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PRODIGALITY, THE HOLY QURAN'S SUGGESTION FOR INVESTMENT

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ABSTRACT

A key for understanding the Qur'an's view on investment is to research the subject of prodigality in the Holy Qur'an. Prodigality is an investment that God Himself has defined it and has guaranteed its multiple profits. The Holy Quran defines encouragement, advice and competition to earn capital by the model of "prodigality" or "jihad with wealth". Agriculture, animal husbandry and industry are types of fields of prodigality and jihad with wealth. Prodigality is in the Holy Quran different from "charity", "zakat", "giving wealth", and "goodly loan" and other words that all mean a kind of giving of wealth and has its own semantic limits. The meaning of prodigality in the Holy Qur'an is very broad and does not only mean giving wealth to the needy. The cost that a person makes for his family is called in the Qur'an alimony. Similarly, the fee paid by the farmer for his land is called prodigality. God's land needs these expenses, and God provides hundreds of times this prodigality. "Wealth" and "fire" (capital and fire) are contiguous in most of the verses of the Holy Qur'an, and this may have caused some people to think that the Holy Qur'an has condemned the basis of wealth and capital, but it is not so. The contiguity of these two words in the Quran is because of the approach of most people in accumulating capital and not being prodigal.

Keywords: Prodigality, Investment, Quran. Trying with money

MATERIALS AND METHODS

This basic research has been done with thematic research method in the Holy Quran. According to this method, at the beginning of the keywords equivalent to the research topic, the verses of the Holy Quran containing these keywords and their derivatives are listed along with their context, and finally, the main verses and the verses of their context are conceptualized (Qs: Mahdavi Keni, 1400, p. 23). The equivalent of the word "capital" in the Holy Quran is the two words "property" and "kenz" and their derivatives.

INTRODUCTION

Keyword of Research in the Qur'an

We must first find the keyword for the subject of investment in the Holy Quran According to the thematic research method (Lesani Fasharaki, 2013). The words "wealth" and "treasure" in the Holy Qur'an are keywords to access the verses about investment. The list of the verses of this topic along with their context is given in the following table:



List of thematic research verses of charity in the Qur'an

Row	Verse number- Surah name- Surah number	Similar word used in the original verse	Number of the verse at the beginning of the context ~ Number of the verse at the end of the context	Number of contextual verses
1	2 AL-MASADD 111	مأله	5-1	5
2	3 AL-HUMAZA 104	مأله	9-1	9
3	2 AL-HUMAZA 104	مألاً	9-1	-
4	18 AL-LAIL 92	مأله	21-1	21
5	11 AL-LAIL 92	مأله	21-1	-
6	6 AL-BALAD 90	مألاً	20-1	20
7	20 Al-Fajr 89	المان	30-1	30
8	12 Al-Muddaththir 74	مألاً	31-1	31
9	21 Nuh 71	مأله	28-21	8
10	12 Nuh 71	باموال	20-1	20
11	24 Al-Ma'arij 70	اموالهم	35-1	35
12	28 Al-Haqqah 69	ماليه	37-1	37
13	14 Al-Qalam 68	ذا مال	33-1	33
14	15 At-Taghabun 64	اموالكم	18-11	8
15	9 Al-Munafiqun 63	اموالكم	11-9	3
16	11 As-Saf 61	باموالكم	14-10	5
17	8 Al-Hashr 59	اموالهم	10-1	10
18	17 Al-Mujadila 58	اموالهم	22-14	9
19	20 Al-Hadid 57	فى الاموال	25-20	6
20	19 Adh-Dhariyat 51	فى اموالهم	23-1	23
21	15 Al-Hujurat 49	باموالهم	18-11	8



22	11 Al-Fath 48	اموالنا	17-11	7
23	36 Muhammad 47	اموالكم	38-29	10
24	37 Saba 34	اموالكم	45-37	9
25	35 Saba 34	اموالاً	36-31	6
26	27 Al-Ahzab 33	اموالهم	27-21	7
26	39 Ar-Rum 30	فى اموال	40-28	13
27	76 Al-Qasas 28	الكنوز	82-76	7
28	36 An-Naml 27	بمالٍ	44-32	13
30	88 Ash-Shu'ara 26	مالٌ	104-69	36
31	58 Ash-Shu'ara 26	كنوزٍ	68-52	17
32	8 Al-Furqan 25	كنزٌ	9-1	9
33	33 An-Nur 24	مالٍ	34-27	8
34	55 Al-Mu'mininun 23	مالٍ	77-51	27
35	77 Maryam 19	مالاً	82-66	17
36	82 Al-Kahf 18	كنزٌ - كنزٌ هما	82-71	12
37	46 Al-Kahf 18	المال	49-45	5
38	39 Al-Kahf 18	مالاً	44-32	13
39	34 Al-Kahf 18	مالاً	44-32	-
40	64 Al-Isra 17	فى الاموال	70-61	10
41	34 Al-Isra 17	مال اليتيم	40-31	10
42	6 Al-Isra 17	باموالٍ	10-1	10
43	87 Hud 11	فى اموالنا	95-48	12
44	29 Hud 11	مالاً	35-25	11
45	12 Hud 11	كنزٌ	24-9	16
46	88 Yunus 10	على اموالهم	92-83	10
47	111 At-Tawbah 9	و اموالهم	118-111	8
48	103 At-Tawbah 9	من اموالهم	110-100	10
49	88 At-Tawbah 9	باموالهم	89-81	9



