

## **Economic System of The Holy Quran (by G. A. Parwez)** (Translated by Dr. Mir Mustafa Husain, India)

(King) Mahmood and (his slave) Ayaz (high and low) stood up uniformly equal in rank in one and the same row; there remained neither any benefactor nor any beneficiary;

The subordinates, the superiors, the indigent and the rich all became but one community;

When they joined Islamic Social Order (and the Divine Programme for unification of human kind in obedience to the laws of Allah enunciated in the Quran became one.

It is well known that the Holy Quran is the Book revealed by Allah to His last Prophet Mohammad (S), as a perfect code of life for mankind. In the presence of the Final Divine revelation, the world needs no other code of life. The Quran claims that it will fulfil the responsibility of guiding the whole mankind for all times, for all levels, and in all places. At no point of time it gives a negative answer that it does not have for the solution of problems of mankind. If one takes this as a claim even in a cursory way, it will become clear that this Divine Book, code of life, provides a balanced economic system which as and when put into practice, will certainly solve all the economic problems of mankind in the most satisfactory manner. As a result of this, the living world becomes a real welfare State. Similarly when its teachings are followed truly and sincerely, these will ensure Paradise in this life and life in Hereafter. This paper briefly presents the Economic System of the Holy Quran.

It may be mentioned further that the Quran is not a book containing religious advice and counsel nor the one that teaches the rituals of worship. It is a perfect code of life and a practical guide in every walk of life, enabling man to formulate a system that ensures the right type of quality life. Among the evolutionary stages through which life has passed and attained the present level (of human existence), where in the physical system of life i.e. the growth and development of the body has an outstanding significance. The fact is that every code of ethics and civilization, all precepts and counsels, exigency of every religion, prayers and rituals of *shariyat*, rights and duties of an individual and community, and for that matter every kind of guidance is for the living human beings only. The dead person (the corpse of a human being) can neither a Momin (Believer) nor an Kafir (Unbeliever), neither an innocent nor a sinner. It is devoid of all kinds of responsibilities, rights, and duties. According to the Holy Quran human living physique and body are so precious that whosoever unjustly killed an innocent living being it is as bad as if he has killed the entire mankind. And if a one has saved even one human life, it is as good as if he had saved the entire mankind (5:32). This is the reason why the Quran has prescribed the most severe punishment for a murderer (4:92-93). It is evident that when human life possesses so much significance, it could be imagined as to how much important will be those ways and means upon which life depends. The Holy Quran has termed these ways and means of life as "*rizq*" (sustenance) and now in popular parlance it is called 'bread'. Discussions related to 'bread' are called the Economics and the science of economy i.e. livelihood. How much significance the Quran attaches to the problem of bread could be seen through the fact that in the beginning of the Holy Quran itself (i.e. the Sura *Al Fatihah* – the first surah in its opening) the Muslims have been taught the prayer: "Show us the straight way, the way of those on whom thou hast bestowed Thy Grace." (1:5-6).

Yet in another place in Surah *Al Nahl*, it is shown that peace and abundance of sustenance are the favours of Allah whereas hunger and terror are Allah's chastisements (16:112). The privileges of Adam's paradise', described by the Quran, are such that neither hunger nor thirst will cause any problem, nor will he be deprived of clothing and shelter over there (20:118). Also, every human being, wherever he may be, will get his sustenance in abundance (2:35; 7:19). In Surah *TaHa*, it is stated clearly: 'Whosoever turns away from Our laws, his sustenance will be narrowed down'. It has also been clarified that a person whose sustenance is squeezed, he shall be raised blind on the Day of Judgement too (20:124). Yet in another place, the Quran says that whosoever is 'blind' in this world will be 'blind' in the Hereafter too (17:72). In surah *Al Maidah* it is said: Had the Jews and the Christians have followed the Torah and the Bible they would have been given abundant sustenance from earth and heaven (5:66) i.e. the doors of blessings from earth and heaven should have been indeed opened out to them (7:96).

