number 5373].

32 See footnote 28

and the bond of community to the group”, thus providing “a genuine and firm basis for reciprocal social responses” (Ansari, 2008b: 4). The Islamic moral code is the blueprint that effectively links human life and the spiritual end, and is, thus, the symbol, collective adoption of which signifies the creation of an Islamic society. Its adoption implies the resolve to succumb to God’s definition of virtue and the application of its precepts in all aspects of the lives of the individual members of the society, on the one hand, and its application in organizing and governing the broader society on the other. It precludes not a single aspect of life, individually and socially; all levels of the social structure are immersed in spirituality (and connect to the spiritual end) by virtue of the functioning Islamic moral code. In light of this, the Islamic moral code addresses human needs at two levels – the individual and societal levels. It defines a moral confine for the conduct of the individual with respect to himself as well as his relations with fellow individuals; and it ascribes to the political authority (hereinafter referred to as *the state*) the duty of organizing and maintaining the social cooperation in a manner that meets the spiritual aspiration of the individual. The state has the duty to ensure that all individuals have an equal opportunity to attain their aspirations, by executing its political function in harmony with the ideals of justice as outlined in the Qur’ān (and the secondary sources of Islamic law). This implies that its institutional framework must allow all individuals to freely thrive in their service to God, by creating equitable avenues for fulfilment of their needs without disturbing the moral and social balance of society. In other words, the socio-political institutions must be established on the basis of divine justice, and integrated within the confines of the divine plan just as all aspects of the life of the individual are integrated within the confines of his/her spiritual essence. Thus, social relations, economic relations, political relations, etc. are all integrated into a single social structure that is connected to the spiritual end, and guided by the moral code. What, then, is the status of economic relations within this integrated social structure? And how does this status inform the organization of the economic institution as an integrated component of the social structure? These are some of the questions we will attempt answering in the next part of our study. However, given that the social cooperation starts with the individual, it is important to begin the search for answers from the perspective of the life of the individual.

Economics in the Islamic Society

Economics, in the context of our study, pertains to the production of material provisions, and their utilization to fulfil the material needs of the human being. On the basis of the preceding discussions, it is clear that the value of material provisions, from the Islamic perspective, is only relative and not absolute; such materials are only demanded for the necessary functions they perform, and not as ends in themselves. Likewise, the activity of producing and utilizing these material provisions is functional; it enhances the well-being and functionality of the individual, which, in turn, enhances the spiritual quest. Due to the indispensability of the material provisions to the proper and orderly functioning of the individual, the moral code has made it permissible for the individual to own resources and to transform them into forms that make them directly beneficial to the human material needs. It is part of God's natural justice that He resourced the earth with means of economic production, and blessed the individual with the ability to learn the ways of acquiring those means and utilizing them for their intended purposes³³. When the individual approaches economic production with the intent of fulfilling the material needs, themselves perceived as valuable to the spiritual quest, the act of economic production acquire positive spiritual value (Al-Ghazali, 1993). But the nature of the Islamic society is such that it emphasizes moral duty instead of rights; when all individuals and institutions perform their duties in the expected manner, rights are implicitly fulfilled (Ansari, 2008b). In view of this, economic production is made obligatory upon some individual members of the society as a consequence of the moral duty upon them. For instance, the marital relation between the man and the woman, in the Islamic society, establishes a duty upon the husband to provide for the wife's basic material provisions³⁴. In the context of this example, the man has a duty to be economically active, at least, for the fulfilment of his material needs and those of his family³⁵; renegeing on this duty constitutes a violation of the moral code. As a general principle,

33 "And We have certainly established you upon the earth and made for you therein ways of livelihood. Little are you grateful" [Qur'an 7:10 (Saheeh International Translation, 2010)].

34 "Men shall take full care of women with the bounties which God has bestowed more abundantly on the former than on the latter, and with what they may spend out of their possessions..." [Qur'an 4:34 (Muhammad Assad's Translation: 144)].