50	85 At-Tawbah 9	اموالهم	89-81	-
51	81 At-Tawbah 9	باموالهم	89-81	-
52	69 At-Tawbah 9	اموالاً	72-67	6
53	55 At-Tawbah 9	اموالهم	59-43	17
54	44 At-Tawbah 9	باموالهم	59-43	-
55	41 At-Tawbah 9	باموالكم	42-38	5
56	35 At-Tawbah 9	كنزتم – تكنزون	37-30	7
57	34 At-Tawbah 9	اموال الناس	37-30	-
58	24 At-Tawbah 9	و اموال	24-17	8
59	20 At-Tawbah 9	باموالهم	24-17	-
60	72 Al-Anfal 8	باموالهم	75-70	6
61	36 Al-Anfal 8	اموالهم	37-29	9
62	28 Al-Anfal 8	اموالكم	28-20	8
63	152 Al-An'am 6	مال اليتيم	151-151	4
64	161 An-Nisa 4	اموال الناس	162-153	10
65	95 An-Nisa 4	باموالهم	96-92	5
66	38 An-Nisa 4	اموالهم	42-34	9
67	34 An-Nisa 4	من اموالهم	42-34	-
68	29 An-Nisa 4	اموالكم	33-26	8
69	24 An-Nisa 4	باموالكم	25-23	3
70	10 An-Nisa 4	اموال اليتامى	10-1	10
71	6 An-Nisa 4	اموالهم	10-1	-
72	5 An-Nisa 4	اموالكم	10-1	-
73	2 An-Nisa 4	اموالهم	10-1	-
74	186 Al-Imran 3	فى اموالكم	189-181	9
75	116 Al-Imran 3	اموالهم	120-110	10
76	10 Al-Imran 3	اموالهم	10-10	10
77	279 Al-Baqarah 2	اموالكم	281-274	8



78	274 Al-Baqarah 2	اموالهم	281-274	-
79	265 Al-Baqarah 2	اموالهم	266-261	6
80	264 Al-Baqarah 2	ماله	266-261	-
81	262 Al-Baqarah 2	اموالهم	266-261	-
82	261 Al-Baqarah 2	اموالهم	266-261	-
83	247 Al-Baqarah 2	من المال	248-243	6
84	188 Al-Baqarah 2	من اموال	188-183	6
85	177 Al-Baqarah 2	و آتى المال	182-177	6
86	155 Al-Baqarah 2	من الاموال	163-153	11

Capital Valuation in the Holy Quran

Wealth and treasure and their relatives in the Holy Quran form a spectrum, on one side of which there are reprehensible interpretations of accumulating wealth; For example: Woe to every backbiter, slanderer, who amasses wealth 'greedily' and counts it 'repeatedly' (Humazah: 1 and 2) and Give good news of a painful torment to those who hoard gold and silver and do not spend it in Allah's cause (At-Tawbah: 34). There are the best interpretations about the owners of wealth: Those who have believed, emigrated, and strived in the cause of Allah with their wealth and their lives are greater in rank in the sight of Allah. It is they who will triumph (At-Tawbah: 20). The Holy Quran does not oppose the capital in itself, which is a gift from God. A capitalist person is not valued just because he has capital, but it is the type of interaction with capital that determines the value of capital and the investor. Whenever a capital, from the Qur'an's point of view, is collected and accumulated (who amasses wealth) and only its statistics are done (and counts it), it will be like fire for the capitalist and the society (Mahdaviyani, 2022, p. 279); but if it is "spent" for prodigality, it will follow satisfaction and happiness of the capitalist and the increase of his capital.

The production and exchange of wealth and consumption are not underestimated In Islam, but it emphasizes and recommends all these conditionally (Al-Asal, 2000, p. 184, compare with the thoughts of Christianity before the Renaissance: Will Durant, 1959, p. 199). As the Holy Prophet (PBUH) says: The blessings of good wealth for a good man (Warram ibn Abi Faras, 1990, vol. 1, p. 158). Islam has fought hard against targeting wealth and condemned money worship (Motahari, 2001, pp. 17 and 18).

Whenever wealth and capital in the culture of the Holy Qur'an are gathered together and do not serve the people, it turns into fire, an all-pervading and unruly fire that engulfs the entire being of a person (brain, mind and stomach) and puts burns on his body: 'It is' Allah's kindled Fire, which rages over the hearts (Hamzah: 6 and 7); Indeed, those who unjustly consume orphans' wealth 'in fact' consume nothing but fire into their bellies. And they will be burned in a blazing



Hell! (Nisa': 10); The Day 'will come' when their treasure will be heated up in the Fire of Hell, and their foreheads, sides, and backs branded with it. 'It will be said to them,' "This is the treasure you hoarded for yourselves. Now taste what you hoarded!" (Repentance: 35). Capital should strengthen society's structure: your wealth which Allah has made a means of support for you (Nisa': 5), and turn the wheel of society's life; but the capital burns the society in the capitalist system. They are humans with heads and bellies full of fire, those who are themselves the flint of Hellfire: and they will be the fuel for the Fire (Al-Imran: 10).

