

A Qur'anic Model for a Universal Economic Theory

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ABSTRACT. This paper outlines a universal Qur'anic economic theory that integrates orthodox economics based on utility maximization as the guiding principle of rational choice, and a new economics based on the maximization of *iman* as the guiding principle of choice for a rational Muslim. Both principles are shown to be Qur'anic principles that lie at the heart of the Master Plan of Creation (MPC) which depicts God's purpose behind the creation of man and the universe that surrounds him, as well as the basic elements involved in realizing this divine purpose. It is through the unfolding of this divine MPC that the fundamental role of economics in the design of God for man becomes apparent. This universal Qur'anic paradigm is distinguished by its explanatory power, the decisive role it assigns to the moral individual as the kernel of the Islamic economy, its emphasis on man's salvation, and its far reaching implications for Islamic economics with respect to its theoretical principles, methodology, institutions and policy.

Introduction

Today as Muslims we are groping for a socio-economic order that is firmly based on the Holy Quran and Sunnah, and yet capable of carrying out our contemporary aspirations. Such an exercise requires the building blocks of the socio-economic order to be extracted through theoretical abstraction from the Holy Quran and Sunnah until a basic blueprint is obtained. Such a blueprint will then be very useful in guiding us through the dynamic interaction between social theory and social change, towards the full-blown empirical actualization of that blueprint. Thus the first step in this groping is intellectual and basically theoretical.

In this paper we make the bold attempt of extracting from the Holy Qur'an the building blocks of its economic theory. Once such building blocks are laid down, they can be expanded in a logical and descending order to obtain greater details about the nature of Islamic economic theory and the Islamic economic order in general. We will deal only with the derivation of the building blocks of this theory, and briefly highlight some of its broader implications for research in Islamic economics.

We approach the question by constructing what we called the Master Plan of Creation (MPC). The MPC depicts God's purpose behind the creation of man and the universe that surrounds him, as well as the basic elements involved in realizing this divine purpose. It is through the unfolding of this divine MPC that the fundamental role of economics in the design of God for man becomes apparent. The MPC will be developed by stages for didactic convenience only, and therefore should not be understood as to represent the Qur'anic presentation. To bring the whole idea of the MPC closer to the mind of the economist, we will use the concept of input to denote the primary elements of the MPC and the concept of output for the expected outcome. Throughout this paper we will start each stage by a sample of Qur'anic verses relevant to that stage. This sample will be the premise on the basis of which our argument rests. It is worth mentioning from the outset that the MPC as would be developed throughout this paper may represent the *weltanschauung* (world view) of Islam and therefore the philosophical foundation not only of Islamic economics but all Islamic social and behavioural sciences. However, throughout I will be concerned only with the economic aspect of the MPC, leaving to the specialists in other disciplines the task of completing the rest of the picture.

Stage (1) of the MPC

(1) "Behold, thy Lord said to the angels: I am about to create man from clay: When I have fashioned him (in due proportion) and breathed into him of My Spirit, fall ye down in obeisance unto him. So the angels prostrated themselves, all of them together. Not so Iblis: he was haughty, and became one of those who reject Faith. God said: O Iblis! what prevents thee from prostrating thyself to one whom I have created with My hands? Art thou haughty? Or art thou one of the High (and mighty) ones? (Iblis) said: I am better than he: Thou createdst me from fire, and him Thou createdst from clay. God said: Then get thee out from here: for thou art rejected, accursed. And My curse shall be on thee till the Day of Judgement. (Iblis) said: O my Lord give me then respite till the Day the (dead) are raised. God said: Respite then is granted thee till the Day of the Time appointed. (Iblis) said: Then by Thy Power, I will put them all in the wrong, except Thy servants amongst them, sincere and purified (by Thy grace). God said: Then it is just and fitting - and I say what is just and fitting - that I will certainly fill Hell with thee and those that follow thee - every one" (38: 71-85).

(2) "Then We said: O Adam! verily, this is (Iblis) an enemy to thee and thy wife: so let him not get you both out of the Garden, so that thou art landed in misery. There is therein (enough provision) for thee not to go hungry, nor to go naked. Nor to suffer from thirst, nor from the sun's heat. But Satan whispered evil to him: he said: O Adam! shall I lead thee to the Tree of Eternity and to a kingdom that never decays? So they both ate of the tree, and so nakedness appeared to them, and they began to sew together, for their covering, leaves from the Garden. Thus did Adam disobey his Lord, and allowed himself to be seduced. But his Lord chose him (for His grace): He turned to him and gave him guidance. He said: Get ye down, both of you - all together from the Garden, with enmity one to another: but if, as is sure, there comes to you guidance from Me, whosoever follows My guidance will not lose his way, nor fall into misery. But whosoever turns away from My message, verily for him is a life narrowed down." (20:117-124).

This first stage of the MPC depicts the historical beginnings of the creation of man in Heaven and the dramatic events that led to his descendance to earth. Even at this early stage the basic nature of the MPC is evident. It basically involves a test by God for man: a test the nature of which will be revealed in the following pages as the MPC unfolds itself. However, the basic ingredients of this test existed from the beginning of man's creation and were the reason for his expulsion from the Garden. It involves a test of will for man, and the domain of the test is the very economic domain with which we are concerned. When in the Garden, the only economic activity that Adam and Eve had to undertake was that of consumption, since production was taken care of directly by the Divine Power, and since everything wanted was readily available in plenty as to raise no distributional problems. Notice that verse (2) specified the basic logistics that man needs for the worship of God, which are economic in nature. These are: food to satisfy hunger, clothes to cover nakedness, water to satisfy thirst and a shelter.

This early test for man involved a choice between two patterns of consumption each of which has its utility and disutility. One pattern of consumption was prescribed by God and has the utility of pleasure plus permanent residence in the Garden. The other pattern of consumption was prescribed by Iblis (the avowed enemy of man) and has the seeming utility of exploring the pleasures of a new type of consumption; a consumption that yields the pleasure of eternity in life and kingdom. The disutility involved in the first pattern of consumption is the pain for man to exercise his willpower and reason to obey his Lord and keep his desire for new pleasures in check. The disutility involved in the second pattern of consumption is the misery promised for Adam by God. Yet despite the obvious choice that stands to reason, the desire for pleasure overpowered reason and willpower, and man in that celestial abode disobeyed his Lord and hence failed the test.

Thus man landed on earth because he failed to be rational in his consumption behavior; or shall we say that because he opted for pleasure as the guiding principle of rational choice? Being on earth, he has to face the added economic activities of production and distribution, and for these man now has to labour. Thus we see that in this early test for man the economic factor plays a central role, and the question is now whether the MPC for man on earth still bears the nature of a test and whether economics still plays the decisive role in this test. This brings us to the next stage of the MPC where man is to start his new life on earth.

Stage (2) of the MPC

(1) "I have only created Jinns and men, that they may worship Me." (51:56).

(2) "He who created death and life, that He may try which of you is best in deed." (67:2).

(3) "He it is who created the heavens and the earth in six days and His Throne was over water that might try you, which of you is best in deed." (11:7).

(4) "That which is on earth We have made but as a glittering show for the earth, in order that we may test them as to which of them are best in deed." (18:7).

From these four verses the most aggregated form of the MPC unfolds itself as two inputs and one output. The two inputs are "man" and "that which is on earth". The nature of the latter input will be revealed in the next stage. The function that combines these two inputs has the nature of a test or trial for man, and the expected output is good deeds from the combination of man and the "glittering things on earth". These good deeds are the essence of worship for God, the latter being the sole purpose for which man is created. Although the expected output is good deeds, the nature of the test involved in the MPC is such that bad deeds are a possible alternative output.

Before moving to the next stage in the development of the MPC it is worthwhile to remind the reader that what we are dealing with here, is nothing less than a plan that involves the whole physical universe that we see and much more of the metaphysical world that we do not see, as well as the fact of life and death and the culmination of this plan in the Day of Judgment where those who pass this test live in paradise forever, and those who fail dwell in blazing fire forever. This immense seriousness of the MPC should be kept in mind so that the conclusions which will be reached later in this paper should also be taken with the same degree of seriousness.

Stage (3) of the MPC

(1) "By the soul (self) and proportion and order given to it. And its enlightenment as to its wrong and its right. Truly he succeeds that purifies it. And he fails that corrupts it." (91 :7-10).

(2) "We showed him (man) the way: Either he is thankful or unthankful (rests oil his will)." (76:3).

(3) "If ye became thankless, God has no need of you. and He liketh not unthankfulness from His servants: And if you are thankful he liketh it for you." (39:7).

(4) "It is We who have placed you with authority on earth, and provided you therein with means for the fulfillment of your life: Small are the thanks that ye give. (7:10).

(5) "Wealth and children are the glitenings (allurements) of the life of this world: But the things that endure, good deeds, are best in the sight of thy Lord, as rewards, and as (the foundation for) hopes." (18:46).

In stage (2) we started the MPC on earth with two aggregate inputs, namely "man" and the "glittering things on earth". The relationship between them is one of a test that produces an output of either good or bad deeds. In this third stage of the MPC God takes us one step deeper in its dual elements. Thus verse (5) disaggregates the input of the "glittering things on earth" into "wealth" and "children", and the input of "man" into "body" and "soul". The soul - called self when it enters the body - is also disaggregated into two distinct aspects; namely "potential for doing wrong", and "potential for doing right", as verse (1) shows. The output of the MPC is now divided into two mutually exclusive possible outcomes as stated in v(3). These outcomes are either thankfulness (*shukr*), or unthankfulness (*kufir*), v(4) shows that thankfulness or unthankfulness is with respect to God's bounties on earth particularly "wealth". Furthermore v(2) and v(3) show that man has the free will to produce thankfulness or unthankfulness, but as v(3) stated only "*shukr*" is consistent with God's pleasure, and therefore it is the only accepted output of the MPC.

Now notice the following consistency between the elements of each category in the MPC:

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| (1) Wealth and children | (1) Wealth and children |
| (2) The potential of the self
for righteous deeds | (2) The potential of the self
for wrong deeds |
| (3) Purification of the self | (3) Corruption of the self |
| (4) Success due to purification | (4) Failure due to corruption |
| (5) Good deeds | (5) Bad deeds |
| (6) Thankfulness for God's
bounties | (6) Unthankfulness for God's
bounties |
| (7) Worship of God | (7) Worship of worldly pleasures |
| (8) The pleasure of God | (8) The displeasure of God |

Notice the identity between the following Qur'anic statements: man is created to worship God; man is created to do good deeds; and man is created to be thankful for God's bounties. It follows that the worship of God is essentially in the form of thankfulness defined as the result of human actions that take the form of good deeds. On the other hand the worship of worldly pleasures is essentially in the form of unthankfulness to God defined as the result of human actions that take the form of bad deeds. Thankfulness or unthankfulness are a function of the duality of the human self, i.e. the potential for doing good and the potential for doing bad. Notice also that for the first time the socio-economic nature of the MPC is becoming clear, where "wealth" represents the economic aspect and "children" represents the social aspect. These two inputs are further disaggregated in stage (4) of the MPC as to give us the full flavour of the test involved.

Stage (4) of the MPC

(1) "Fair in the eyes of men is the love of things they covet: Women and sons; heaped-up hoards of gold and silver, horses branded (for blood and excellence) and (wealth of) cattle, and well-tilled land (agriculture). Such are the possessions of this world's life." (3:14).

(2) "Then will I (Satan) assault them from before them and behind them, from their right and their left: nor wilt Thou find most of them thankful (for Thy bounties)." (7:17).

(3) "Lead (Satan) to destruction those whom thou canst among them, with thy (seductive) voice, make assault on them with thy cavalry, and thy infantry, mutually share with them wealth and children and make promises to them. But Satan promises them nothing but deceit" (17:64).