35 Narrated Mu'awiyah al-Qushayri: Mu'awiyah asked: Messenger of Allah, what is the right of the wife of one of us over him? He replied: That you should give her food when you eat, clothe her when you clothe yourself, do not strike her on the face, do not revile her or separate yourself from her except in the house [Sunan Abi Dawood, Vol. 2, Hadith Number 2142].

the male member of the Islamic society is duty-bound to seek means of fulfilling his material needs and the needs of those members of the society under his direct responsibility³⁶; he is not permitted to resort to perpetual begging or dependence on charity to fulfil his needs³⁷. Al-Qaradāwī (2001: 121) opines that “[it] is not permissible for man to avoid working for a living on the pretext of devoting his life to worship or dependence on Allah, as gold and silver certainly do not fall from the sky”. When he reneges on this duty, he is not only failing himself, but also his dependents. Conversely, the fulfilment of this duty attains spiritual value because it is in harmony with a basic requirement of the moral code, and also because the man is aiding his own spiritual path (by enhancing his own functionality) as well as the path of his dependents.

Besides the duty of material provision for the self and dependents, there are additional potential benefits, on account of which economic production may acquire spiritual value, such as the fulfilment of some religious duties (such as the pilgrimage of the *Hāj*j and the payment of *Zakāt*), pursuit of charitable ventures, preservation of self-honor (through the avoidance of destitution and subsequent dependence on others), etc. (Al-Ghazali, 1993). Al-Ghazālī (*d.* 1111) says, for instance, of charitable ventures whose benefits are perpetual (such as building an orphanage), that the “soul [of the doer] benefits even after death” (Al-Ghazali, 1993: 180). In light of these, the moral code encourages the individual to produce economic goods beyond his/her immediate material needs. In respect of this, Kınalızade (*d.* 1561) says: “a craftsman should endeavor to make the best product possible without being content merely to earn his livelihood” (İnalçık, 1994: 45). From a more social dimension, production contributes to the basket of exchangeable goods, which, in turn, enhances the chance of a more even fulfilment of material needs at the collective level. When farmers, for instance, produce food beyond their immediate need for subsistence, they are able to supply their surpluses to other members of society who are into the production of other (necessary) materials. In this way, various segments of society are able to focus on producing specific needs and cooperate in the distribution

36 Broadly, those under his direct responsibility, with respect to the material needs, include his wife (or wives), children, and parents who are weak and unable to cater for themselves; Ibn Taymiyyah (*d.* 1328) opines that “it is wholly obligatory (*fard ‘ain*) for the individual to spend in support of himself and his household” (Islahi, 1988: 113).

37 The Prophet is reported to have said: “*When a man is always begging from people, he would meet Allah (in a state) that there would be no flesh on his face*” [Sahih Muslim, Vol. 3, Hadith No. 2396].

of surpluses created therefrom. The collective outcome of individual productive activities guarantees for society the availability of various material provisions, access of which is guaranteed and facilitated by the institution of exchange. Conversely, the essence cooperation is negatively affected when the widespread attitude is one of subsistence. In respect of this, al-Ghazālī (d. 1111) says:

[If] people stay confined to a subsistence level (sadd al ramaq) and become very feeble, deaths will increase, all work and industry will come to a halt, and society will perish. Further, religion will be destroyed, as the worldly life is the preparation for the Hereafter. (Ghazanfar & Islahi, 2003, p. 26).

Thus, when social benefit becomes an additional inspiration for which the individual produces beyond subsistence, his/her economic exercise gains moral/spiritual value.

The above discussion notwithstanding, material pursuit is an urge through which the lower self seeks dominance over the higher self, and this danger has not been ignored by the moral code. Man, in his lower self, has an insatiable desire for material acquisition (Ibn Kathir, 2003: 568). In regards to this, al-Ghazālī (d. 1111) asserts that “[one] of the dangers of wealth is that it cannot satisfy anybody” (Al-Ghazali, 1993: 175); this implies that, naturally, the (lower) self always desires more material (or wealth) than the individual already possesses. When this tendency becomes dominant, it relegates Duty, and usurps the fulfilment of material needs as the prime motive of material acquisition. Consequently, man becomes driven by the acquisitive self, and morality (i.e. conformity with spiritual ethics) loses value in the life of the individual. Every other aspect of the individual’s life becomes organized around his/her material (or economic) pursuit; the spiritual essence is relegated to the periphery of life³⁸. Aside the avaricious tendency, consumerism is another tendency of the lower self³⁹. When this tendency becomes manifest in the society, economic pursuit would no longer function in response to the necessary material need; it functions as fulfilment of the Desire. These two tendencies (avarice and consumerism),

38 The Prophet reportedly said: “Two wolves roaming freely among a flock [of] sheep are less destructive to them than the passion of a man for wealth and fame is to his religion” [Jāmi’ at-Tirmidhī, Vol. 4, Hadith No. 2376].