Economic Proposal of the Qur'an

The Qur'an's recommendation for capital is its prodigality: O believers! Donate from what We have provided for you (Al-Baqarah: 254), which means exactly the opposite of what the capitalist system advises. Islam recommends frequently work and effort and suggests emigration and jihad in order to spend the capital: Those who have believed, emigrated, and strived in the cause of Allah with their wealth and their lives (Tawbah: 20). Islam does not like sitting and immobility and consequently not spending wealth for prodigality: Those 'hypocrites' who remained behind rejoiced for doing so in defiance of the Messenger of Allah and hated 'the prospect of' striving with their wealth and their lives in the cause of Allah (Repentance: 81).

Islam is a religion of work and effort, the production of wealth (including agriculture, animal husbandry, industry, etc.), the exchange of wealth (i.e. trade and commerce) and the consumption of wealth (Motahari, 2019, p. 19). The Holy Quran puts forward the principle of work and effort instead of encouraging the acquisition of more capital (Meysami, 2009, p. 52 and Farahanifard, 2015, p. 160) and it emphasizes obedience to the Messenger of God and having a prosperous Hereafter and enjoying a peaceful life instead of the motive of love for money. Shad emphasizes. The Qur'an states that many problems in life cannot be solved by having more and more capital: Neither his wealth nor 'worldly' gains will benefit him (Masad: 2); thinking that their wealth will make them immortal! Not at all! Such a person will certainly be tossed into the Crusher. (Humazah: 3 and 4).

The motivations of obeying the Messenger of God (pbuh) and having a prosperous Hereafter and enjoying a peaceful and happy life are much stronger than the fiery motives of greed and procreation, which are against human nature, and they have worthy worldly and Hereafter results.

Spending capital for prodigality and not accumulating it, from the point of view of the Holy Qur'an, both causes the purity of the soul and the increase of capital: who donate 'some of' their wealth only to purify themselves (Layl: 18). The main meaning of zakat is growth and blessing (Ragheb Esfahani, under the entrance of zakat). The continuation of this verse is: They will certainly be pleased. (Layl: 21). It means that a person who is forgiving reaches satisfaction, a satisfaction that is the highest motivation for all human beings (Meysami, 2019, p. 60).

Contrary to the prevailing opinion that considers money as the solution to all problems, the Holy Quran states that capital will not be of use to human amid great problems: And their wealth will be of no benefit to them when they tumble 'into Hell' (Layl: 11). All the emphasis of the Quran is on the happiness of man; the Quran does not consider the way to this happiness to gain more



capital and accumulate it. The creator of human beings knows very well how much man loves money and capital: and love wealth fervently (Al-Fajr, 20); hence, He presented higher motivations and said: 'Allah will say to the righteous,' "O tranquil soul! Return to your Lord, well pleased 'with Him' and well pleasing 'to Him' (Fajr: 27 and 28). If a person spends wealth in spite of his love for prodigality, he will make a lasting investment and will receive a huge profit (security and self-satisfaction).

The tempting force within man always leads, from the Qur'an's point of view, him to gain more capital: Yet he is hungry for more (Al-Muddaththir: 15). When the elites of the society and the media consider this inner human desire as something intrinsically valuable, breathe out the fire of greed and reproduction of evil people and introduce capital as the center of life, the capital in the society, instead of spending for prodigality, will be accumulated and will gain a fiery nature. Soon I will burn him in Hell! (Al-Muddaththir: 26) (Sadr, 1981, p. 109).

Comparing the Proposal of the Capitalist System with the Qur'an's

The capitalist economic system pays attention to the basis of liberalism and materialism in order to give more and more value to the acquisition of capital. Prophet Noah (pbuh) had mission to remind his wealth-loving people of God and the Hereafter: Indeed, We sent Noah to his people 'saying to him', "Warn your people before a painful punishment comes to them." Noah proclaimed, "O my people! I am truly sent to you with a clear warning: worship Allah 'alone', fear Him, and obey me. (Nuh: 1-3). He makes them aware of the consequences of worshipping money instead of encouraging the people to collect more wealth: 'Eventually,' Noah cried, "My Lord! They have certainly persisted in disobeying me, and followed 'instead' those 'elite' whose 'abundant' wealth and children only increase them in loss (Nuh: 21).



People in a Qur'an-oriented developed society think that a part of their capital is the right of others and they do not have the right to possess it: and who give the rightful share of their wealth to the beggar and the poor (Ma'arij: 24 and 25). They spend wealth, in such a society, for prodigality and give it with no obligation instead of accumulating wealth and counting it.