In this stage greater details about the inputs of the MPC are given by the above verses. Thus v(1) disaggregates further the economic input (wealth) and the social input (children). Thus if we take "gold and silver" in the verse as to stand for money and mineral wealth (Algazali-Ihya) then the verse is disaggregating the economic input of wealth into: money; mineral wealth; animal wealth and agricultural wealth. In other words the economic input in the MPC involves nothing less than the entire economic resources that define man's economic activity. Thus the Qur'anic concept of "wealth" as part of the glittering things on earth, stands for these economic resources and any kind

of output that is produced by them. The pleasures that have been faired in the eyes of men as v(2) says include all the economic pleasures that men derive from the use of wealth as defined above.

The social input, on the other hand, is disaggregated into women and children. The term women here refers mainly to the pleasures involved in the sexual relationship between man and woman as an independent source of man's test. While the term children here refers to the pleasures derived from having children as a result of the first relationship.

Using the partial method of analysis, I will, henceforth, ignore this social factor in the MPC and concentrate on its economic dimension, not due to any misjudgment as to the importance of the former as to the need to be true to the title of the paper. Hence we state the following first conclusion in this paper implied by the analysis of the previous sections.

Conclusion (1)

The economic domain of man's life is one of the main areas where the test that underlies the MPC runs its course. It is a test based on whether man will manage the economic resources on earth such that he fulfills the conditions for thankfulness to the owner of these resources.

This is an important conclusion that should always be kept in mind as we proceed in this paper. This conclusion also makes vivid the irony involved in the contrast between the profundity of the economic test involved in the MPC and the trifle approach of man to his economic life. As a matter of fact the economic factor is much more pervasive in the structure of the MPC than our conclusion states, and it seems to dominate all other factors save the human self, which is the lab within which the test is carried out, and, therefore, a necessary condition for all factors. It suffices to say at this stage that it is primarily wealth and children, in the Qur'anic sense, that are responsible for the creation of societies as we will argue later. Therefore, all the ramifications of the MPC as manifested in the diverse social phenomena we observe today, and the challenge they pose to man's life must be traced back to these two factors. But in the Holy Qur'an the economic factor always dominates that of children, whether as a test or as a historical explanation for the doom of past nations. Further more while the nature of the sexual and parental factor remains clear and has under gone no significant development over human history, the changes in the quantity, quality, form, and diversity of the economic factor over history are phenomenal. Moreover, there seems to be no limits to this development in the economic domain of the MPC, and as a result to the complexity and perplexity of human life.

The concept of thankfulness emerges as the most fundamental economic concept in the economic ideology of the Holy Qur'an. Thus the analysis that will be undertaken later in this paper for the concept of thankfulness should give important insights into the nature of the Islamic economic actions and their implied institutional set up.

V(1) also reveals that the fundamental factor that makes the test that underlies the MPC powerful is to be sought in the psychology of man. God has endowed the human self with a powerful desire for the pleasures derivable from the economic and social inputs of wealth and children, v(2) and v(3), on the other hand, show another dimension to the test that man has to go through, namely, the covert and incessant presence of Satan with the sole purpose of seducing man as to be unthankful in the very inputs of wealth and children. The outstanding weapons of Satan are none but those attributes of the human self that enable it to do wrong. Thus it becomes clear that the nature of the test that man has to go through on earth is essentially the same as that to which his forefather and mother were exposed to in the Garden. It is a test that requires the struggle for dominance between the two domains of the human self, the domain of reason and piety on the one hand, and the domain of whims and wrongdoing on the other. The former requires the exercise of reason and willpower to promote those motives and attributes in the human self that generate economic actions that result in thankfulness. The latter requires man to succumb to those motives and attributes that generate economic actions which result in unthankfulness.

Thus, the close investigation of the nature of the human self from an Islamic perspective becomes paramount for our analysis at this stage before we probe further into the economic aspect of the MPC. From the stages of the MPC discussed so far, the most important fact revealed about the nature of man is his duality. This duality is in terms of body and self, and the duality of the self in terms of potential for doing wrong and potential for doing right. However, it is relevant to briefly introduce the state of the duality of man in Western literature before proceeding to the Islamic standing. This is because the Western modern conception of man and hence all the modern sciences that deal with him are largely based on the conclusions summarized below from that literature.

Duality of Man in Western Literature

In this section I rely mainly on the accounts of duality given by Pratt, V. (1978). The development of the social sciences in the West has been riddled with problems emanating from the complexity of the social phenomena and from growing in the shadow of the natural sciences. The nature of the human being and his role in this life has particularly been a thorny issue for Western social sciences. One school of thought conceives of man as a machine; a robot controlled by a computer, the brain. This conception has many facets, one of which considers man as a machine in the sense that his behavior is completely determined by physical laws like any machine. Another conception has been to view man as a highly organized lump of ordinary matter and nothing more. There is no need to postulate a "soul" nor "spirit" to account for what we know of human beings - Man is not made up of the sort of matter with which physics deals plus a different kind of "matter" - a spiritual substance, for example.

Another school of thought holds an opposite conception of man from that of the "mechanist" school. This conception holds that: there takes place in the human being "processes" other than physical ones - the thoughts, feelings, sensations, and so on, which make up the person's conscious experience. Since we cannot have a process without a substance that undergoes the process, it follows that for the non-physical

processes that characterize human consciousness there must be a non-physical substance. It is this non-physical substance which is the source of human mind. We are now in the camp of "human dualism", or the body-mind relationship. According to this school the human being lives through two collateral histories, one consisting of what happens in and to his body, the other consisting of what happens in and to his mind. The events in the first history are events in the physical world, those in the second are events in the mental world. According to Pratt (1978), Ryle, G. (1949), called this conception of man Descartes's myth, the dogma of the ghost in the machine.

The dualist conception of man which is the most appealing and intuitive of all conceptions, and the nearest to the Islamic conception of man, has been the victim of the strong grip of positivist philosophy over Western social sciences. Positivism with its stress on sensory observation and empirical testing of hypotheses, together with the great success it has in the natural sciences confronted the proponents of dualism with seemingly unresolvable challenges. The first problem of dualism, it is said, is that it cannot explain the nature of the relationship between the human body and mind. How does the mind contact the body, or is there no contact because they are two different substances? Descartes suggested the pineal gland as the organ of contact between the body and the mind, but the problem of empirical validation of this hypothesis remained. Also which one of them affects the other is a question to be settled. The second problem that dualism has to confront arises from the assertion of dualists that mental activities like thought, feelings, sensations etc., cannot be observed except by the person who undergoes the experience. In other words, mental activities unlike physical actions are private to the individual. This led to the question of whether there is any such a thing as other people having inner consciousness. The accusation again rests on empiricists's principle of sensory experience, where it is claimed that although the individual is sure of his inner consciousness there is no way whereby he can be sure of others having such consciousness. In defending their hypothesis dualists replied that each mental activity generates certain bodily behavior that is observable. By associating my mental activities with my observed behavior, and since such association is perfectly accessible to me, then I can by analogy observe similar behavior done by others and infer from it their internal experiences. This dualist argument was quickly challenged by positivists by pointing out that it suffers from the induction problem of unwarranted generalization from the particular.

Another practical problem which the dualist school in the West faced concerned a science of psychology to be based on dualist principles. It was claimed that the psychologist will not be able to observe his data which is the mental activities of his case studies. He has to rely on the reports of his clients as the source of his data. Furthermore there is no way of checking the validity of such personal accounts, and where different researchers bring conflicting theories based on such data. There is simply no scientific way of settling such disputes. Thus introspectionism as a brand of dualism suffers from the curse of the "ghost in the machine". Positivism paved the way for the triumph of the one-dimensional man in Western social theory.

The Islamic Approach to Man's Duality

That, in Islam, man is a dual being made from body and soul has already been quoted earlier in Qur'anic verses. Here we are essentially interested in the nature of the human self, its relationship to the body, and its dual attributes that generate one outcome in the MPC rather than the other. For this purpose we start by summarizing the theories of two outstanding Islamic scholars; namely, Ibn Al-Qayyim Al-Jawziyah and Abu Hamid Al-Ghazali and then proceed to give a synthesis of their arguments in the light of the insights revealed to us by the framework of the MPC.

Ibn Al-Qayyim in (*Al-Ruh*) casts the following compounded question before giving the answer which he considers the only one consistent with the Holy Qur'an and the Prophet's tradition. The question is this: What is the essence of the human self? Is it part of the body? Is it one of its incidents? Is it a body that lives inside the human body? Is the wrong-doing self, the blaming self, and the tranquil self one and the same self but with different emphasis of attributes, or are they three different selves?

With respect to the essence of the self and its relation to the physical body, Ibn Al-Qayyim believes that the self is a being that is different in essence from the physical body. It is a celestial, light being, live and mobile and penetrates the human body as water penetrates a rose or fire penetrates coal. As long as the organs of the body remain suitable for receiving the effects that flow to them from the self, the latter will remain in contact with these physical organs and give the body its living characteristics. The moment the physical body is damaged beyond repair the self parts company with it and joins the metaphysical world of spirits.

As for the relationship between the self and the soul, Ibn Al-Qayyim argues that the term "self" in the Holy Qur'an is used sometimes to denote the whole human being, and sometimes to refer to the soul alone. However, the term "soul" is never used in the Holy Qur'an to refer to the human body. He concludes that the difference between the self and the soul is a matter of difference in attributes not in essence; perhaps the self is nothing but the soul after it enters the human body.

As to the distinction between the wrong-doing self, the blaming self, and the tranquil self, Ibn Al-Qayyim again believes that it is the same self but with different aspects, each of which is dominated by a certain type of attributes. Thus, the self is called tranquil because it finds tranquility in its complete submission to God, in its love for Him, in its dependence on Him and in its sense of no need for any other than Him. Such tranquility can only be achieved if the self understands and accepts the holy names and attributes of God and their consequences. This degree of tranquility requires and enables the self to acquire certain attributes and values consistent with it, e.g., repentance, sincerity, truthfulness, modesty, humility, forgiveness, patience, etc.

The blaming self refers to that state where the believer in God blames himself whenever it does or yearns for wrong doing. Such a self oscillates between right-and-wrong doing. The wrong-doing self for Ibn Al-Qayyim is a despised self because it always longs for wrong-doing, the latter being a fundamental aspect of the human self. If human beings are left to themselves without receiving help from God, none would survive the assault of his whims. Thus God says in the Holy Qur'an " ... And were it not for the grace and mercy of God on you, not one of you would ever have been pure: But God doth purify whom He pleases..." (24:2 1).

Ibn Al-Qayyim then goes on to say that God associates with the tranquil self an angel who always encourages it to be righteous and discourages it from wrong-doing. However, the most potent weapon for the tranquil self against wrong-doing is its faith (*iman*) and the acquired attributes and values through which faith manifests it self. He mentioned the following attributes among others: sincerity, dependence on God, repentance, jealousy for God, courage, verity, honesty, mercy, kindness, shyness, easiness, contentment, piety, generosity, helpfulness, asceticism, self-control, forgiveness, nobleness, endurance, wisdom, ... etc.

The wrong-doing self has Satan as its associate who always uses his seductive devices to encourage the self to follow its whims and indulge into worldly pleasures. Due to the indulgence of whims the human self acquires certain attributes consistent with such indulgence, e.g., greed, miserliness, wickedness, wastefulness, hypocrisy, jealousy, envy, hatred, conceit, arrogance, recklessness, mockery, lying, deceit, cowardice, ... etc.

The same external action would be good or bad depending on whether it emanates from the value framework of the tranquil self or that of the wrong-doing self. This is an area of human psychology where most people get deceived by their selves because of the subtlety of the motives involved. Thus the following actions may appear to external observation the same although the domains of the self from which they emanate are different: humility and humiliation, patience and hardness, competition and envy, forgiveness and weakness, dignity and arrogance, courage and daring, seriousness and cowardice, generosity and wastefulness, gift and bribery, economy and miserliness, caution and suspicion, anger for God and anger for one's self, strength of fulfilling the injunction of God and tyranny, advice and backbiting, confidence and negligence, showing the bounty of God and using it for arrogance, happiness of heart and happiness of the self, love for God and love with God, dependence on God and fatalism, the inspiration of an angel and that of the devil, advice and reproach, initiative and hastiness, ... etc.