39 Avarice and excessive consumption are two different tendencies. The prevalence of avarice implies a life lived for the sake of piling wealth (i.e., wealth sought as an end in itself). Consumerism, on the other hand, implies a life lived for the sake of consumption; when the consumerist tendency prevails the excessive consumer goes to the extent of borrowing to spend (not out of need, but out of desire).

when prevalent in the society, could damage the social cooperation (and its spiritual essence) in many ways. The producer of economic goods would produce just to feed his/her acquisitive drive, and, thus, will put private interest over social interest in his/her production decision-making. The consumer of economic goods, on the other hand, would consume simply to feed the consumptive drive, and, thus, would continuously exhaust his/her material means on consumption, and borrow to supplement; he/she lives to consume. Additionally, the excessiveness of the economic production and consumption (that ensues) endangers the physical health and the balance of society; everything of intrinsic value (including nature) is sacrificed to meet the needs of the economy. Thus, the Qur'ān says: "Corruption has appeared throughout the land and sea by [reason of] what the hands of people have earned..."⁴⁰. Muhammad Asad (1900-1992) vividly explains this potentiality in his commentary on the abovementioned verse:

Thus, the growing corruption and destruction of our natural environment, so awesomely - if as yet only partially - demonstrated in our time, is here predicted as "an outcome of what men's hands have wrought", i.e., of that self-destructive - because utterly materialistic - inventiveness and frenzied activity which now threatens mankind with previously unimaginable ecological disasters: an unbridled pollution of land, air and water through industrial and urban waste, a progressive poisoning of plant and marine life, all manner of genetic malformations in men's own bodies through an ever-widening use of drugs and seemingly "beneficial" chemicals, and the gradual extinction of many animal species essential to human well-being. To all this may be added the rapid deterioration and decomposition of man's social life, the all-round increase in sexual perversion, crime and violence, with, perhaps, nuclear annihilation as the ultimate stage: all of which is, in the last resort, an outcome of man's oblivion of God and, hence, of all absolute moral values, and their supersession by the belief that material "progress" is the [only] thing that matters (Muhammad Assad's Translation: 794-95).

In light of this, the moral code cautions the individual against these tendencies⁴¹, places moral injunctions on economic pursuit, and obligates the state to enforce such injunctions. In fact, one of the benefits of the prescribed fasting⁴² (a religious ritual) is that it curbs the consumptive urge, given that the fasting person is kept hungry and thirsty (among other things) for a specified period of time in the day though the means of fulfilling such

40 Qur'ān 30:41 (Saheeh International Translation, 2010)

41 "You are obsessed by greed for more and more until you go down to your graves. Nay, in time you will come to understand" [Qur'ān 102: 1-3 (Muhammad Assad's Translation)]

42 "O you who have believed, decreed upon you is fasting as it was decreed upon those before you that you may become righteous" [Qur'ān 2:183 (Saheeh International Translation, 2010)].

desires are within his/her reach. From a more general perspective, extravagance and wastage are two practices abhorred by the Divine, against which the individual is cautioned⁴³. Indeed, the entire process of economic production and exchange is confined to the moral code, adherence to which implies the willingness to make Duty superior to Desire in material pursuit. At the same time, the state, in pursuit of its own duty, must ensure that the economy and its organization remain within the confines of the moral code.