The Holy Qur'an changes people's regretful view of capitalists and states that if they spend their wealth for prodigality, they will be happy, otherwise this capital will only lead to fire and misguidance: And do not obey the despicable, vain oath-taker, slanderer, gossip-monger, withholder of good, transgressor, evildoer, brute, and—on top of all that—an illegitimate child. Now, 'simply' because he has been blessed with 'abundant' wealth and children (Qalam: 10-14).

The Holy Qur'an does not give weight to capital itself, unlike the capitalist system, rather it considers it to test people: Your wealth and children are only a test, but Allah 'alone' has a great reward (Taghabun: 15). The purpose of this experiment is the manner of using capital. The Quran takes the system of valuing and encouragement towards God-centeredness and belief in the Hereafter, concepts that have no place in economics and financial management.

The Holy Qur'an repeatedly expresses the confession of capitalists in the hereafter's world to the uselessness of capital and its tormenting nature: My wealth has not benefited me! My authority

has been stripped from me.” “It will be said,” “Seize and shackle them, then burn them in Hell (Haqqa: 28-31). The reason for turning the capital into fire is that it has not been spent for prodigality: For they never had faith in Allah, the Greatest, nor encouraged the feeding of the poor (Haqqa: 33 and 34). The financial theory of the Holy Qur'an is its prodigality: And donate from what We have provided for you before death comes to one of you, and you cry, “My Lord! If only You delayed me for a short while, I would give in charity and be one of the righteous.” (Al-Munafiqun: 10).

If the capitalist economic system always encourages the acquisition of more profit and capital and spreads reproduction and greed, God also announces incentives for spending wealth and capital for prodigality: And they ask ‘the believers’, “When will this threat come to pass, if what you say is true?” (Saba: 39). The encouragement of the Holy Qur'an to spend wealth for prodigality instills in man the belief that whatever he spends for prodigality, he will receive its reward many times over: But whatever charity you give, ‘only’ seeking the pleasure of Allah—it is they whose reward will be multiplied (Rum: 39). God always repeats this attitude as a foundation.

One important strategy of the capitalist system to gain more capital and wealth is the reproduction and display of society's Korah. Today's Korahs don't show off their gold and silver on camels, but they make people feel sorry for themselves by showing happy and fun pictures of their lives in various media (such as Instagram). God opens the mouth of the earth and sinks them with their wealth to its depths in order to show the truth of their lives and pull them down from their Godlike throne: Then he came out before his people in all his glamour. Those who desired the life of this world wished, “If only we could have something like what Korah has been given. He is truly a man of great fortune!” Then We caused the earth to swallow him up, along with his home. There was no one to help him against Allah, nor could he even help himself (Qasas: 79-81). The American financial crisis of 2007 to 2009 is today's example of the downfall of Korah-tempered capitalists (see: Jeffrey Ingham, 2009, p. 261).

The Holy Qur'an always mentions the life after death and states that the accumulation of capital does not benefit the human condition: the Day when neither wealth nor children will be of any benefit (Shara'a: 88). The Qur'an has considered the result of encouraging the accumulation of wealth without regard for God and the Hereafter to be harmful: O believers! Do not let your wealth or your children divert you from the remembrance of Allah. For whoever does so, it is they who are the ‘true’ losers (Monafiqun: 9).

Many people may think that God has made a group capitalist out of grace. The Holy Qur'an strongly rejects this thought and emphasizes other values: Do they think, since We provide them with wealth and children, that We hasten to ‘honour’ them ‘with’ all kinds of good? No! They are not aware (Mu'minun: 55 and 56). The Holy Qur'an mentions their misunderstanding with the sentence "They are not aware". God, who values, does not give inherent privilege to capitalism and capitalists. The real position of capital and wealth is to strengthen life contrary to the thinking of the capitalist system, which considers the acquisition of capital and its increase as the goal of life: your wealth which Allah has made a means of support for you (Al-Nisa': 5). As this verse shows, society and human beings cannot stand upright without capital and wealth,



but capital and wealth are not the only factors of happiness and the end of human life (Motahari, 1983, p. 204).

The thinkers of the capitalist system believe that if the rich become richer, the society will also become richer. "In many countries, as they believe, jealous and populist policies have created restrictions on the creation of wealth by imposing heavy taxes on the rich. These policies must be canceled. When you give a bigger slice of the cake to the rich, the share of others may decrease in the short term, but the absolute share of the poor will increase in the long term, because the cake itself will also get bigger" (Ha Jun Chang, 2019, p. 219). As the theorists of the capitalist system see: "Income inequality practically decreases by itself in the advanced stages of the development of capitalism until it finally stabilizes at an acceptable level. You just have to be patient and wait a little while to grow everyone. Growth is like the high tide of the sea that lifts all boats together (Thomas Piketty, 2016, p. 24).