All these pairs of action are undistinguishable to the uninitiated observing eye and even to the actor himself, yet from an Islamic perspective one type of action has its motives from the tranquil self and therefore pleases God, the other type has its motives from the wrong-doing self and hence displeases God. Ibn Al-Qayyim gives a thorough distinction between each of these contrasted actions and the attributes of the self from which each emanates.

Al-Ghazali does not differ from Ibn Al-Qayyim any substantial way with respect to the above analysis, but he is more concerned with the characteristics of the human self that give rise to actions some of which are consistent with God's pleasure, while others are not. For him, the concepts of self, soul, heart and reason as used in the Holy Qur'an all refer to one thing: That light divine spirit which God has made the essence of man. This divine spirit is the conscious and knowing part of the human being. It is also the one that is addressed by God and will be accountable to Him for the deeds of the individual.

For Al-Ghazali the most noble and distinguishing characteristic of man is his ability to know his Creator. The primary purpose of the human self is to acquire this knowledge so as to be able to worship God. This knowledge is the nourishment of the human self and its provision in its journey towards its Creator. When the self acquires such a knowledge and completely abides by its implications in terms of total submission to God it becomes the tranquil self. When the self goes to the other extreme and submits to the two powers of desire and anger (whims) it becomes the wrong-doing self. The blaming self lies somewhere in between.

As mentioned, for Al-Ghazali the sole purpose for which the self is created is to acquire knowledge. This knowledge is concerned with the ultimate truth about things, or alternatively to know the wisdom behind the creation of things. The test for which man is created involves the obligation to use these things according to the purpose for which they are created. This, according to Al-Ghazali, is the essence of thankfulness. The things that represent the object of man's knowledge are already there in the universe that surrounds him, and so is the human heart that is eligible for such knowledge. According to Al-Ghazali there are five reasons that stand between the heart and the acquisition of knowledge about the wisdom behind the creation of things. Here we mention only two which are relevant to the theme of this paper. These are:

- (1) The darkening of the heart by sins due to indulgence in worldly pleasures.
- (2) The turning away of the heart from the direction of truth even if the person is a sincere believer, e.g.. because he is too busy earning a living.

According to Al-Ghazali, the human action has five stages, four of which are covert and the fifth is overt. These are in a chronological order: *khawatir*, desire, will, intention, and the actual overt behavior. *Khawatir* are instances of thought that occur to the self either from direct observation through the five senses, or from the accumulated images of the world in human memory. Thus, *khawatir* when they occur they stimulate desire. Desire on the other hand sets on the will to do what is desired. The will generates the intention to act, and the latter mobilizes the physical organs of the body to act.

The human self by its nature (*fitrah*) is equally suitable for the contact of the angel and the devil. However, what makes Satan have the upper hand is the commitment of man to worldly pleasures. There is no human being who can be free from desires and therefore free from the whispering of Satan. However, the effects of Satan can be reduced if we know the factors that aid him to have a grip on us. The following economic factors are mentioned by Al-Ghazali

- (1) Filling one's stomach with food even if it is permissible (*halal*). Filling the stomach with food had the following negative effects: (a) fear of God departs the heart, (b) mercy for fellow humans leaves the heart, (c) laziness in the worship of God, (d) no feel for wisdom, (e) preaching wisdom wouldn't reach others' hearts and, (f) the body becomes more susceptible to diseases;
- (2) Love for decorated clothes, furniture, houses, . . . etc
- (3) Wealth in excess of basic needs;
- (4) Miserliness and fear of poverty.

The Islamic Theory of Dualism: A Calibration

The MPC developed in the previous sections enables us to see the duality of the human self from a different Islamic perspective; a perspective that shows man as a design made with specific properties to carry out the MPC. We know from earlier sections that God created the human self with a dual potential, a potential for doing wrong and a potential for doing right. Since to do right or wrong essentially means actions to be carried out by the individual, then the dual potentials of the human self, refer to those motives that give rise to actions. The beliefs and values the individual has determine the ends he strives for and also the type of motives needed to fuel the actions consistent with these ends. It follows that the Qur'anic duality with respect to the potentials of the human self refers to a duality in the beliefs and values and also the motives that govern our actions. Thus, we need to investigate the duality of man's beliefs and values, as well as that of hypotheses solidly based on Qur'anic verses.

The fundamental hypothesis relates to human motives where it seems in the light of the MPC that these motives are of two types, one innate to the self, the other acquired. The innate motives themselves are of two types, one type consists of motives that are necessary for the biological needs of the body, e.g., hunger, thirst, sexual desires, ... etc. This biological necessity plays a crucial role in ensuring that every human being will have to go through the test involved in the MPC. The second type of the innatemotives seems to be designed for the actual working of this test. This second type of innate motives can be called the latent motives because they are generally dormant in the self until they are activated through social interaction. These latent motives are themselves equal, in the sense that there are motives for wrong doing and others for righteous deeds. Thus the motives that generate wrong doing include the basic ones that are mentioned by the Holy Qur'an, e.g., greed, miserliness, pride, envy, hastiness, weakness, ... etc. On the other hand, motives for righteous deeds include contentment, patience, generosity, kindness, humility, modesty, mercy, ... etc. These personal attributes would probably be inactive most of the time if the individual lives in isolation, but some or all of them will be activated once the individual is socially interacting. The MPC essentially requires social interaction as will be argued later.

Whether the human self is dominated by the motives for righteous deeds or those for wrong deeds depends on the nature of the culturally acquired beliefs and values. These beliefs and values determine man's ends, and in the process of achieving these ends certain latent motives are activated and emphasized and hence dominate the self. At this level of analysis we need to introduce the Qur'anic concept of *fitrah* where the Prophet (SAS) said that each child is born according to *fitrah* and it is his parents that make him a Jew, a Christian or for that matter what he will become. The concept of *fitrah* refers to a state of purity in the human self in its infancy. In the state of *fitrah* the human self may be likened to a virgin land in which you can cultivate any seed, but also where you can reap only what you have sown. It is in *fitrah* that different cultures sow the seeds of their beliefs and values and reap the harvest in terms of appropriate ends and actions. Thus from the vast array of latent motives some of them will grow from the seeds of cultural beliefs and values and cover the *fitrah*. This is basically a process of ideological conditioning where social institutions play a major role in moulding the child in the required social format. The Prophet's saying mentioned above refers to this role played by the family institution. Again, prophet Noah when he asked God to

extinguish the non-believers. one of his reasons was that they will give birth to children who will be wrongdoers and non-believers. Thus, he was emphasizing the important role of social institutions in psychological conditioning. In fact the Holy Qur'an abounds with verses where people refused to believe in God simply because they were conditioned by their unbelieving fathers and hence preferred to remain faithful to their tradition. In my view the Qur'anic verse where God says that He created man in the best possible form and then downgraded him to the bottom of all creation refers to the state of purity. *fitrah*, in which man was created and how this purity was corrupted through the sowing of beliefs and values that give rise to motives of wrong-doing.

The beliefs and values that are culturally acquired can be classified according to the two potentials of the human self mentioned in the Holy Qur'an. Thus we have beliefs and values that sanction and reinforce those motives that are consistent with wrong-doing, and hence provide a drive for impulsive enjoyment of worldly pleasures. The Holy Qur'an uses the concept *Duny'a* to denote worldly pleasures and describes the approach of those whose beliefs and values emphasize spontaneous enjoyment of worldly pleasures in the following verse from Surah (23): "There is nothing but our life in this world. We shall die and we live. But we shall never be raised up again". (23:37). The Holy Qur'an also summarizes the nature of life that depends on beliefs and values that emphasize indulgence in worldly pleasures in the following verse from Surah (57):

"Know ye (all) that life of this world is but play and amusement, pomp and mutual boasting and multiplying (in rivalry) among yourselves, riches and children. It is like rain, the growth which it brings forth delights (the hearts of) the tiller, soon it withers, thou wilt see it grow yellow, then it becomes dry and crumbles away ..." (57:20). On the other hand, we have beliefs and values that sanction and reinforce those motives which are consistent with righteous deeds and therefore create a drive for self salvation and piety.

When *fitrah* is completely dominated by beliefs and values and hence motives consistent with salvation and piety, the self becomes what the Holy Qur'an calls the "tranquil self". The tranquil self approximates the soul in its purity. On the other hand if *fitrah* is completely dominated by beliefs and values and hence motives consistent with impulsive enjoyment of worldly pleasures the self becomes the "whimsical (wrong-doing) self". Where the *fitrah* has a mixture of beliefs and values pertaining to both wrong and righteous deeds, the self is called the "blaming self". In the blaming self the individual is in constant struggle and conflict as to which motives should dominate and determine his actions. At any point in time, however, an executed action is motivated by only one type of these two sets of motives, and where it is the wrong-doing motive the individual is most likely to blame himself.

Thus from the analysis of duality from an Islamic perspective in the previous two sections we reach our second main conclusion in the economic ideology of the Holy Qur'an. This conclusion is summarized as follows:

Conclusion (2)

There is a positive relationship between the motives for wrong-doing in the human self, e.g., greed, miserliness, etc., and the impulsive enjoyment of man of economic pleasures. Therefore, the more man commits himself to indulgence in economic pleasures the weaker are the possibilities for him being thankful to God for his economic bounties.

It is also clear from our analysis of duality from an Islamic perspective that the human input in the MPC can now be disaggregated into two distinct inputs, one refers to the whimsical self, the other to the righteous self. In the Holy Qur'ain, God describes those who approach the MPC from the perspective of the righteous self as people who understand, and people who have true knowledge. Those who approach life from the perspective of the whimsical self, God describes them in the Holy Qur'an as people who don't understand, and have knowledge about the exterior aspect of life only but blind to its true meaning and therefore true knowledge. Since the whimsical self can only be understood in terms of those motives that give rise to actions of unthankfulness, e.g., greed, miserliness, envy, pride, ... etc., and that such motives reflect a commitment from those who bear them to worldly pleasures which are predominantly economic in nature; it follows that the Qur'anic theory of under standing and true knowledge is also firmly linked to the economic pleasures of life. Understanding and true knowledge as defined by the Holy Qur'an are fundamental to a safe passage through the MPC. Therefore, it is necessary to briefly explore the economic dimension of the Qur'anic theory of knowledge before we proceed with the remaining stages of the MPC. The interpretation that follows the coming verses represents the author's own conjectures, and should be strictly treated as such.

The Economic Dimension of the Qur'anic Theory of Knowledge

Verses (1) - (9) cover the basic elements in our analysis in this section.

(1) "Do they not travel through the land, so that their hearts may thus learn wisdom." (22:46).

(2) "And pursue not that of which thou has no knowledge; for every act of hearing, or of seeing or of (feeling in) the heart will be enquired into (on the Day of Reckoning)." (17:36).

(3) "It is He who brought you forth from the wombs of your mothers when ye knew nothing, and He gave you hearing and sight and intelligence and affections: that ye may give thanks to God." (16:18).

(4) "God has not made for any man two hearts in his chest." (33:4).

(5) "They have hearts wherewith they understand not. eyes wherewith they see not, and ears wherewith they hear not. They are like cattle nay more misguided." (7:179).

(6) "Do they not travel through the land, so that their hearts may thus learn wisdom, and their ears may thus learn to hear. Truly it is not their eyes that are blind, but their hearts which are in their chests." (12:46).

(7) "Therefore shun those who turn away from Our message and desire nothing but the life of this world. That is as far as they reached from knowledge." (53:19-30).

(8) "Leave them alone, to enjoy (the good things of this life) and to please themselves: Let (false) hope amuse them: soon will they know." (15:2).

(9) "But most men understand not. They know but the outer (things) in the life of this world; but of the end of things they are heedless." (30:7).