As mentioned earlier, the state has the duty to organize and maintain society in a manner that facilitates the spiritual path of the individual. From a broader perspective, the state is the vicegerent of God on earth (Islahi, 1988); it is duty-bound to implement the Law and ensure the creation of society as envisioned by the divine plan. The goal of the state, in harmony with the goal of the moral code, is the creation of a society that is healthy in all its interconnected aspects, through the active pursuit of the spiritual, moral, physical, intellectual, and social development of the individual members (of society) (Ansari, 2008c). Thus, it must establish structures that facilitate the establishment of order and security, moral education and training, the establishment and promotion of justice (in all its forms), and all other measures that facilitate the positive development of individual personalities within society, per the terms of the moral code (Ansari, 2008c). In a nutshell, the state, in its functioning as the guarantor of public welfare, facilitates the individual's spiritual pursuit by equipping him/her in all relevant faculties (morally, intellectually, materially, etc.). This is its duty, for which it must account to the Divine. It is, thus, clear from this that organizing and maintaining economic relations is only an integral function of the state; it must not be the single preoccupation of the state. What preoccupies the state is the spirituality of all individual members of the society, for which the moral uprightness of the larger society is paramount. Nonetheless, the role of the economic institution cannot be discounted given the indispensability of material provisions to the order of individual lives and the lurking tendency of the economic motive to dominate human affairs. Thus, per the dictates of the moral code, the state must ensure that the economy serves society in accordance with its functional role, and that the economy remains embedded within the spiritual outlook of the social life. In light of this, the duty of the state with respect to the economy is to organize the economic institution

43 "O children of Adam, take your adornment at every masjid, and eat and drink, but be not excessive. Indeed, He likes not those who commit excess" [Qur'an 7:31 (Saheeh International Translation, 2010)]

in a manner that accords equitable economic opportunity to all members of the society on the one hand, and, to supervise economic behavior in order to keep it within the bounds of the moral code, on the other; the first part of the duty includes the maintenance of a welfare system (primarily the *Zakāt*) through which the genuinely weak members of the society are supported with respect to their material provisions⁴⁴.

The economic institution organizes distribution, production, and exchange on the basis of the Sharī'ah, and in accordance with the ideals of justice. It is built on the presumption of the *morally-confined* freedom of the individual to own property and engage in economic production and exchange, as explicitly established in the moral code. The state ensures the fulfilment of this right (and its preservation from violation) through its institutional framework that distributes primary resources and regulates production and exchange. Distribution of primary resources is organized on the basis of three forms of ownership – private, public, and state. The public and state forms of ownership perform special functions in the advancement of the broad economic end of society. The resource under public ownership is equally accessible to all members of society; the fruits that derive from it must be fairly beneficial to all individuals. Thus, such a resource is not transferrable to private ownership, since doing so denies access to other members of society. However, the state could grant its right of use to an individual (or a group) for a share in the profit that accrues or some charge (*kharāj*), which would be used for the collective benefit of society. State ownership, on the other hand, grants the office of the state the discretion to utilize the resource in the manner that facilitates the execution of its function as the preserver of public welfare. Thus, both forms of ownership are expected to produce benefits to the broader society in a manner that private ownership cannot. The utilization of resources under all these ownership forms unfolds within the confines of the moral code. The individual owner of property (or possessor of a right to its use) approaches it only as a steward who must account for his stewardship to God, the absolute owner. Thus, he keeps the utilization confined within the dictates of the *Absolute Owner* in order to attain a successful stewardship. Additionally, the individual user/producer has a moral duty to-

44 "Zakah expenditures are only for the poor and for the needy and for those employed to collect [zakah] and for bringing hearts together [for Islam] and for freeing captives [or slaves] and for those in debt and for the cause of Allah and for the [stranded] traveler - an obligation [imposed] by Allah. And Allah is Knowing and Wise" [Qur'ān 9:60 (Saheeh International Translation, 2010)]

wards other individuals he deals with in the course of the utilization, to treat them fairly and with the dignity that their humanness demands⁴⁵. Both of these conditions are necessary for the preservation of the moral fabric and order of society. Consequently, the state is obliged to regulate activities to ensure their harmony with such conditions. It enforces divine proscriptions with respect to production activities, and protects the interests of the owners of services/tools that are utilized by the producer in the production of economic goods. Importantly, the state uses its legal powers to ensure that production does not threaten the physical and moral health of society. Neither the physical environment nor the morality of the community must be sacrificed in order for individual private interests to prevail.