This intellectual foundation is incorrect theoretically and also according to the existing experiences. The capitalist system could not eliminate the needs of all the poor. Income and wealth inequality have also increased instead of decreasing. Considerable economic instability and unemployment have added to the suffering of the poor. Therefore, efficiency and justice have not been realizable (Noor Ahmadi, 2019, p. 221). Thomas Piketty, a greatest contemporary economic theorist, writes: Capitalism spontaneously creates unruly and indefensible inequalities that destroy meritocratic values on which democratic societies are based (Thomas Piketty, 2016, p. 10). He investigated the progress of inequality in wealth and income from the 18th century until now through a lot of data, information and statistics. He shows, in this investigation, that a change that took place in the 20th century and after the First World War until a few decades ago through welfare state took place in this inequality, makes up a temporary interlude in the history of the capitalist system. It ended, and the inequalities increased again from the 1970s onwards with the return of 19th century full-fledged capitalism, and it is likely, based on the current dynamism and the direction of its evolution, that in the 21st century it will surpass its historical and past records (ibid., p. 7).

Mohammad Omar Chapra writes about the achievements and results of the capitalist system: the countries that follow the capitalist system achieve long-term prosperity and happiness. High economic growth is achievable and creates a wide expansion in wealth, but the capitalist system could not eliminate the needs of the poor despite this prosperity. Income and wealth inequality have also increased instead of decreasing. Considerable economic instability and unemployment have aggravated the suffering of the poor. This means that efficiency and justice have not been achievable (Mohammad Omar Chapra, 2014, p. 141)

Greedy capitalists in a completely free market can create monopoly rights for themselves or conspire and collude against the labor force (Yoal Noah Harari, 2011, p. 77).

The Holy Qur'an does not accept the premise that becoming richer, the wealthy will lead to general prosperity and eventually all members of the society will become richer (Eywazlu, 2010, p. 184). The identity of greedy capitalists is mixed with backbiter and slanderer in the logic of the Qur'an: Woe to every backbiter, slanderer, who amasses wealth 'greedily' and counts it 'repeatedly' (Humazah: 1 and 2) and all their thoughts are to exploit others, not to benefit them



and prodigality. Such individuals never spend their capital on people. The presence of these individuals in the society is like a "burning fire" that does nothing but burn: He will burn in a flaming Fire (Masad: 3). Many of them do not think of entrepreneurship and production in favor of others. If they have established in appearance a company and a factory, it is not for providing services but for exploitation and accumulation of wealth (Sadr, 1981, p. 88).

The Holy Qur'an states that most of those who have gift do not care about the needy and the deprived: Absolutely not! In fact, you are not 'even' gracious to the orphan, nor do you urge one another to feed the poor. And you devour 'others' inheritance greedily, and love wealth fervently (Fajr: 17-20). A capitalist has nothing but loss and harm to those around him: 'Eventually,' Noah cried, "My Lord! They have certainly persisted in disobeying me, and followed 'instead' those 'elite' whose 'abundant' wealth and children only increase them in loss (Nuh: 21). Capitalists do not tolerate each other either, because they want all the wealth and capital for themselves. They are always devising, big devises: and who have devised a tremendous plot (Nuh: 22) (Mutahari, 1403 AH, p. 203).

Most of the capitalists are like the "Owners of the Garden" in Surah Qalam, who wanted all the capital for themselves and were not even willing to give a little of their products to the needy in society: Indeed, We have tested those 'Meccans' as We tested the owners of the garden—when they swore they would surely harvest 'all' its fruit in the early morning, leaving no thought for Allah's Will (Qalam: 17 and 18).

Results of the Culture of Prodigality

A happy and refreshing society is realizable in the shadow of the culture of prodigality, not the culture of capitalism. There are, in the culture of prodigality, garden-like people and institutions that benefit the society in all situations: And the example of those who donate their wealth, seeking Allah's pleasure and believing the reward is certain,¹ is that of a garden on a fertile hill: when heavy rain falls, it yields up twice its normal produce. If no heavy rain falls, a drizzle is sufficient. And Allah is All-Seeing of what you do (Al-Baqarah: 265). All the wheels of the society in culture, economy and welfare, revolve on the axis of the school of prodigality, not the school of capitalism. God reveals this truth: The example of those who spend their wealth in the cause of Allah is that of a grain that sprouts into seven ears, each bearing one hundred grains. And Allah multiplies 'the reward even more' to whoever He wills. For Allah is All-Bountiful, All-Knowing (Baqarah: 261).

The rulers and the rich have a close relationship in a society with a capitalist system; the rulers come out of the circle of the rich and the rich from among the rulers, and the system they choose for the economy of the society is money-oriented, not production: Do not consume one another's wealth unjustly, nor deliberately bribe authorities in order to devour a portion of others' property, knowing that it is a sin (Al-Baqarah: 188). A government with a capitalist system, instead of controlling the financial capital of banks and investment funds, is under the influence and control of bankers (Ha Jun Chang, 2019, p. 15). The rich people of the society spread money-oriented attitude with the help of the rulers and the rulers with their help. The ones who lose in such a society and their table becomes smaller every day are people: in order to eat up a



part of the people's wealth. The property and capital of the people do not go into production, agriculture and industry in such a society, but they spend in non-productive work with the help of economic and banking laws and financial mechanisms.

All the media encourage to earn more profit and capital in the capitalist economic system. Individuals and organizations are supposed to make the most profit in the shortest period in such a society. Since the capitalist economic system does not involve religion and ethics in its decisions, it does not matter the religious manner of acquiring this profit and capital. It is important to increase the capital as much as possible. Such societies soon turn to usury, because it appears to be the easiest and most productive means of making much profit.