The purpose of the analysis of the theory of knowledge implied by the above Qur'anic verses is to establish the link between such knowledge and the impulsive

enjoyment of economic pleasures of life and hence relate it to the economic philosophy of the Holy Qur'an. I will start my analysis by quoting what I believe an important account of the doubts modern philosophers of science have against the positivists' conception of science and knowledge. My quotation comes from Chalmers (1982), and it goes as follows:

There is a vast fund of evidence to indicate that it is just not the case that the experience that observers undergo when viewing an object is determined solely by the information, in the form of light rays, entering the observer's eyes. nor is it determined solely by the images on the retinas of an observer. Two normal observers viewing the same object from the same place under the same physical circumstances do not necessarily have identical visual experiences, even though the images on their respective retinas may be virtually identical ... There is more to seeing than meets the eyeball (p. 24).

According to Chalmers the same argument holds true with respect to scientists where what they see depends considerably on their experience, knowledge, expectations and their general inner state. Thus:

while the images on our retinas form part of the cause of what we see, another very important part of the cause is constituted by the inner state of our minds or brains, which will clearly depend on our cultural upbringing, our knowledge, our expectations ... etc., and will not be determined solely by the physical properties of our eyes and the scene observed (p.27).

Chalmers challenges the claim that universal observational statements represent the true foundation of empirical knowledge. This challenge is based on the fact that such observation statements always presuppose some kind of a theory and since such theories are fallible, so do these observation statements. Hence science will always be conjectural, and progresses by trial and error. According to Chalmers:

observations and experiments are carried out in order to test or shed light on some theory. and only those observations considered relevant to that task should be recorded. However, insofar as the theories that make up our scientific knowledge are fallible and incomplete, the guidance that theories offer as to what observations are relevant to some phenomenon under investigation may be misleading, and may result in some important factors being overlooked (p. 33).

By pulling together the various strands of the previous sections, a theory about the inverse relationship between impulsive enjoyment of economic pleasures and divine truth about the world as clearly stated in the Holy Qur'an becomes possible. In the quotation from Chalmers we saw that the mounting evidence point to the fact that what everyone sees from the empirical universe is not simply the objective truth of what we see. Instead through our beliefs, our expectations and the inner state of our consciousness we train our eyes to see a particular segment of this empirical world and to see it in a particular way, a way that suits our beliefs and expectations in life and satisfies our inner state of consciousness. The Qur'anic theory of duality shows that the human self has the potential for being God-conscious and the potential for being God-unconscious. Which of these potentials is dominant depends on the beliefs into which the individual is reared from childhood. It is on the basis of such beliefs that our values

and ends in life are determined. The Holy Qur'an says that there are only two ultimate ends around which man's life revolves, pleasure maximization or maximization of faith (iman). To each of these ends correspond a particular type of beliefs that enable the self to acquire an appropriate set of attributes and emotional state. Thus if our beliefs say that there is nothing beyond the present life of man and hence rationality requires that man maximizes his worldly pleasures and minimizes his pains, as many 18th and 19th century Western philosophers put it, then the likely attributes that the self would acquire would be like lust, greed, miserliness, envy, selfishness, jealousy, ... etc. Students of economics know that these egoistic motives are exactly the ones applauded by the philosophy of individualism, and on their basis was erected the edifice of capitalism. According to the Holy Qur'an these are essentially sickening attributes that corrupt the original purity of the human self (*fitrah*) and result into an emotional state that is entirely governed by these attributes. Thus when we approach the objective world from this perspective we render what we see from it subjective since we tend to classify its elements into those that give pleasure and those that give pain. It will not be possible for the eye to see any other dimension to reality since the beliefs, the ends of life and the resulting inner state of the human self that direct our seeing powers exclude any dimensions to the world other than being objects for pleasure and pain.

Thus, it seems that the information from the outside world that passes through the eye or the ear to the human imagination is already a classified information. The classification is undertaken according to certain emotional state of the self. The laws of logic that are innate to the human mind when applied to such classified information can only result in knowledge whose truth content is determined by the truth content of the stored information. It follows that a decisive factor in the degree of truth in our knowledge is our beliefs and the resulting affectional state of the self.

Thus when man's beliefs and values about the world are based on assumptions that exclude any metaphysical dimension to observed phenomena, whatever knowledge or truth he acquires about such phenomena will be limited to their physical (exterior) domain. Since such beliefs and values come from ideologies or conjectural scientific theories, the knowledge based on them will also be conjectural. According to the Holy Qur'an, beliefs and values that exclude the metaphysical dimension (interior) of the world could only come from man or Satan. The sole purpose of such beliefs and values is to make man concentrate on the maximization of worldly pleasures (verses 7, 8 and 9 above), through the maximization of wealth and children (57:20). The emotional contents of *fu`ad* consistent with maximization of worldly pleasures become a barrier between the self and the metaphysical reality of the objective physical world. This state of affairs correspond to the dominance of the whimsical self in the Qur'anic account of human dualism. This leads us to the conclusion that, to the extent that the natural and social knowledge dominating the world today is the result of Western civilization, and to the extent that this civilization is secular in nature, then as far as the Qur'anic account of knowledge is concerned the Western legacy of knowledge is a result of beliefs and values derived from impulsive commitment to worldly pleasures. Since economic pleasures are a major driving force behind Western civilization it follows that the type, extent, and direction of development in natural and social knowledge that man has today is largely determined by the type, extent and direction of economic development.

It follows from the above analysis that in order for man to acquire both the empirical and metaphysical knowledge about the natural and social phenomena his framework of beliefs and values must come from divine revelation and his ultimate end must be to bring the test involved in the MPC to its successful conclusion. This means that instead of maximizing worldly pleasures as the ultimate end by maximizing wealth and children man must maximize *iman* as an ultimate end by maximizing good deeds, so that the inner state of the human self (attributes and motives) correspond to that of the tranquil self. Only when the self acquires such divine qualities will the powers of seeing, hearing and understanding become capable of giving man a truer knowledge about his world. This assertion is substantiated both by the Prophet's sayings and by the numerous accounts of the metaphysical dimensions of seeing, hearing and understanding of great muslim sages. Thus the Prophet (SAS) said that we should beware the seeing (*farasah*) of the believer (*moumin*) because he sees with the light of God. He also narrated on behalf of God that "My servant continues to come closer to Me until I love him. When I love him I become his hearing with which he hears and his seeing with which he sees,..." etc. The good dream (*rou'ya saliha*), which the Prophet (SAS) said is the only part that remained from the way by which prophets know, is essentially an extra dimension to the powers of seeing and hearing. Thus, we reach the following conclusion about the relationship between economics and the Qur'anic account of knowledge.

Conclusion (3)

As long as the ultimate end behind man's economic activity is the maximization of worldly pleasures, his beliefs and values and the inner state of his self will only enable him to acquire external (empirical) knowledge about natural and social phenomena. There is an inverse relationship between the impulsive maximization of economic pleasures and knowledge about the Hereafter.

Stage 5 of the MPC

In this stage of the MPC the following Qur'anic verses are relevant to our analysis:

(1) "Know ye (all) that the life of this world is but play and amusement, pomp and mutual boasting and multiplying (in rivalry) among yourselves, riches and children But in the Hereafter is a penalty severe (for those who opt for the life of this world) and forgiveness from God and His good pleasure (for those who opt for the life of the Hereafter). And what is the life of this world, but goods and chattels of deception." (57:29).

(2) "What is the life of this world but play and amusement? But best is the home in the Hereafter, for those who are righteous." (6:32).

(3) "There are men who say 'Our Lord! give us the bounties in this world!' But they will have no portion in the Hereafter. And there are men who say: 'Our Lord give us good in this world and good in the Hereafter, and defend us from the torment of the Fire. To these will be allotted what they have earned.'" (2:200-201).

(4) "Those who rest not their hope on their meeting with Us, but are pleased and satisfied with the life of the present, and those who heed not our signs, their abode is the Fire because of the evil they earned." (10:7).

(5) "Verily man is in loss. Except those who have Faith and do righteous deeds." (103:2-3).

(6) "And some who are, by God's leave, foremost in good deeds. That is the highest grace. (35:32).

(7) "It is these who hasten in every good work and these who are foremost in them." (23:61).

(8) "And those foremost (in faith) will be foremost in the Hereafter." (56:10).

(9) "And for this (pleasures of the Garden) let the competitors compete". (83:26).

In this stage of the MPC we look at how the Qur'an explains the nature of the interactions of its four inputs which we have discussed earlier. As a reminder these four inputs are wealth, children (women and sons), the wrong-prone self, and the righteous self. The verses quoted above introduce two concepts that summarize the two possible outcomes of the MPC. The first concept is that of *dunya*, which refers to the life of this world, while the second concept is that of *akhirah* which refers to the life of the Hereafter. The concept of *dunya* summarizes one approach of man to the test involved in the MPC, while that of *akhirah* summarizes the other approach. Thus verse (1) states clearly that those who opt for *dunya* are essentially making a choice that involves maximization of pleasure through the maximization of wealth and children. Thus we have the first explicit recognition of the principle of maximization of economic pleasures as a fundamental principle in the divine plan for man. However, the same verse as well as verses (2), (3), (4) and (5) show that this approach to the test in the MPC leads to man's peril because it essentially implies a rejection of God's choice for man, namely the maximization of *iman* through the maximization of good deeds. The choice of God for man in the MPC is essentially a choice for the Hereafter (*akhirah*) where man's approach to the test is guided by thankfulness. Thus verse (5) states that man is in loss except those who have *iman* and do good deeds. Verses (6), (7), (8) and (9) show that this alternative approach to the MPC also involves competitive maximization of *iman* through good deeds. Thus we arrive at the second maximization principle in the Qur'an, namely the maximization of *iman* through the maximization of good deeds. This principle is essentially a normative principle stating what ought-to-be, while the first principle of maximizing pleasure is a positive principle stating what most people usually do.

Since God wants the outcome of the MPC to be thankfulness for His bounties, it follows that *iman* and good deeds are fundamental aspects of thankfulness. This is true both in the social domain (children), and in the economic domain (wealth). It follows that the economic actions of a muslim must be governed by the principle of thankfulness. This means that he will be guided in all his economic activities by the desire to maximize an *iman* function, the arguments of which consist of good economic deeds. To see that this is indeed the requirements of being thankful let us have a close look at the concept of thankfulness. Before doing this it is worthwhile to summarize the main conclusion of this section as follows:

Conclusion (4)

The process of economic interaction between the inputs of the MPC is essentially a process of maximization of either pleasure by maximizing wealth, or "iman", maximizing good economic deeds. The former is a positive principle and its outcome leads to God's displeasure and hence man's peril. The latter is normative and its outcome fulfills the conditions for thankfulness and hence leads to God's pleasure and there for mans success.

The Meaning of Economic Thankfulness

The analysis of the Qur'nic concept of thankfulness presented here is essentially based on the penetrating study of this concept by Al-Ghazali. According to him, thankfulness to God for his bounties is only one of the unlimited ranks for those who have started the journey towards God. Thankfulness requires three chronological elements: knowledge, an emotional state and action.

(1) Knowledge: Thankfulness requires knowledge about three things: firstly, the nature of the bounty, secondly, how it is a bounty with respect to the receiver, and lastly, the nature of the giver and his attributes that make him a giver. This is the general case with respect to human beings. However, for God knowledge will be incomplete until man knows that all the bounties he enjoys are from God, and that any intermediate giver is but a tool through which God's bounty reaches him. Such a knowledge is a necessary condition for being thankful to God and enables the individual not to associate any one with God.