### **Prayer of Prophet Abraham:**

The significance of sustenance could also be judged from the prayer of Prophet Abraham that when he completed the construction of the building called *Kaba* – 'First House of Allah on earth' – standing in the sacred mosque, he made his first prayer to Allah saying: O sustainer of all creations! Make this habitat a sanctuary for the oppressed people of the world (95:3), and grant the bounties of life abundantly (14:37). This prayer of Prophet Abraham has been repeated in Surah *Ibrahim* also too (14:37). The people of Makkah have been reminded as to how Allah had kept them in peace and security against fear, and how the sustenance flowed in abundance from all directions (28:57; 106:4).

### **Introductory Principles:**

From these explanations, it is clear as to how much emphasis Quran lays on the problem of sustenance (i.e. bread). Its importance could be realized from the fact that it has not confined its guidance just to a few theoretical instructions. On the other hand, it has provided a comprehensive, and practical plan of action. To get a clear understanding of this plan, it is necessary to understand some fundamental points. Ignoring these points creates such complications on account of which the same economic

system is considered as exactly Islamic by one group of people; and the other group thinks it not just *Kufr* (denial) but *Kufr-e-azeem* (Total denial). The basic point is that – the first addressee of the Holy Quran was a nation, which had a system exactly opposite to the system that Holy Quran ordained. Obviously it was not possible to replace overnight a system prevailing since time immemorial, by a new and totally different system. To achieve this objective in particular a fundamental change was to be brought about in the minds of those people at whose hands this new system was to take share. The Quran has brought about this change in a span of **twenty-three** years, and thereby guided the people to the new system slowly and gradually, in a phased manner – and that was the prime object of the teachings of the Holy Book. A disorder can be brought about overnight whereas it takes a long time and gradual approach for any revolution to fructify. For understanding the economic system proposed by the Quran, one has to move along-with those gradual chain links and by joining them reach the destination.

Another significant point to be noted is that the Quran given in compiled form to the *Ummat* is not in its chronological order of revelation: It does not mean that the first *surah* (chapter) or *ayat* (verse) which was revealed first has been placed as the first and the last *surah* or *ayat* revealed occupies the last place. An in depth study of the Holy Book also reveals that the present arrangement (sequence) is not only the best suited and the most ideal sequence. It was absolutely essential also especially when this last scripture has to remain and serve forever as a complete and practical code of guidance for the entire mankind. Now a question arises as to how the chain links can be arranged so that it takes its system from the starting point to its stage of completion. By appearance, this matter looks difficult but, in-fact it is not so. If the Quran is studied in depth and with an insight all those links can be joined easily from the last and the final link to the first link of the system without any difficulty or hesitation. If the Holy Quran is studied in this manner, and by the said approach, the pathways become much easy. It can be judged well through those links, which are being presented here.

#### **Landmark:**

The Holy Quran has, clearly fixed, the landmark for the destination to which it wants to take us gradually. This land mark has been explained in the first verse of Surah *Al Fatiha* in these words: ("*Alhamdu lillaha Rabbil aalameen*") (1:1) "Praise be to Allah, the Cherisher and Sustainer of the worlds"; (1:1).

The reason for Allah's worthiness of praise and appreciation is that He has provided material for maintenance, growth and development for all the creations of the universe, which is called *Rububiyat-e-aalameeni* (sustenance for both worlds). It is this arrangement which—an impossibility for anyone except Allah in the past, present, and future (35:3). How this *rububiyat* (system of sustenance) is operative in the external world is the question, which is out of purview for the present. About living organisms on our (earth) planet, the Holy Book says: 'There is no living being on the face of earth for whom means of sustenance has not been provided by Allah. (11:6). About human beings, He has clearly said: We are responsible for providing sustenance for them as well as for their children'. (6:152; 17:31; 29:60). But, simultaneously it is also made clear: 'With this, is should not be taken that We deliver the sustenance directly to every human being, not at all'. (36:47). This responsibility of Ours is fulfilled at the hand of human beings. And that human order, which fulfils this responsibility of Allah, is called Islamic State, and this system of His, is called Economic System of the Quran. It means that the State, Which claims to have been established in the name of Allah, is responsible to provide sustenance for all the individuals of the society. Now let us have a look at the links of the chain by joining of which this system gradually reaches its completion.