Michael Sandel, one of the contemporary economic theorists, says: one attraction of the market is that it does not judge the tastes it satisfies; It does not ask whether this way of valuing goods is better or that way. If someone buys sex or a kidney, and an adult is also the seller, all the economist asks is their price. The market does not blame. It does not make a difference between the transcendent desire and the vulgar desire. Each party to the transaction decides for himself what value has what s/he is exchanging. This lack of judgment about values lies in the heart of market thinking and its reason is mostly its attractiveness (Michael Sandel, 2018, pp. 10 and 11). But it is not really the case. If we look around us and think a little about this issue, we will find the world full of moral behavior that goes against the assumptions of the free market economists (Ha Jun Chang, 2019, p. 96).

Capitalist economic system considers human desires as the source of income and says that everything that is in demand and people want to buy it, is offerable. Neoclassical economists claim that values only enter prescriptive economics, and positive (descriptive) economics is value-neutral. Economists have deprived themselves of an important source of information by only considering observed economic behavior as statistical information and leaving out introspective reports of motivations, values, and the like. The simple assumption that behavior is profit-seeking does not explain how that behavior changes in response to changes in social or political conditions or changes in philosophies and values (Noorahmadi, 2009, p. 102).

The source of income, from a point of view of religion, should be public interests and not the desires and wishes of the people. As an interpretation of jurists proposes, it is permissible to buy and sell something that benefits the permissible intended target (see Ansari, Morteza, Al-Makasib, vol. 1, p. 33).

The Holy Qur'an does not consider the acquisition of wealth and capital as the goal of life, but to please the Lord and serve the people and have a prosperous Hereafter. Thus, the Qur'an does not approve the acquisition of capital by any method, and specifically considers playing with capital and non-productive activities, accumulating capital, not spending it for prodigality, and tampering with orphans' property as eating wealth unjustly and setting fire to one's life and society (Sadr, 1981, p. 109).

This view values the individuals according to their manner of acquiring capital and using it, and their Hereafter depends on the type of acquisition of capital and the type of their interaction with capital (Mahdaviyani, 2022, pp. 285-292).



The first capital that humans gain is the capital they inherit from the previous generation. Here, not only the terminological inheritance is meant, but all the material and spiritual things that are available to man from past generations, including the place of living, education, food, money, lineage, credit, and social status. All are called heritage in the Qur'an and are human capital. Man should use this capital for which he did not work hard. Most people, from the point of view of the Holy Qur'an, do not use this capital properly: And you devour 'others'' inheritance greedily (Fajr: 19). Here, man is not involved in acquiring capital, but he has discretion in its consumption. Inheritance has a special place in economic books, and of course the meaning of inheritance there is only financial issues or credits that have a financial aspect (see: Thomas Piketty, 2018, after p. 339).

As for the damages of inheritance, the first issue the Holy Quran mentions is the wealth that is achieved by appropriating the property of orphans: Absolutely not! In fact, you are not 'even' gracious to the orphan, nor do you urge one another to feed the poor. And you devour 'others'' inheritance greedily (Fajr: 17-19). This manner of wealth acquisition is so angered by the God of orphans that He comes to the orphans' aid with all his angels and destroys the pyramid of the capitalists: Enough! When the earth is entirely crushed over and over, and your Lord comes 'to judge' with angels, rank upon rank (Fajr: 21 and 22). The God of the people destroys Wall Street and its wolves¹, creates an opening for the people (By the dawn, Fajr: 1), and makes their night a day: and the night when it passes! (Fajr: 4).

Capitalists in the capitalist system, where one can become a capitalist, are always devising to find new ways to appropriate the people's wealth: and who have devised a tremendous plot (Nuh: 22). We read after this verse: 'Eventually,' Noah cried, "My Lord! They have certainly persisted in disobeying me, and followed 'instead' those 'elite' whose 'abundant' wealth and children only increase them in loss (Nuh: 21). All these capitalists do is devising and their work leads to the loss of the society (Sadr, 1972, p. 326).

Usury against prodigality

Economics and financial management give a special place to usury, and consider it one of the most productive and fastest ways to increase capital (Adam Smith, p. 388), but God never considers this method of acquiring capital to be profitable: Whatever loans you give, 'only' seeking interest at the expense of people's wealth¹ will not increase with Allah. But whatever charity you give, 'only' seeking the pleasure of Allah—it is they whose reward will be multiplied (Rum: 39) (Farahani Fard, 2007, p. 241).