(2) The Emotional State: Knowledge about God and his recognition as the Sole Giver leads to the existence of *iman* in the heart. This is the fundamental link between *iman* and thankfulness. This recognition of God as the giver of all bounties generates a state of happiness in the heart. This state of happiness is itself a form of thankfulness if it satisfied one condition: namely that happiness should be with respect to the recognition of the giver (God) and not with respect to the bounties given or the act of giving. Thus there are three stages of happiness with respect to the reception of a bounty. The first state is where happiness is limited to the bounty only and the pleasure it gives. This is obviously the state of those who do not recognize God as a giver, and are identified in the MPC as solely maximizers of worldly pleasures. The happiness of such people does not involve any act of thankfulness. The second state is that when God is recognized as a giver but the state of happiness is with respect to His act of giving and the reasons that make Him give. This is the state of good believers who worship God because they want more of His bounties and they also fear His retribution. Lastly, there is the happiness of those who recognize the bounties of God and use them as a means to a single end; namely, to be always near God and in continuous remembrance of Him. This is the highest state of happiness and its condition is that one's happiness is associated only with that amount of things of this world (*dunya*) that are necessary for him to worship God. Such people become unhappy about having any extra material possessions beyond the minimum because they become a distraction from remembrance of God. Such people's need for bounties does not derive from the pleasures they give but because they are means to a higher end, namely: God's pleasure. Thus thankfulness at its highest level implies seeing only the Giver but not the bounty given. A healthy heart (self) derives pleasure from none but the remembrance of God (*zikr*). This is not inconsistent with being industrious, hard working and productive. On the contrary, this state of spiritual awareness enables the individual to have discipline, self-control, peace and therefore concentration of mind. These qualities vastly enhance learning capabilities, efficiency and therefore productivity. Furthermore, because this state of thankfulness implies asceticism and therefore frugality, vast economic resources will be released for spending on the way of God as the highest form of good deeds in the economic domain. As we will argue later in this paper spending on the way of God

should be understood as an institution that spans the entire economic process. Since in this sense productive investment becomes a form of spending on the way of God, ascetic thankfulness in the economic domain should release huge resources from private consumption spending to be available for investment, capital accumulation and economic growth.

It follows from the above analysis that the concept of utility (satisfaction, pleasure) as known in standard economic theory represents only the first state of happiness in relation to God's bounties and stops short of thankfulness. Western utility function defined over consumer goods, and built around the axioms of greed, selfishness, miserliness ... etc. is an embodiment of the philosophy of individualism. It is, therefore, useful as a tool of analysis for the economic behavior of those whose approach to the MPC is based on pleasure maximization as an end in itself, or to those actions of the positive Muslim which are not guided by the *iman* function, but the utility function. Thus, when we speak of pleasure maximization in this paper we mean pleasure as the guiding principle of rational choice. We do not mean that pleasure in itself is evil. but as the foundation of a world view which yields serious moral and technical problems.

A different maximization function, therefore, is needed to describe the economic behavior of those whose actions involve thankfulness, and whose happiness is represented by state (2) and (3) above. This function as we have shown is nothing but the *iman* function, the existence of which in the heart is a necessary condition for the action of thankfulness as defined below. The maximization of this *iman* function is the very process of good deeds that result in thankfulness. Though I intend to leave the issue of the *iman* function for a separate research, partly because I have not yet put much thought into it. what I have in mind is something along the following lines: One may use as a proxy for the *iman* function what I may call the *hasanat* function, which is itself maximized by good deeds. *Hasanat* are abstract units of measurement of rewards by God for the good deeds of a Muslim. As one accumulates *hasanat* through good deeds one also ascends in the ladder of *iman*, and therefore his *iman* function is being maximized. Let us denote the *iman* function by the letter I. *Hasanat* by the letter H. and good deeds by G. Then we may envisage the following functional relation- ships:

$$H = f(G) , f' > 0 , f'' > 0 \quad (1)$$

$$I = F[f(G)] , F' > 0 , F'' > 0 \quad (2)$$

The signs of the first and second derivatives in these functions come directly from the Holy Qur'an. Thus the *hasanat* function becomes the guiding principle of rational choice for a muslim, i.e. an action will not be undertaken unless it brings *hasanat*, and the one that gives more *hasanat* will be preferred to another that yields less Now, a good action in the Islamic sense may or may not yield pleasure in the utilitarian sense, yet it will maximize the *iman* function. As a matter of fact most of the Islamic normative do's and don'ts are not pleasurable to the human self and that is the essence of the test that underlies the MPC. Yet at the highest level of *iman*- state 3 above- the nature of pleasure may be transformed from sensuality to spirituality such that good deeds that were once unpleasurable for the same person may become otherwise. Furthermore, the same pleasure obtained in one format of action may maximize the standard utility function, but minimize the *iman* function; yet obtained in another format

it maximizes both function -sex is a case in point. Therefore, under an Islamic framework of actions, pleasure or utility could be an integral part of the more general function of *iman*. Thus the good deed or action is a process that spans both the psychological domain of the self, the physical behavior and the net result of the action. Utilitarianism is concerned mainly with the net result, the Holy Qur'an is concerned with the entire process.

(3) Action: The emotional state of happiness that results from the recognition of God as the giver and the bounties given, generates motives, and therefore, actions appropriate to that state. These actions involve the heart, the tongue and the outer organs of the body. The action of the heart is in the form of feeling goodness and intending it for all God's creatures. The action of the tongue is in the form of pronouncing thankfulness to God in recognizable form. As for the exterior organs of the body (hands, feet, mouth, eye, ear, ... etc.) their action requires that they are to be used for God's obedience and not disobedience.

It is essential to realize that thankfulness to God is a continuous process of action (good deeds) at the highest level of which one sees only the Giver and not the things given. This is so because man himself, his emotions, will and motives with which he becomes thankful, his physical behavior that expresses that act of thankfulness as well as the bounty for which he is to be thankful, are all created by God. Therefore in reality it is God who thanks Himself, and the person who is blessed with being thankful is but the place for the grace of God. Although this is a state that may not be mentally comprehended, it can, however, be spiritually experienced. At the bottom in the scale of thankfulness are those who see none but themselves and the bounties given to them. These are the unconscious (*ghafileen*), and their actions with respect to the bounties of God are guided by their whims and governed by their lust for pleasure. Between these two extremes are countless states where people ascend from the state of complete unawareness to various states of semi-awareness where most people remain. There are very few who make it to the state of full awareness.

Thus thankfulness for God's bounties is a process of actions that start from a state of nearly total unawareness of the giver to the full light of consciousness. This is what we meant by defining thankfulness by the existence of an *iman* function and its maximization via good deeds. The existence of this function represents a point of departure between the actions of a '*moumin*' (believer) and a non-moumin in all domains of life, particularly the economic domain where thankfulness is particularly emphasized.

The process of actions that constitute thankfulness for God's bounties involves the use of these bounties in the way that pleases God. Unthankfulness involves either the use of God's bounties without Him being recognized as the giver, or the total abstention from using His bounties so that they remain idle. Al-Ghazali mentions two ways of knowing what pleases God; the first is the knowledge of what the Islamic *shari'ah* (law) says about each action before it is undertaken. The second way, for which the first is a precondition, is to consult the heart that is enlightened with faith about God's wisdom behind the creation of each bounty that man has. This is a state where if the believer is loved by God, due to his persistent and sincere worship of Him, He becomes his sight

with which he sees, his hearing with which he hears, his feet with which he walks, his hands with which he acts ... etc. This state is also consistent with the tradition that is related to the Prophet in which he says, "Seek the advice of your heart even if you have been advised and advised". According to AI-Ghazali this second approach is extremely difficult and available only for the elect, who are few. Thus, there remains only the way of deep learning of the Islamic *shari'ah* (law) for the majority of muslims.

A bounty means anything that gives utility or happiness to man. The true bounty is the happiness obtained in the Hereafter. This is due to four reasons: it is eternal, it is pure happiness, it involves knowledge without ignorance, and it involves richness without poverty. Thus the extension of the meaning of bounty to anything in this world is either because such things are means to the ultimate bounty in the Hereafter, or it is a misuse of the word. This is due to the fact that all things in this world, in relation to man, fall in four classes:

- (1) Those which are useful in this world and in the Hereafter;
- (2) Those which are harmful in this world and in the Hereafter;
- (3) Those which are painful in this world but useful in the Hereafter;
- (4) Those which are useful in this world but harmful in the Hereafter.

Those things in the first category are true bounty, e.g., knowledge about the divine and the actions according to such knowledge. Those in the second category are pure disaster, e.g., ignorance of the divine and the actions resulting from such ignorance. The things in the third category are a definite bounty for those who have wisdom, but pure pain for the ignorant, e.g., restraining desires and disobeying one's self when it is not in line with God's injunctions. The things in the last category are pure disaster for the learned and wise, but are bounties for the ignorant. Thus if we go back to the MPC we find that the two inputs that define "what is on earth" i.e., wealth and children can be called bounties if and only if they become a means to the ultimate bounty which is happiness in the Hereafter, but a definite disaster if used otherwise. The former approach requires the maximization of the *iman* or *hasanat* function, while the latter the maximization of the pleasure function.

Stage (6): The MPC at Work

In this stage we want to see how the MPC actually functions, For this purpose we will group the relevant sample of verses into five main categories, namely:

- a - The attributes of the human self necessary for the MPC's test;
- b The normative ought-to-do that tell man what economic actions are expected of him that satisfy the conditions for thankfulness, and the rewards that follow from conformity to such actions;
- c - The normative ought-not-to-do with respect to the economic bounties and the sanctions associated with such actions;
- d - Positive good deeds that are consistent with the normative ought-to-do;
- e - Positive bad deeds that are consistent with the normative ought-not-to-do.

(a) Characteristics of the human self necessary for the MPC

- (1) "For man was created weak." (4:28).
- (2) "Men's souls are swayed by greed." (4:28).
- (3) "For man is (ever) niggardly." (17:100).
- (4) "Man is a creature of haste." (21:37).
- (5) "Truly man was created very impatient." (70:19).
- (6) "That whenever there comes to you an Apostle with what ye yourselves desire not, ye are puffed up with pride." (2:89).
- (7) "The human self is certainly prone to evil, except those on whom my Lord bestows His mercy." (12:53).
- (8) "and from the evil of the envious when he envies". (113:5).

(b - 1) The normative ought-to-do

- (1) "O ye people! Eat of what is on earth, lawful and good, and do not follow the footsteps of the devil, for he is to you an avowed enemy." (2:168).
- (2) "Eat and drink but waste not by excess, for Good loveth not the wasters." (7:32).
- (3) "So eat of the sustenance which God has provided for you, lawful and good, and be grateful for the favours of God, if it is He whom ye serve. (16:114).
- (4) "And spend (in charity) out of the (substance) whereof He has made you heirs." (57:7).
- (5) "And spend of your wealth in the cause of God, and make not your hands contribute to (your) destruction." (2:195).
- (6) "They ask thee how much they are to spend, say: what is beyond your needs." (2:219).
- (7) "They ask thee what they should spend (in charity). Say: whatever ye spend that is good, is for parents and kindred and orphans and those in want and for wayfarers. And what ever ye do that is good - God knoweth it well." (2:215).
- (8) "Of their good take alms, that so thou mightest purify and sanctify them." (19:103).
- (9) "Alms are for the poor and the needy, and those employed to administer the (funds), for those whose hearts have recently reconciled (to truth), for those in bondage and debt, in the cause of God, and for the wayfarer. Thus it is ordained by God, and God is full of knowledge and wisdom." (9:60).
- (10) "Be sure we shall test you with something of fear and hunger, some loss in goods or lives or the fruits (of your toil) but give glad tidings to those who patiently persevere. Who say when afflicted with calamity: To God we belong and to Him is our return, They are those on whom descend blessings from God and mercy, and they are the ones that receive guidance." (2:155-157).

(b - 2) Rewards and assurances associated with the normative ought-to-do

(1) "Say: Verily my Lord enlarges and restricts the sustenance to such of His servants as He pleases: and nothing do you spend in the least (in His cause) but He replaces it: for He is the best of those who grant sustenance." (34:39).

(2) "And for those who fear God, He (ever) prepares a way out, And He provides for him from (sources) he never could imagine. And if any one puts his trust in God, sufficient is God for him. For God will surely accomplish His purpose. Verily, for all things has God appointed a due proportion." (65:2-3).

(3) "But that which ye lay out for charity, seeking the countenance of God (wil increase): it is these who will get recompense multiplied." (30:39).

(4) "An & in Heaven is your sustenance as (also) that which ye are promised." (51:22).

(5) "It is We who portion out between them their livelihood in the life of this world." (43:32).