### **FIRST STAGE**

#### **Individual life:**

With the revelation of the Quran, voice was raised against that system which was tied up by the chains of capitalism. In this society, on one side, there are the intoxicated by their wealth, and on the other side there are destitutes deprived of even bread for their night meals. In this society, first of all, an appeal was made to the wealthy persons to arrange for the 'bread' of those destitutes and indigents who became totally incapable of arranging sustenance for themselves. The rich were told that if they did not arrange sustenance for the poor and the destitutes, Allah's chastisement will surround them (69:34-35; 76:8-10).

#### **Individual appeal:**

At present, the chastisement for ignoring the poor is not to be discussed in detail as to whether it is in this life or in the life of the Hereafter, but they were told if they do not change the present state of affairs in the society under which most of the people were deprived of their basic needs, such a disorder will occur in the country that their respect would go to dust, then they would be out of their senses and ask why such a thing has happened? The unchanging law of Nature will show them that this has happened due to the facts that the criteria for their honour and respect was abundance of wealth and majority of gang. Amongst the people there, whosoever remained solitary, was not worthy of respect; and whose running business got static due to some accident, neither the wealthy arranged for his sustenance nor persuade others to help him (89:17-20). Among them, those accepted the new call of revolution by our preach came forward and responded positively and resolved to be his friends and companions are called *Jamat-e-Momineen*. They were also informed that if they have joined this 'new voice', they have to shoulder a great responsibility, and that they will have to arrange sustenance for the poor, the orphans, and captives, and this will be without any desire for praise and expectation any return (76:8-9). This is a very stiff and steep valley to climb (90:11-16). The one who does not act accordingly will falsify his claim for faith (*iman*) (107:1-3). It will be the test for the truthfulness of their claim for faith (*iman*) to give for the fulfilment of the needs of the poor and the destitute. The Quran calls it "*sadaqah*" (alm).

### **Sadaqaat (alms):**

Rising above the relationship ties of his kith and kin, one should take up and fulfil the wants of every needy person (2:215; 30:38); and without such attitude whomsoever he is helping, feels himself burdened by his obligation for the whole of life; nor whatever is given should be made public to satisfy his own pride. This should be done as an obligatory service to humanity. Deceitful wisdom will tell the person that when he thinks of spending upon others: 'Why should we spend our money upon others without an expression of obligation by them nor attaining popular in the society?' It should be explained that whatever was spent by this way will not go waste. We should try to understand by taking the example of a farmer sows seeds in the soil, yet those do not go waste. In return for each every seed the farmer gets hundreds of grains. With such (seeds) charities (*sadaqaat*), foundation of such a society will be laid wherein the human rights will be protected, and they will be saved from any disaster an obvious result of human unevenness (2:261-76; 14:31).

### **Reforms in goods and wealth:**

At this first stage, the Holy Quran has persuaded and induced individuals to fulfil requirements of the needy, and told them about the incentives and simultaneously instructed them to bring reforms in money matters when it says: 'Do not eat away others' money unlawfully, (2:188; 4:29). In this connection it is made clear that religious leaders and priests devour others' property; therefore do not give them anything, and that they should work to earn their living (9:34). Protect the property of the orphans (4:6; 6:153; 17:34). If women earn something, men should not become unjustified owners of their property. A lady will be the owner of her earnings and a man will be the owner of his earnings (4:32). It was insisted on to reduce to writing money matters and financial transactions (2:282). If the debtor is penniless give him time till it becomes convenient for him to repay the loan, and if he is not in a position to pay back the loan, then fore go the loan (2:280). One must prepare a will (testament) for the distribution of his bequeathed property (2:180; 5:106). Under a situation wherein the deceased could not execute a will, or his will could not cover his bequeathed property, then the in testate property be distributed as per the commands of the Quran in this respect (4:7, 11-12). According to these commands, wealth gets distributed in smaller parts rather than being centralised at one place. In sales and purchases or relations between employer and labourers, it was insisted upon that there should be fair dealings; measures and weights should be exact; and good quality material must be sold to the purchaser for the price paid by him. Wages should be given to labourer as per rules and agreed terms (6:153; 7:85; 11:84; 17:35; 83:1-3).