Capitalists give a scientific color to their way of becoming capitalists: He replied, "I have been granted all this because of some knowledge I have." (Qasas: 78). These individuals and organizations induce others you are financially illiterate. God says that the Korahs of the society, who are the capitalists, do not benefit from knowledge: Did he not know (Qasas: 78). As the Qur'an says, those who have knowledge are aware of the hidden interior of these capitalists and send woe to them. But those gifted with knowledge said, "Shame on you! (Qasas: 80)

See the book and movie of Wall Street wolves.¹

There is a list of instructions, commands and prohibitions in Surah Isra, including not to approach the wealth and property of orphans: Do not come near the wealth of the orphan—unless intending to enhance it (Isra: 34). God commands a lot about orphans in the Holy Quran. The property of orphans is an easy wealth to steal in the system of the capitalist economy: Give orphans their wealth 'when they reach maturity', and do not exchange your worthless possessions for their valuables, nor cheat them by mixing their wealth with your own. For this would indeed be a great sin (Nisa: 2). Concept of orphan can be extended to all the weak and homeless in the society by using the basic rule of analogy. The colonial governments looted the resources of other countries to get more and easier capital. The more unruly the people of a country are, the easier it is to steal their property. Now the colonialist ways of these countries have changed and they are busy appropriating the property of the world's orphans with new methods. The Holy Quran does not allow tampering with the property of orphans with any justification.

Prophet Shu'aib gives economic advice to his people. He wants them not to sell short and to use the measure and the scale with full justice: And to the people of Midian We sent their brother Shu'aib. He said, "O my people! Worship Allah. You have no god other than Him. And do not give short measure and weight. I do see you in prosperity now, but I truly fear for you the torment of an overwhelming Day. O my people! Give full measure and weigh with justice. Do not defraud people of their property, nor go about spreading corruption in the land (Hud: 84 and 85). In contrast, Shu'aib's people ask him not to confuse religion with economy and allow them to make money as they want: They asked 'sarcastically', "O Shu'aib! Does your prayer command you that we should abandon what our forefathers worshipped or give up managing our wealth as we please? Indeed, you are such a tolerant, sensible man!" (Hud: 87). O Shu'aib, this capital is our capital (amwalena) and decisions about it have nothing to do with anyone. Shu'aib's people, with a wise look at the fool, say to him, "You are too wise to say these words that are far from reason and civilization: Indeed, you are such a tolerant, sensible man!" The similar behavior exists in the character of capitalist economy theorists; as with the slightest opposition to their non-divine foundations, your growth and rationality are questioned, and you are accused of being backward (see: Robert Kiyosaki, 2019). They say that God is for the mosque and the church, and here the calculator is the ruler. While the school of Islam and the Qur'an favors migration and Jihad with wealth and capital. So here we are facing two economic schools: the economy based on production and work and the economy based on immobility and stagnation: Those 'hypocrites' who remained behind rejoiced for doing so in defiance of the Messenger of Allah and hated 'the prospect of' striving with their wealth and their lives in the cause of Allah. They said 'to one another', "Do not march forth in the heat." (Tawbah: 81). The rich and capitalists, who can spend their wealth on agriculture, animal husbandry, and industry, engage in non-productive activities by establishing economic and banking laws and financial mechanisms: the rich among them would ask to be exempt, saying, "Leave us with those who remain behind." (Tawbah: 86). The speculator says, are we tractors to go to the ground in cold and heat? Sit on the computer and earn money by clicking. The wealth of stock market traders is apparently increasing day by day, but this type of working and gaining capital becomes a source of their own torment and destroys the society. These assets soon became known as toxic assets in societies with a capitalist economy (Jeffrey Ingham, 2018, p. 263).



The appearance of the aforementioned verses (Surah Towbah) is about the hypocrites of the early days of Islam and is about their violation of being in the ranks of the religious combatants, but the inner meaning of these verses is about all times and all areas of life (see: Makarem Shirazi, Vol 11, P. 361). Jihad with property and life is not limited to the time of war. Effort (in its general sense) is about all areas of life and is basically a culture. Everyone is trying hard in an Islamic society where people believe in God and the Hereafter and are followers of the Prophet: Those who believe in Allah and the Last Day do not ask for exemption from striving with their wealth and their lives. No one would ask for exemption except those who have no faith in Allah or the Last Day, and whose hearts are in doubt (Tawbah: 44 and 45). God, who is aware of the innermost affairs, tells his prophet that these lazy people who avoid jihad and effort, even if they sometimes have a show for work and effort, they only do sabotage and there is no hope for their help: Had they 'really' intended to march forth, they would have made preparations for it. But Allah disliked that they should go, so He let them lag behind, and it was said 'to them', "Stay with those 'helpless' who remain behind." Had they gone forth with you 'believers', they would have been nothing but trouble for you, and would have scrambled around, seeking to spread discord in your midst (Tawbah: 46 and 47). Such individuals and organizations are always looking for sedition and distortion of the facts: And some of you would have eagerly listened to them. And Allah has 'perfect' knowledge of the wrongdoers. They had already sought to spread discord before and devised every 'possible' plot against you (Tawbah: 47-48).

The Holy Quran attributes usury to the Jews of Israel. Jewish culture, politics, and economy are not separate from each other and are all based on the similar foundations: "They were condemned" for breaking their covenant, rejecting Allah's signs, killing the prophets unjustly, and for saying, "Our hearts are unreceptive!" ... taking interest despite its prohibition, and consuming people's wealth unjustly. (Al-Nisa': 155 to 161). The Jew seeks to gain capital in the shortest period with the highest return. Therefore, they trace usury and do not care that this is forbidden in their religion. They consider it completely justified to appropriate people's capital. God considers this kind of capital acquisition to be falling into a painful punishment: We have prepared for the disbelievers among them a painful punishment. (An-Nisa: 161).