(6) "The parable of those who spend their wealth in the way of God is that of a grain of corn: it groweth seven ears, and each ear hath a hundred grains. God giveth manifold increase to whom He pleaseth." (7:261).

(7) "And spend (in charity) out of what we have provided for them, secretly and openly, hope for a trade that will never recess." (35:29).

(8) "To any that desires the tilth of the Hereafter, we give increase to his tilth." (42:20).

(c - I) Normative ought-not-to-do

(1) "And do not eat up your property among yourselves for vanities, nor use it as bait for the judges, with intent that ye may eat up wrongfully and knowingly a little of (other) people's property." (2:188).

(2) "To those weak of understanding make not over your wealth, which God hath made a means of support for you." (4:5).

(3) "O ye who believe, fear God, and give up what remains of your demand for usury, if ye are indeed believers." (2:278).

(4) "O ye who believe cancel not your charity by reminders of your generosity or by injury - like those who spend their substance to be seen of men, but believe neither in God nor in the Last Day." (2:264).

(5) "And do not even aim at getting anything which is bad, in order that out of it ye may give away something when ye yourselves would not receive it except with closed eyes." (2:267).

(6) "Make not thy hand tied (like a niggard's) to the neck, nor stretch it forth to its utmost reach, so that thou become blameworthy and destitute." (17:29).

(c - 2) Sanctions and discouragements associated with the normative ought-not-to-do

(1) "And let not those who covetously withhold of the gifts which God has given them of His grace, think that it is good for them. Nay, it will be the worse for them," (3:180).

(2) "Nor those who are niggardly or enjoin niggardliness on others, or hid the bounties which God has bestowed on them; for We have prepared for those who resist Faith a punishment that steep them in contempt." (4:37).

(3) "The unbelievers spend their wealth to hinder (man) from the path of God, and so will they continue to spend, but in the end they will have only regrets and sighs." (8:36).

(4) "And there are those who buy gold and silver and spend it not in the way of God: announce unto them a most grievous penalty." (9:34).

(5) "But he who is a greedy miser and thinks himself self-sufficient and denies truth, we will indeed smooth for him the path of misery." (92:8-10).

(6) "Do they think that because we have granted them abundance of wealth and sons, we are hastening for them every good? Nay, but they are unaware (of the trap)." (23:55-56).

(7) "Those who devour usury will not stand except as stands one whom the Satan by his touch has driven to madness." (2:275).

(8) "God will deprive usury of all blessings, but will give increase to the deeds of charity." (2:276).

(9) "What they (unbelievers) spend in the life of this (material) world may be likened to a wind which brings a nipping frost: It strikes and destroys the harvest of men who have wronged themselves. It is not God that has wronged them, but they wronged themselves." (3:117).

(10) "That which ye lay out for increase through the property of (other) people, will have no increase with God." (30:39).

(11) "And to any that desires the tilth of this world, We grant somewhat thereof, but he has no share or lot in the Hereafter." (42:30).

(d) Positive actions consistent with the normative ought-to-do

(1) "Those who (in charity) spend of their good by night and by day, in secret and in public, have their reward with their Lord." (22:74)

(2) "Those who spend (freely), whether in prosperity, or in adversity ... for God loves those who do good." (3:134).

(3) "Those who when they spend are not extravagant and not niggardly, but hold a just (balance) between those (extremes)." (25:67).

(4) "But those who before them, had homes (in Medina) and had adopted the Faith, show their affection to such as came to them for refuge, and entertain no desire in their hearts for things given to the (latter), but give them preference over themselves, even though poverty was their (own lot)" (59:9).

(5) "And they feed, for the love of God, the indigent, the orphan, and the captive, saying, 'We feed you for the sake of God alone. No reward do we desire from you, nor thanks.'" (76:8-9).

(e) Positive actions consistent with the normative 'ought-not-to-do'

(1) "Those who reject God enjoy (this world) and eat as cattle eat, and the Fire will be their abode." (47:12).

(2) "And when they are told: spend ye of (the bounties) with which God has provided you, the unbelievers say to those who believe: shall we then feed those whom, if God had so willed, He would have fed (Himself)? Ye are in nothing but manifest error." (36:43).

(3) "Behold, ye are invited to spend (of your substance) in the way of God: but among you are some who are niggardly. But any who are niggardly are so at the expense of their own souls. But God is free of all wants, and it is ye that are needy." (47:36-38).

As can be seen, some of these verses can fit in more than one category and our line of demarcation is basically illustrative. The actual working of the MPC starts from the verses in group (a) where at least seven characteristics fundamental to the working of the MPC are attributed to the input of "human self". These characteristics are, weakness, greed, niggardliness, haste, impatience, pride, and envy. All these characteristics belong to that domain of the human self which we identified as the evil-prone self. Because of these characteristic and many others in their category, as we have listed some of them in the section on duality, verse (7) depicts the human self as in general prone to evil. These characteristics are innate to the human self and common to all men, but my theory is that they belong to that category of innate motives which are dormant, and become functional in the main when they are activated by external factors; namely social interaction in relation to the other two inputs of the MPC, i.e., wealth and children.

The actual process of interaction between the four inputs of the MPC is started by another type of motives, which is also innate to the human self. These are motives the activation of which does not depend on external factors, and are fundamental to the survival of the human body, e.g., hunger, thirst, need for cover, shelter, sex, ... etc. For the sake of distinction let us call the first type of motives "social motives" and the latter "biological motives". It is the biological motives that ensure that every human being will have to go through the test involved in the MPC. Thus every individual because of the need to eat, drink, cover, ... etc., must come in touch with the economic input of wealth. The same can be said with respect to the test behind the social input (sex).

There are two levels for the working of the MPC, the first one is the level where the interaction between the input man and the two inputs of wealth and children is motivated by the biological needs. At this level man approaches God's economic and social bounties with the sole intention of satisfying his basic needs from food, drink, clothes, ... etc. At this level of need all people are equal, and the satisfaction of these needs in an appropriate manner requires them to live in groups and cooperate. Thus the creation of societies is a necessary outcome of the working of the MPC. This particular way of presenting the MPC suggests a useful distinction between the concepts of utility and that of pleasure. At this level of the MPC the driving force behind demand for economic goods is not the pleasure derivable from these goods, but rather their intrinsic qualities that satisfy these basic needs. Utility here is purely a characteristic of the good

itself. Pleasure on the other hand, according to the Holy Quran, is an outcome of a psychological love of the self for the lust inherent in the other two inputs of the MPC (wealth and children), as we explained in earlier stages of the MPC. In this sense pleasure plays a dual role in the MPC; first, to attract people to benefit from the useful qualities which God stored in His bounties for man. Thus, for example, sour grapes will not attract as much demand as do sweet grapes, even if the former have more nutritious value. In this capacity pleasure could be looked at as an integral part of the utility of the good, but it is not the leading principle of choice. Furthermore, in this specific role utility, including pleasure, could be an integral part of the *iman* function as defined earlier. The second, and more significant, role for pleasure is that it is the culprit of the MPC that guides man to his peril as he goes through the alley-ways of the test that defines life on this earth.

Although man originally approaches economic wealth driven by basic necessities, however, it is precisely at the point of satisfying such needs that the second level of the MPC starts where the test mechanisms are activated. Thus in the process of satisfying the basic needs the human self is introduced to the pleasures involved in wealth. Given the Qur'anic fact that the self is endowed with craving for pleasure, once it tastes these pleasures, the powerful and latent motive of greed is activated. The desire to have more than is needed of these pleasurable things, and the fact that people live in groups and each individual has similar desires, together with the relative scarcity of the pleasurable things, all these factors intricately operate to activate the other social motives dormant in the human self, i.e., niggardliness, envy, impatience, etc. Such motives would probably lay dormant and would never be needed if each individual lives like a Robinson Crusou, for example.

The test in the economic domain consists of divinely ordained norms in the form of do's and don'ts with respect to man's use of God's economic bounties. These normative do's and don'ts are summarized in the verses grouped in sections (b - 1) and (c - 1) above. Observing these divine norms is the essence of man's worship for God, and the necessary and sufficient condition for thankfulness; the latter being the premium that man must pay if he is to enjoy God's bounties. It is precisely the social characteristics that define the wrong-doing self, i.e., greed, niggardliness, pride, ... etc., that make it extremely difficult for man to submit to the divine norms, and therefore to satisfy the conditions for thankfulness. This is the essence of the test involved in the MPC.

All the messengers sent by God were sent with the sole purpose of making man aware of the nature of the test involved in the MPC and to provide guidance that helps him to pass the test. To see this from an Islamic perspective, notice that the four inputs of the MPC and the divinely expected output *iman* are the essence of what Al Shatibi in his "*Muwafaqat*" called the five basics that are absolute necessity for every nation. The five basics he mentioned are religion, self, mind, wealth and children. In the analysis of the MPC the four inputs are wealth, children, the wrong-doing self, and the righteous self. We argued that the mind (ability to make logical analysis and draw conclusions) is necessary for the two domains of the self. Thus if we take the totality of the human self as representative of its two domains, and the mind as that distinct property of the self that qualifies it for the test in the MPC, we reach the conclusion that what Al-Shatibi called the five necessities are in fact none but the four inputs of the MPC, wealth,

children, self and mind, and the expected output of *iman* or thankfulness. *Iman* is the essence and the embodiment of religion. It is also not difficult to see why they are of absolute necessity since the MPC would be void without any one of them. It is also clear that the importance of the four inputs is a derivative of the primary importance of the output of *iman*.

For *iman* to be the outcome of the MPC the four inputs must be combined according to a particular formula. It is the divine Islamic *Shari'ah* (law) that defines that formula. In other words, Islam as a worldview is the only recipe available for man to a successful completion of the test. Given my limited knowledge in this area my personal hunch is that the traditional four main classifications of the Islamic *Shari'ah* (*ibadat*, *aadat*, *mu'amalat*, *Jinayat*) deal basically with the four inputs of the MPC. Thus *Ibadat* like prayer, fasting, *zakah* and pilgrimage are mainly directed to the input of the self with the purpose of making the righteous self the dominant aspect of the human being. Thus the main role of *Ibadat* is to promote those attributes and motives which generate actions that God identifies as good deeds, and to demote those attributes and motives that generates actions which God identify as bad deeds. Thus, for example, according to the Holy Quran 'prayer' forbids - through psychological training - what is bad and evil 'fasting' is ordained to help the self to be pious - through its dampening effects on the desire of the self for wealth and sex; '*zakah*' purifies the self from the traits of miserliness and selfishness; and sincere '*hajj*' deletes all sins and leaves the self in its original state of purity, thus, enables it to start afresh the test in the MPC. In other words, '*Ibadat*' cover the entire range of the human psychology. *Aadat*, on the other hand, define the two inputs of wealth and children and specify the appropriate formulae for dealing with their various aspects, e.g., the right way of eating, drinking, clothing, sheltering, marriage, sex, raising children, etc. *Muamalat* and *Jinayat* both dealt with the interactive aspect of human beings. This interaction of course is the necessary outcome of combining all the inputs of the MPC together. Thus to produce wealth and to consume it, people need to interact and their consequent social actions will either emanate from the righteous self - in terms of motives - or from the wrong-doing self. The area of *Muamalat* in *Shari'ah* prescribes the formulae for those types of interactions and their consequent social actions that can only be forthcoming from the righteous self. However, sometimes social actions may emanate from the wrong-doing self and injury of some sort will occur for individuals and society. *Jinayat* in Islamic *Shari'ah* deal with this particular out come of the human self.

The purpose of all these four aspects of *Shari'ah*, whether prescriptive or descriptive is to provide that framework within which the inputs of the MPC interact such that the outcome is thankfulness. For this purpose the main injunctions of the *Shari'ah* are in the form of do's and don'ts. The conformity on the part of man to these normative injunctions reflects his willingness to be thankful to God for His bounties. On the other hand, non-conformity represents a state of defiance and in gratitude.