The true essence of production is to serve the needs of the society by granting access of the economic goods to those in need at some reasonable terms of exchange. This can only be effectively attained if there is an exchange arrangement that promises, for all members of the society, a fairly equitable opportunity for entry into exchange transactions under reasonable terms. In pursuit of this end, the *Shari'ah* envisions a market that is fairly competitive, and, consequently, prescribes a code of behavior that seeks to prevent the creation of undue advantages in the market for some individuals or groups to the detriment (or exclusion) of others. Through market regulation, the state enforces the universal right to market participation by precluding activities that are intended to create unfair monopolistic advantages. As a rule, market price is commonly determined per prevailing conditions of the market setting. This prevailing price determines profit for the producer/seller, given the unit cost of production (elements of which are valued according to commonly accepted rates). As long as manipulations do not occur to alter the prevailing conditions of the market, the prevailing market price is not interfered with. However, when manipulations (and/or new conditions that threaten the overall social balance) prevail, the state is obliged to act in order to return conditions to normalcy (or nullify the threat to social balance). Part of the options available to the state is to fix market price, taking into consideration the prevailing conditions of production, and the plight of the general consuming public.

45 The Prophet reportedly said: "Allah says, 'I will be against three persons on the Day of Resurrection: -1. One who makes a covenant in My Name, but he proves treacherous. -2. One who sells a free person (as a slave) and eats the price, -3. And one who employs a laborer and gets the full work done by him but does not pay him his wages.'" [Sahih al-Bukhari, Vol. 3, Hadith Number 2227]

Conclusion

Our discussion reveals how embedded the economy is in spirituality within the Islamic society. In the life of the individual, economic pursuit plays only a functional role; it is the primary means to acquiring material provisions for the fulfilment of needs basic to the functioning of the individual with respect to his/her spiritual pursuit. When the individual willingly accepts the spiritual challenge and submits to the moral code, his/her economic affairs become embedded in his/her spirituality; he/she pursues material acquisition and utilization with the notion of it aiding the spiritual quest, and in accordance with the dictates of the moral code. Additionally, the individual submits the whole process of economic production and utilization to the dictates of the moral code, by accomplishing them in a manner prescribed by it. When the society is established as a community of such spiritual beings, and as cooperation towards enhancing their spiritual aspiration (for which they collectively adopt the moral code as their guide), the broad outlook reflects the overriding spiritual goal. All aspects of the social life are catalysts to the spiritual path of the individual members of the society, as a result of which they are integrated into a holistic social structure that promotes morality and spirituality. The primary function of the political authority in the Islamic society (i.e., the state) is to organize and maintain the social structure according to this philosophy; it confines all social institutions within the framework of the divine plan, and enforces the moral code.

Just as economic pursuit functions as facilitator of the spiritual end in the life of the individual, the economy of the broader society functions to facilitate the spiritual and moral outlook of the society; the economy is submerged into the holistic social structure, such that it is organized and maintained in harmony with the broad goal of the society, and in accordance with the Islamic moral code. The economic institution is designed to ensure that all individuals have equitable opportunity to acquire their necessary material provisions. Thus, the state organizes the economy in accordance with the ideals of justice outlined in the moral code. It also actively supervises economic relations to ensure that some individuals do not create unfair economic advantages for themselves, and, in the process, deny other individuals their economic rights. It also enforces the proscriptions in the moral code with respect to the economy to keep it within its functional bounds. Finally, part of ensuring equitability in the fulfilment of economic needs is to provide welfare support to the genuinely weak members of the society. This is

addressed through the welfare policy of the moral code, a prominent feature of which is the *Zakāt*. The state is obliged to ensure the functionality of the welfare policy, and its duty is facilitated through some measures outlined in the moral code. One of such measures is the recognition of two forms of ownership (of primary resources) in addition to private ownership. These two forms of ownership (public and state) grant the state an active stake in property ownership, and serve as means through which material needs are fulfilled for the broader public in ways that private property cannot.

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Appendix: A Diagrammatic Illustration of the Concept of needs fulfilment through Society