### **Agricultural reform:**

Agricultural economy was not in existence (particularly in Makkah). At this stage, therefore, much emphasis was laid upon reforms in business transactions. In respect of agricultural reforms, it was said: Whatever you earn from your land by your labour, give a part of it to fulfil requirements of the needy (2:267). This has been called the 'Right of Allah' (6:142). (Why this has been called so will be discussed in detail little later). As it was said in case of charities: If you do not fulfil the needs of the poor and the destitutes, a dissension will breakout in the society, and it will turn down your positions of honour and respect, similarly in case of land, it was said: If you have not given the 'Right of Allah' to the poor and the needy, every grain of your crop will be burnt to ashes (18:32-44; 68:17-33), and even your children too will face severe disaster, (2:266).

## **SECOND STAGE**

### **Move towards collective life:**

In the first stage, emphasis and instructions were focussed on individuals. During that period, those who got convinced by the truthfulness of the call gathered around the Preacher of Revolution (the Holy Prophet (S)) and thereby a distinct society started to emerge. This was the second stage of the programme. At this stage, the steps taken were from individual life to collective form of life ism form. During the first stage, the individuals were asked to help the poor and the needy at their own will and pleasure and this was interpreted as *sadaqaat*.

### **Collective administration of *sadaqaat*:**

Now it was commanded to collect *sadaqaat*. Since the Central Authority of this system the most generous Prophet (S) being the Head of the Islamic State, was asked to collect the charities (*sadaqaat*) himself (9:103), and to spend the items thus collected, for the welfare of the society as detailed in Surah *Al Tawbah* (9:60). [The beneficiaries of expenditure are: (1) the poor, (2) the needy, (3) those employed to administer the funds, (4) persons whose hearts have been (recently) reconciled (to the Truth), (5) those in the bondage, (6) the indebted, (7) in the cause of Allah, and (8) the wayfarers. These items of expenditure for *sadaqaat*, have been mistaken for *zakaat* (Description of *zakaat* will come later). It was stated earlier that giving credit to the persons in need, and for its repayment convenience of the debtor has to be considered. Now it is commanded: 'Give credit to Allah'. (57:18; 73:20) i.e., 'When the Central Authority of your system [i.e. the Generous Prophet (S)] appeals for fulfilment of any common need, whatever is possible by anyone, that should be given to him. The Central Authority will spend this 'loan' towards items for your protection, and after sometime, when your society becomes strong and this new system gets fully established, then whatever you have given now as loan 'to Allah', you will get this back completely.' (8:60). But at this moment if you show miserliness, then you will be destroyed; therefore do not purchase destruction by your own hand.' (2:195). What kind of this destruction or extinction will it be? You will get erased, and your place will be taken up by some other nation, which will not be like you (47:38). The passion of

individual selfishness (called temptation of the devil or evil apprehensions) will allure you to keep your money with you; to help you in need (2:268). But you should not fall prey to such evil temptations. The disorder which develops in the society due to unevenness the individual assets do not help at all or protect them. Those who think so (that our money will save us from disaster), and render to others the same evil counsel, disasters and destructions will overtake their homes (4:37; 57:24; 92:8-9). Remember! Whatever you give away for the benefits of humanity, will not only give you protection, it will also make you grow and develop further (92:18). Your physical growth and development and also that of your self which infact is the final goal and the main objective for the efforts and struggle of your present life. Growth and development of human self is termed as 'Nearness to Allah' because this makes the attributes of Allah exhibited in man (within human limits). This 'Nearness to Allah' is not achieved by accumulation of wealth; this nerves is achieved by 'Presenting the wealth to Allah' (34:37). Undoubtedly like women and children, there is love and attraction towards goods and wealth too (3:14).

#### **Reforms in the system of goods and wealth:**

When love of women and children dominates the common benefits of humanity, these women and children, and goods and wealth will become a 'trial' for you (64:15). Therefore you should not become a victim of individual selfish interest. This will bring you success (64:16-17). Accumulating riches individually, you should not think that you have fulfilled the responsibility of commulative cooperation with the society. You think you have become self-sufficient. No, absolutely not. Whosoever thinks so, he is bound to be destroyed (92:7,8-11).