The verses in section (b-1) summarize the fundamental norms of the Holy Qur'an with respect to those economic actions which if man conforms to he will be thankful to God for His economic bounties. The most outstanding feature of the Islamic economy revealed by these verses is that it is an economy of private spending. Spending is defined in these verses as the spending of wealth in the way of God. This spending

includes, as the first three verses show, spending on one's own legitimate needs without excess or wastefulness. The test involved here is that of containing man's love for pleasure and wastefulness. Verses (4) and (5), on the other hand, show that what is beyond man's legitimate needs from his wealth is to be spent in the other ways of God. This involves the test of niggardliness. Those believers whose niggardliness proves too much for them to spend what is in excess of their economic needs in the way of God, a minimum due called *zakah* (alms) is taken forcibly from their wealth with the intention of purifying them from such niggardliness as verse (7) shows. V(9) shows another form of economic test that involves the temporary deprivation of man from his wealth. This is a test that involves man's weakness, impatience and hastiness as well as envy.

Spending in the way of God is an institutional process that provides a continuous source for social security to the members of the society and hence guarantees a welfare state. This is because, as verses (6) and (8) show, the spent wealth goes precisely to those who need it most and are usually the target of the welfare state. Another group of verses, called the inheritance verses, which we have not quoted here, deal with how the wealth of those who die before spending it in the way of God should be distributed in such a manner that ensures its fragmentation among as many hands as legitimately possible.

However, looking deeper into the Qur'anic concept of spending in the way of God, it reveals an institutional process much wider than charity giving. It is a process that spans the whole economic activity of the individual and society. This assertion rests on the following argument: Firstly, it is an accepted principle that the life of the Muslim in all its details ought to be for the sake of God. Secondly, it is an accepted fact in economics that the economic activity of production, distribution, consumption, and investment is fundamentally an activity of wealth spending - the circular flow. This process is disrupted only when saving, which is a form of withholding and, therefore, a leakage, occurs. It follows from these two facts that the entire economic activity of the Islamic economy must be a form of institutional spending in the way of God. The mechanisms of economic justice in Islam are built-in in the institution of spending in the way of God. We, therefore, reach the following important conclusion:

Conclusion (5)

An economy can be called Islamic if given the economic behavior of its micro and macro agents as well as its economic institutions, it can be identified as an economy based on the institution of spending in the way of God.

The verses in section (b-2) show another approach of the Holy Qur'an to helping man conquer his bad traits and hence achieve thankfulness in the economic domain. This approach involves promises and assurances by God to his servants who comply with the normative do's in section (b-1). The assurances indicate that each person's economic lot in his life is in essence not determined by him. Each individual's livelihood is entirely in the hands of God and allocated by Him. However, each man must work his way to get his share. There are different ways that each individual may take to obtain what is allocated for him by God. But some of these ways lead to thankfulness, others to ingratitude, and the individual is free to choose from among them. In other words, in the MPC the target for each individual (his share from God's bounties) is fixed and concealed, but the trajectories leading to it are different in nature

and in safety. The test for man is to find the safe trajectories and take them. Thus, knowing the fact that in this world you are going to get your share no matter what, and nothing more nothing less, there is no need for panic if one couldn't get out of his toil as much as he thinks he deserves; nor is there any reason for exultation if he gets more than what he needs. In both cases the crux of the matter is that the individual is undergoing a test. The second type of assurances is in the form of promises that God will more than replace whatever His servants spend in His way with sincerity. They have nothing to fear, because He will always provide a way out for them from any difficulties. They are also assured success both in this world and in the Hereafter.

The verses in section (c-1) specify the don'ts that man should avoid in his economic actions. They basically involve actions that are inconsistent with thankfulness. Thus man is asked not to use his wealth, which is created by God as a means of support for him, to wrong others either by taking some of their wealth via unjust means, e.g., bribery of judges and usury, or by giving charity to the needy and then reminding them of such act or exploiting them. Man is also ordered not to be niggardly or wasteful, nor should he give in charity but the best of his wealth.

Section (c-2) includes verses that deal with sanctions intended to discourage man from wrong-doing in his economic actions. Thus man is reminded that he should not be deceived by the abundance of wealth bestowed by God on him, because this may pave his way to hell fire. Also wealth that is spent to hinder others from the path of God will backfire on its owners and they will reap nothing but regrets and sighs. Those who are greedy and niggardly for them will be smoothed the path of misery. Holding on to wealth and not spending it in the way of God will be a source of grief in the Hereafter. Usury is particularly condemned, and deprived of God's blessings, and those who are usurious are likened to those who are mad because of satanic demon. The last verses (9, 10, 11) describe the unhappy end for those whose economic endeavor is guided by the sole desire for the pleasures of this world.

The verses in section (d) describe positive economic actions that have conformed with the normative ought-to-do and therefore reflect the successful realization of the ultimate end in the MPC, namely the state of thankfulness. The verses praise and promise good fortunes for those whose economic actions are a continuous process of spending on the way of God, by day and night, in secret and in public, from the plentiful they have or the little they earnestly need. Their spending shows neither extravagance and wastefulness nor niggardliness but moderation. They expect a reward for their spending from none but their Lord.

The last section (e) consists of verses that describe the common practice of man with respect to wealth, namely commitment to worldly pleasures and complete indifference to the premium of thankfulness that is required on the bounties of God. Such actions are motivated by greed, niggardliness and love for pleasure, hence they reflect the dominance of the wrong-doing (whimsical) side of the human self.

We conclude this section by asking whether spending in the way of God as the fundamental feature of the Islamic economy is consistent with the objective of thankfulness. Since both thankfulness to God in the use of wealth and spending wealth

in the way of God are Quranic injunctions, then they must be consistent with each other by the consistency condition of the Holy Quran. To see that this is indeed the case, remember that the essence of thankfulness is the use of God's bounty for the very purpose for which He created it. In the Holy Qur'an, God said He created man for His worship and created wealth as support for him. This is because he is created in such a manner as to be constantly in need of wealth. Thus, the true purpose behind the creation of wealth is to be an aid to man in his worship for God. Man and wealth are also created in such a manner that if he used it for any other purpose it becomes a demon that paves the way of misery for him both in this world and in the Hereafter. Thus wisdom requires that each person obtains from wealth as much as he can spend in the way of God. To take more than this amount of wealth involves one of two possibilities: either to spend this extra amount in a wasteful manner for pleasures, or, to save it and keep it when others may be in need of it for support in their journey to God. Obviously these last two options are inconsistent with the purpose for which wealth is created and therefore inconsistent with thankfulness. Only the first option is the one that satisfies the purpose and wisdom behind the creation of wealth, and therefore conforms with thankfulness. It is on the basis of this conclusion that Imam Al-Ghazali takes the hard line that whoever takes from wealth more than what he needs to worship God, in order to hoard and keep it when there are others who are in need of it, he is committing injustice and is unthankful to God for His bounties. For Al-Ghazali, this level of understanding of justice cannot be made legally binding on the public because it is difficult to determine the level of needs for different people, and because people are by nature misers and fear poverty and future calamities. For these reasons it will be too much to impose on people to spend in the way of God what is in excess of their needs. Instead, they have been asked to pay a compulsory due called *zakah* (alms) so that their niggardliness wouldn't be exposed. However, this consideration for man's weakness does not make holding wealth the ultimate truth about its use. The undisputed truth is that of taking from wealth what is necessary for the eternal journey. Those who take more than this maximum necessarily expose themselves to all the severity of the test on wealth borne by the MPC. Such people do lack wisdom.

Towards a Qur'anic Theory of Production and Growth

(1) "Hence, make ready against them whatever force and war mounts you are able to muster... and whatever you may expend in God's cause shall be repaid to you in full, and you shall not be wronged." (8:60).

(2) "Work ye, sons of David with thanks! But few of My servants are thankful." (34:13).

(3) "And say [unto them, O Prophet]: 'Work! and God will behold your deeds, and [so will His Apostle, and the believers].'" (9:105).

(4) "Those who when they spend are not extravagant and not niggardly, but hold a just (balance) between those (extremes)." (25:67).

(5) "But as for all who lay up treasures of gold and silver and do not spend them for the sake of God - give them the tiding of grievous suffering [in life to come]." (9:34).

(6) "O ye people! Eat of what is on earth, lawful and good, and do not follow the footsteps of the devil..."(2:168).

One noticeable feature of the Qur'anic model is that no direct emphasis is put on production, while much emphasis is put on how what is produced is to be distributed and spent. Can we conclude, therefore, that the Holy Qur'an does not encourage production? The answer must be no; otherwise we run into direct contradiction with the implications of the above verses. The first verse calls upon the Muslim Ummah to obtain all the means of power it can muster, particularly armament. In our contemporary world this fundamentally means maximum economic and technological advancement, with all its prerequisites. Therefore, we must conclude that the Holy Qur'an calls for maximum production, but not any kind of production. Production as a form of work is qualified in the Holy Qur'an by the principle of good works that yield thankfulness, as v(2) and (3) show. The question is: Can we derive this theory of maximum production, and growth logically from the Qur'anic economic model? It seems we can. The Qur'anic theory of maximum production and growth can be derived from the following seven Qur'anic principles:

- (1) The natural tendency of man to maximize wealth.
- (2) The maximization of good deeds by Muslims.
- (3) The principle of maximum power by the Muslim Ummah.
- (4) The principle of spending in the way of God.
- (5) The principle of moderation in consumption.
- (6) The principle of no withholding of money.
- (7) The principle of the lawful and good.

All these principles have been proved directly from the Holy Qur'an throughout this paper. The first three principles combined together imply the Qur'anic theory of maximum production intended as a form of good deeds, that maximize the power of the Muslim Ummah. The fourth principle establishes the institutional framework within which this maximum production is to be carried out. The fifth principle when combined with the theory of maximum production derived from the first four principles yields the conclusion that maximum resources will be released from current consumption. This latter conclusion when combined with the last two principles ensures that these resources '*ceteris paribus*' will be channeled to productive investment, and therefore ensure maximum capital accumulation and economic growth.

Why the Holy Qur'an put no direct emphasis on that side of spending concerned with production, but so much emphasis on that concerned with consumption and distribution? With respect to production two reasons may be given: first, the natural tendency of the human self to maximize the production of wealth, therefore, the Holy Qur'an need only to determine the context within which this maximization ought to take place. Hence the emphasis on thankfulness and good deeds, the lawful and good, as the appropriate production format for a Muslim. Second, as far as the test in the MPC is concerned, wealth is a most potent weapon for Satan and the self to guide the individual in the wrong path; and the greater the wealth the greater the severity of the test. Central to the Qur'anic economic model is the value framework within which production and consumption take place, i.e. the domain of the human self from which man's actions emanate. In other words, the emphasis is shifted from the economic consequences of man's actions to the moral individual himself as the source of these action. Morality and economic activity go hand in hand in the economic model of the Holy Qur'an.

With respect to the detailed emphasis of the Holy Qur'an on the process of spending after wealth is created, because it is at this stage in the circular flow that the potency of wealth as a tool of test in the MPC takes effect. It is important to realize that contrary to the normative Qur'anic economic model, the actual economic model that has been dominating human economic history, has been guided by the maximization of worldly pleasure as the ultimate end in life, and plagued by the evils of hoarding, usury, concentration of wealth, ... etc. As a consequence socio-economic injustice, and corruption on earth were the characteristic feature of human civilization throughout its history, with few exceptions. Therefore a considerable part of the passages in the Holy Qur'an concerned with the economic domain of life is directed towards correcting this situation, by explaining the nature of the test behind wealth, by exposing the negative values on the basis of which the maximization of pleasure rests, by encouraging charitable spending, the exposure of the injustices of usury and hoarding ... etc. The ultimate objective is to elevate the positive economic model to its normative Qur'anic ideal, which is guided by the maximization of the *iman* function as the ultimate end in life, and founded on the institution of spending in the way of God.

Stage 7: The MPC in Retrospect

(1) "Never did we send a Warner to a population, but the wealthy ones among them said: 'We believe not in the (message) with which ye have been sent.' They said 'We have more in wealth and in sons, and we cannot be punished.'" (34:34-35).

(2) "And on them did Satan prove true his ideas (conjectures) and they followed him, all but a party that believed." (34:20).