An economy like the British economy considers usury completely legal and customary, and occupying other countries and colonizing and looting them, which is an example of "consuming people's wealth unjustly", as also justified. Warmongering and killing people are all integral parts of the neoliberal economy. Earning money with money (usury), setting up false stock markets, etc. are all in a cultural, economic and political context. Capitalist economy is related to the killing of the prophets, it is related to breaking the contract, and it depends completely on the lack of faith in God and the Hereafter (see: Nisa: 155 to 161); (Sadr, 1980).

One correct way to gain capital and wealth is trade, a business that both parties to the transaction are satisfied with: O believers! Do not devour one another's wealth illegally, but rather trade by mutual consent. (Nisa: 29).

Verses 1 to 10 of Surah Nisa are of the most frequent of the word "property" and its families with 7 repetitions. The context of these verses is about orphans. The word "orphan" is repeated 5 times in these 10 verses. God repeatedly commands about the property and capital of orphans. God



knows if people who love money get hold of orphans' property, they will appropriate it. Adherence to morality, humanity, and faith in God and the Hereafter prevents tampering with these properties: Give orphans their wealth 'when they reach maturity', and do not exchange your worthless possessions for their valuables, nor cheat them by mixing their wealth with your own. For this would indeed be a great sin... Test 'the competence of' the orphans until they reach a marriageable age. Then if you feel they are capable of sound judgment, return their wealth to them. And do not consume it wastefully and hastily before they grow up 'to demand it'... Indeed, those who unjustly consume orphans' wealth 'in fact' consume nothing but fire into their bellies. And they will be burned in a blazing Hell! (Nisa: 2, 6 and 10). The capitalist system, whose entire thought is the accumulation of wealth and its counting (who amasses wealth 'greedily' and counts it 'repeatedly', Humazah: 2) does not pass over the property of orphans. The Qur'anic school says: If you are not kind to orphans, you have no religion at all: Have you seen the one who denies the 'final' Judgment? That is the one who repulses the orphan (Ma'un: 1 and 2).

The word "usury" is repeated 5 times in verses 274 to 281 of Surah Al-Baqarah. This is the most frequent repetition of this word in the verses of the Holy Quran. Usury of any kind is strictly prohibited by the Quran. As these verses show, the one who does not stop taking usury and does not keep the usurious property away from himself is at war with God and His Prophet: O believers! Fear Allah, and give up outstanding interest if you are 'true' believers. If you do not, then beware of a war with Allah and His Messenger! (Baqarah: 278 and 279).

Usury destroys human society. It is as if the usurers are mad and demon-possessed: Those who consume interest will stand 'on Judgment Day' like those driven to madness by Satan's touch. (Baqarah: 275). The economics consider usury as one of the best ways to earn huge and painless capital. Most economists consider usury to be a kind of business, business with money (Sha'bani et al., 2014, p. 164), That is because they say, "Trade is no different than interest." But Allah has permitted trading and forbidden interest. (Baqarah: 275). The Holy Quran never approves this capital acquisition. The Qur'an says that usury, contrary to its appearance, which seems to increase capital, destroys it, and God has willed it like this: Allah has made interest fruitless and charity fruitful. (Baqarah: 276). God increases the money that has been spent and given for prodigality, and brings a lot of profit to the payer. It is God's tradition that the benefit from usury always becomes more and more incomplete until it disappears completely.

Islamic hadiths have mentioned the worldly losses of usury. We read in a hadith: "If usury was halal, people would abandon trade and transactions. God made it haram so that people would be led from haram to halal and to trading." (Hor Ameli, 1993 A.H., Vol. 444/1: 120, H 8).

RESULTS AND DISCUSSION

1. A happy and refreshing society is realized in the shadow of the culture of charity, not the culture of capitalism. In the culture of altruism, garden-like people and institutions emerge that benefit the society at all times.



2. All the wheels of the society in culture, economy and welfare, revolve on the axis of the school of altruism, not the school of capitalism.

In a society with a capitalist system, the rulers of society and the rich have a close relationship; Rulers come from the circle of the rich, and the rich from among the rulers, and the system they choose for the economy of society is money-making, not production.

3. In a government with a capitalist system, instead of the government controlling the financial capital of banks and investment funds, it is under the influence and control of bankers. The rich people of the society spread gambling with the help of the rulers and the rulers with their help. In such a society, the people are the ones who lose and whose table gets smaller every day. In such a society, people's property and capitals do not go into production, agriculture and industry, but with the help of economic and banking laws, and financial mechanisms, they go into gambling and non-productive work.

4. In the capitalist economic system, all the media encourage to earn more profit and capital. In such a society, individuals and organizations are supposed to make the most profit in the shortest period of time. Since the capitalist economic system does not involve religion and ethics in its decisions, it does not matter how this profit and capital is obtained; It is important to increase the capital as much as possible. Such societies soon turn to usury, because it appears to be the easiest and most productive means of making a lot of profit.

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