#### **Rights of the needy and destitute:**

In the first stage, an appeal had been made to help the needy persons, those who do not ask you anything as their right: You have to give them something as help. But now it is ordained that the needy persons have their right in your goods and wealth i.e. they can take as of right on the basis of their needs (51:19, 70:24-25). If you yourselves do not give them their right, then the society will arrange to get their right from you.

It is seen that at this stage, the position of *sadaqaat* did not remain as that of *khairaat*, it became the right of the needy persons. The man who takes something as a charity feels it as an obligation, and in the person who gives it, a feeling of *ehsaan* (fulfilment of an obligation) develops. But when a thing is taken as one's right, this will neither make the receiver to have an inferiority complex nor the giver will have a superiority complex developed in him.

#### **Booty:**

For Arabs, booty was a very big source of income, and in their society it was customary that during war whatever was seized from the enemy, it used to become the soldier's property. The Holy Quran brought a reform in this practice also and said: 'The booty will not be individual's property. This should be deposited with the 'centre'. The 'centre' will apportion a part of it for collective needs, and the rest will be distributed among the soldiers (8:1,41). With this single change, not only the position of this source of income became collective but the spirit of motivation of war also got changed. Earlier the spirit of action of war was to get the booty, whatever one could take it away. Now the spirit turned into the protection of human rights. In the Quranic terminology this is called "*Qital fi sabeelillah*"—war in the path of Allah. It could be noted that whatever is done in the interest of mankind, free of any wages or remuneration, the Quran calls it "*fi sabeelillah*" (in the path of Allah).

#### **Accumulation of wealth:**

Wealth can serve its purpose when it is in a mobile state only. The very word *Doulat* (wealth) means the state of mobility. But the lust for money hoards it up instead of keeping it mobile: Consequently the entire economic system of the society gets upside down. The Holy Quran has emphatically stated that accumulation and hoarding of wealth is the most heinous crime. It fuels the flames of the fire of hell and the wealth and its accumulators will get scorched and burnt therein (9:34-35). These flames will engulf the hearts of these persons (104:2-7). Despite their efforts to escape from it, it pulls them and destroys everything like the flow of lava from a volcano (70:5-18).

In connection with the mobility of wealth, it was also explained that its flow should not be restricted to the affluent class only. It should circulate into the entire body of the society as blood circulates in the entire human body (59:7).

#### **Riba (usury) is a war against Quranic system:**

After many severe warnings against accumulation of wealth, the Holy Quran has issued such a commandment, which has totally uprooted the satanic purpose and evil motive for accumulation of wealth. Money is a means of exchange for essential commodities. It does not produce anything by itself. This could be understood by an example. If one hundred-rupee coins are kept in a box and taken out even after a period of ten years, the amount will remain the same without any increase in it. If the capacity of money is such that it remains the same, without having any increase in its number, it is obvious that accumulating and leaving the money as it is, will be a stupidity. If you give the same one hundred rupees to someone on interest, it will bring some money along with it on its return. Now in this way your money has produced more money. The money which was produced by money and not by labour is called by the Quran as "*riba*". The Quran has very clearly stated about *riba* that it is an unlawful and forbidden serious

crime, a crime which is regarded as a rebellion against the Islamic system. The Holy Book has warned those persons who have established *riba* system that they should take it as proclamation of war from Our side (2:275-79). By way of argument, it says that on account of *riba*, undoubtedly assets of an individual will increase but the consequences of this economic system will yield so many disaster our results that ultimately public wealth gets reduced drastically. One section of the people, by becoming wrongful owner of others' labour, becomes loser of the innate capability of action and gets devoid of human dutifulness, and the other section becomes poor and destitute being deprived of the fruits of its own labour; and due to this, in the beginning the fire of hatred and revenge against humanity gets kindled, and at last it annihilates (3:129-30j).

It may be noted that the Holy Quran has not just said that *riba* is that what is taken from a needy person over and above the money given as loan. It has categorically stated: 'You invest money with that of others' with a purpose to get more than what was added is also *riba*, (30:34). IN the present day terminology it is named as commercial interest—its also includes share cropping, and rent of land. The fundamental principal it has given is "*Laisa lill insane e illa ms'a*" (53:39)— compensation is for labour and not for capital; return for capital is *riba*, in whatever form it may be. By declaring *riba* as unlawful, the Quran has disbanded the motive and objective of wealth accumulation.