(3) "Work ye, sons of David with thanks! But few of My servants are thankful." (34:13).

(4) "Most of them We found not men (true) to their covenant: But most of them We found rebellious and disobedient." (7:102).

(5) "But after them there followed a posterity who missed prayers and followed after lust. Soon, then, will they face destruction." (19:59).

(6) "And He gave you of all that ye asked for. And if ye count the favors of God, never will ye be able to number them. Verily, man is given up to injustice and in gratitude." (14:34).

(7) "If the people of the towns had but believed and feared God, we should indeed have opened out to them (all kinds) of blessings from heaven and earth, but they rejected (the truth) and we brought them to book for their misdeeds" (7:96).

(8) "Corruption has spread over land and sea from what men have done them selves that they may taste a little of what they have done." (30:41).

In this last stage of the MPC we briefly examine the historical performance of man in the test set by God for him. The Holy Qur'an repeats throughout its passages and in an educating manner the disappointing performance of past nations with respect to this test. In an earlier section we reported the verse in which Satan promised God to sway men such that very few of them will be thankful. The first six verses above confirm the vow of Satan and the ingratitude of man. The last two verses state what fortunes would have come in the way of man had he not opted for maximization of the pleasures of this

world as his guiding principle of choice, and the corruption of the earth that resulted from this choice.

There are at least three reasons for the failure of the majority of mankind to be thankful to God for His bounties; firstly, the possibility of being unaware of these bounties, or secondly, if aware, do not know the meaning of thankfulness, or, lastly, if aware and know the meaning of thankfulness, it indicates the triumph of whims over reason. The above sample of verses points clearly to the last reason as the main cause for man's ingratitude.

The MPC and the Philosophy of Islamic Economics

The previous sections of this paper show beyond doubt the central place economics basin the plans of God for man on earth. This fact makes the study of the economic domain of man's life from an Islamic perspective a fundamental task for economists and warrants a unique role for an Islamic economic science. In this section we deal briefly with the ontological and epistemological implications of this paper for Islamic economics.

The analysis of this paper so far shows that the subject matter of man's life involves a test by the Creator in which the interaction between the economic bounties of God and the dual nature of the human self is crucial. When the economic process of production, distribution, and consumption is approached from the perspective of the righteous self, the outcome is thankfulness. This process is manifested in the maximization of an *iman* function, the arguments of which are good economic deeds. The entire process is characterized by the spending of wealth in the way of God. On the other hand, the same economic process if approached from the perspective of the wrong-prone (whimsical) self, the outcome is ingratitude. This is manifested in the maximization of a pleasure (utility) function, the arguments of which are seemingly pleasurable economic deeds. The most outstanding feature of this latter process is either the wasteful spending of wealth or its withholding from being spent.

The Holy Qur'an is emphatically clear about man's life as a process of maximization of one of the above two functions (*iman* or pleasure). The Holy Qur'an also gives detailed account of those psychological attributes of the human self that correspond to and are responsible for the existence and maximization of either of the two functions. Thus a fundamental part of the subject matter of Islamic psychology would be the study of these dual attributes of the human self and the conditions under which one type of attributes predominates, and the distinct effects of indulgence in economic pleasures, or the lack of it, on each type of these attributes.

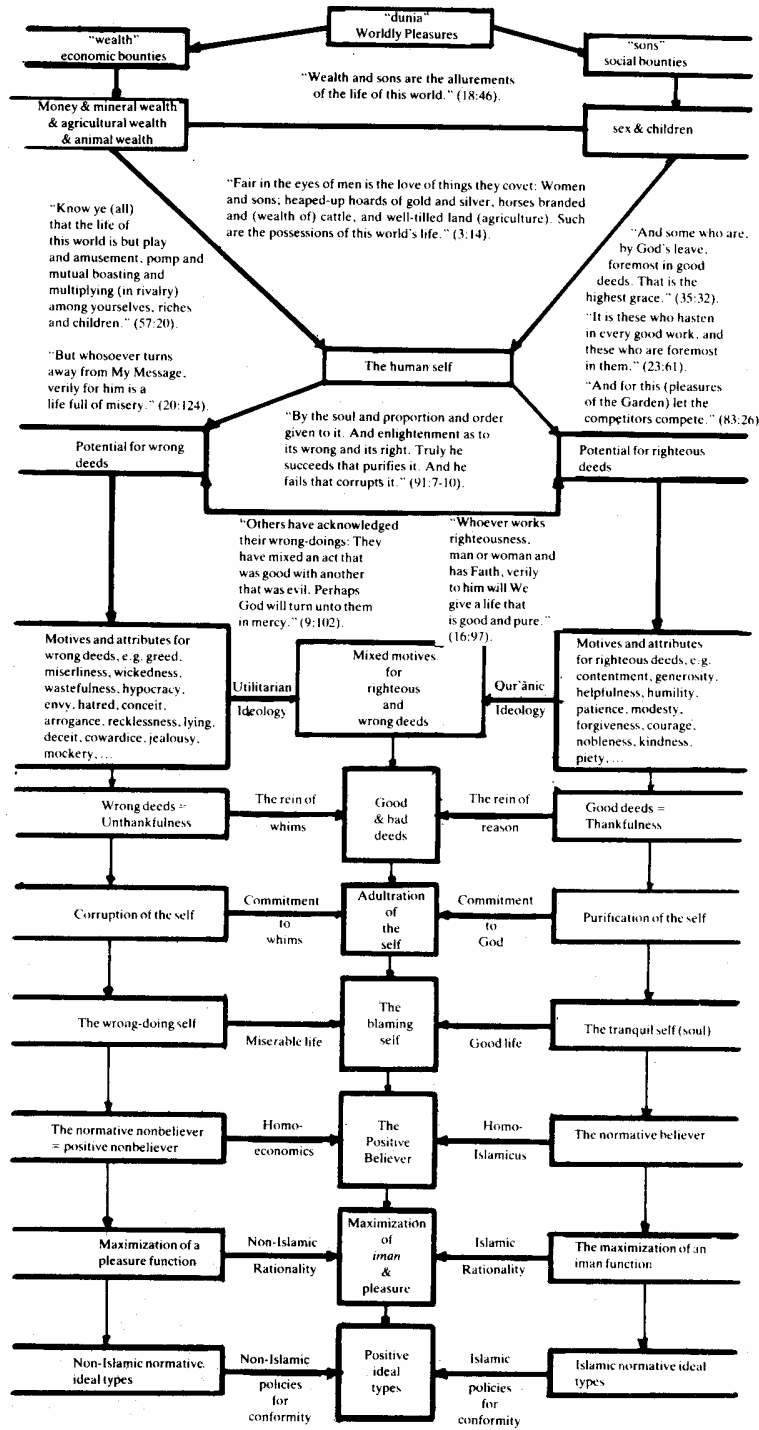
Building on the findings of Islamic psychology, the subject matter of Islamic economics should be to study the economic implications of the maximization by man of either of the *iman* and 'pleasure' functions on production, distribution, and consumption, and the implied economic system pertaining to each process. Both functions are Qur'anic, but the *iman* function is normative because it deals with what man ought-to-do in the MPC as the verses in section (b - 1) of stage (5) show. The pleasure function, on the other hand, is descriptive in the sense that it deals with what man generally does in disobedience to God.

The fact that the positive Muslim has two distinct functions to maximize, between which his actions oscillate, is a significant result with very important methodological implications for Islamic economics. I have dealt with these methodological issues in my paper named "The Dynamic Interaction Between Social Theory and Social Change: an Islamic Perspective". An Islamic economic theory based on the duality of the human self as described by the Holy Qur'an is a universal theory because it covers both orthodox Western economic theory based on the 'pleasure' function, and the new economics based on the *iman* function. Thus Western economics becomes a legitimate part of the more general Islamic economics that will be used to explain the economic actions of the positive Muslim when such actions are located within the domain of the pleasure function. The most pressing need now is to specify the *iman* function as an Islamic theory of rationality. Unlike the 'pleasure' function, the *iman* function is a generalized function of rational choice that is applicable to all situations in all domains of life. Again, unlike the 'pleasure' function which is maximized by the mundane pleasures derivable from consuming material goods, the *iman* function is maximized by good deeds irrespective of whether these deeds are pleasurable or not. As a matter of fact a sizable part of the Islamically good deeds is not pleasurable to the self that is not enshrouded by *iman*; for example, prayer, fasting, alms-giving and almost all the Islamic injunctions of do's and don'ts in the economic domain or otherwise are unpleasurable to the self, hence the unmeasurable reward in the Judgment Day for those who display the patience necessary for carrying out good deeds. Furthermore the *iman* function can be maximized at the level of intention in an action even if the physical aspect of this action did not materialize. This is not the case with the 'pleasure' function which is maximized only when the physical aspect of the action is realized as intended. The axioms of rationality which Western economic theory ascribed to the maximizer of the utility function and which gave it its mathematical elegance seem to befit the maximizer of the *iman* function more genuinely.

We conclude this paper by summarizing its outstanding relationships in a chart that brings out its full potential as a comprehensive scientific research program (SRP) in the Lakatosian sense in Islamic economics. The chart summarizes the two approaches to life as depicted in the MPC. Thus at the top of the page we have '*dunya*' from which branches the two inputs of wealth and children. These two inputs are then linked to the third input which is the human self. The latter is disaggregated into its two main domains, the domain of righteous deeds and that of whimsical deeds. It is the combination of these four inputs, wealth, children, the righteous self and the wrong-prone self that give the test involved in the MPC its true force. The normative Islamic process of individual and social actions is depicted by the column of boxes on the r.h.s. of the chart. All forms of non-Islamic actions are represented by the column of boxes on the l.h.s. of the chart. The process of positive actions by the Muslim individual or society is represented by the column of boxes at the center of the chart. As can be seen, the latter is a process of actions that results from having strong influences from the two domains of the human self. The normative Islamic process of maximization is embodied in the normative *iman* function, while the non-Islamic maximization process is represented by the positive pleasure function. The actual maximization process of a positive Muslim (center column) essentially involves a process where the two functions of *iman* and pleasure alternate in determining the patterns of a Muslim's actions.

The Qur'anic Model as depicted in this chart has profound implications for the methodology and theory of the discipline of Islamic economics. These implications will be examined in a series of forthcoming research papers. The bottom of the chart highlights some of these issues, e.g., the *iman* function as the center of the Islamic theory of *rationality*, the ideal '*types*' in the Weberian sense as a methodological apparatus, and *conformity* by all Muslims to the behavioral tenets of the normative *iman* 'action set', as the objective of socio-economic policy.

A Qur'anic Model for a Universal Islamic Economic Theory



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نموذج قرآني لنظرية اقتصادية عالمية

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المستخلص: يبين هذا البحث ملامح نظرية اقتصادية قرآنية عالمية، تتكامل فيها النظرية الاقتصادية التقليدية التي تعتمد على مبدأ تكبير المنفعة كمعيار للاختيار العقلاني الرشيد، مع نظرية اقتصادية جديدة تعتمد على مبدأ تكبير الإيمان كمعيار للاختيار عند المسلم الرشيد.

ويُظهر البحث أن كلا المبدأين له أساس في صميم "الخطة الكبرى للخلق"، تلك الخطة التي تعبر عن الغاية الإلهية من خلق الإنسان والكون الذي يحيط به، وتحتوي على العناصر الأساسية اللازمة لتحقيق تلك الغاية. إنه من خلال ظهور هذه الخطة الكبرى، يتبين الموقع الأساسي للاقتصاد في تحقيق الدور الذي هيأه الله للإنسان.

إن هذا النموذج القرآني العالمي يتميز بقدرته التفسيرية، وبالذور الحاسم الذي ينوطه بالإنسان الأخلاقي باعتباره لبّ أي اقتصاد إسلامي، وبتركيزه على إنقاذ الإنسان، وبدلالاته البعيدة بالنسبة لعلم الاقتصاد الإسلامي في مبادئه النظرية، وفي منهجه ومؤسساته وسياساته.