#### **Next step pertaining to land:**

In the human economy, the problem of land has been made unnecessarily complicated whereas the matter is so obvious and clear that it needs neither the mind of Plato nor the logic of Aristotle to understand. Allah, while calling Himself "*Al Hai*" (Living) has also called Himself "*Al Qayyum*" (Self-subsisting and Eternal). This means when He has given life, He has also given all the means of livelihood. For maintenance of life, are required light, heat, air, water, and food. He has made available all these things before the creation of man. Light, heat, air, and water are usually available on the earth surface. About food, He said its reserves are in the earth.

"And We have provided therein means of subsistence—for you and for those for whose sustenance ye are not responsible". (15:20). You can imagine that the Quran has used the word "*ma'eshat*" for the produce from land. He has said: 'Eat it yourselves and feed your livestock too.' (20:54). Yet at another place the Book has called this "*mata'ann lakum wa ana mekum*" (79:33; 80:32) i.e. provision for you and your cattle.

Just now it has been said that, land and other means of subsistence existed on earth before the creation of man. Now viewed from any angle and rule of any law based on justice, can anyone be held as an owner of these resources of subsistence (heat, light, air, water, and land) which should be available indiscriminately for the life's sustenance. Today you can say that you have purchased this piece of land from such and such person, or you got it from your father by way of inheritance. You go on inverting this sequence and reach that person who had first claimed this land as his own property; you can imagine that from whom he had purchased this, or from whom he had inherited? Obviously he got this fraudulently. Hence how it could be lawful for him or for his successors subsequently to hold it under their possession? From among the means of subsistence, someone becoming owner of any of these means is a major offence against humanity when it was made as a means of subsistence for the human kind. This injustice and wrangle was existing by usage or by law from time immemorial. The Holy Quran has put forth sound arguments to erase it from the human mind. It has addressed the Believers: 'When you accept the authority and power of Allah 'over the skies', why don't you acknowledge His Divine authority over the land too? Remember as He is the Sole Authority over the skies, He is the Sole Authority on the earth as well. "*Howallazi fissama'e llahun wa filarde llahun*" (43:84). (And He it is Whose Laws in the heavens i.e. outer universe and in the earth i.e. human society). At another place the Book says: "*Wa Howallaho fis samawate wa fil arde*" "And He is Allah in the heavens and on the earth." (6:3). He has explicitly stated that it is an open paganism to accept one god over the Heaven and another god on the earth (21:21-22). In Surah *Al Nahl* it is stated: 'Do not take two gods; He is the only One: "*Lahu ma fis samawat e wal ard*"; Whatever is found in the skies and on the earth belongs to Him only (16:51-52). Therefore do not make human beings equal to Allah by giving them ownership of landed areas (2:22). Its owner could only be that authority who has created them, and made them source of subsistence for all living beings (29:60-61). After giving such clear arguments, He said: 'O Prophet (S)! now you ask them that the land and what all is therein belong to whom? But its reply should be given based on knowledge. Then after He said: 'If they make use of knowledge and insight, they have to say that all these belong to Allah'. Tell them that when they themselves admit that all these belong to Allah, then why do they avoid to face the reality that no human being can be the owner of land? (23:84-85). If you admit this reality, then the produce from land will be lawful and good for you to eat, otherwise you will be moving on the footsteps of Satan who has whispered in your ears that you too can become the owner of food resources (2:168).

#### **Compensation of labour:**

It has been stated earlier that there is a difference between land and, light, heat, air, and water. The last four resources existed in their usable form whereas food has to be produced from the land at the expense of labour. At different places, the Holy Quran has elaborated in a beautiful way, that your share in the produce acquired from land is to the extent of labour you have spent in the process of production and the rest is the 'Right of Allah'. For example, you consider that you have taken land on share-cropping basis from a landlord, and when you cultivate that land, you take a part of the produce yourselves and the rest you give to the landlord (whom you consider the owner of the land). According to this rule, in farming, you take your share and give to Allah the share of His ownership. In verses 63 to 73 of Surah *Al Waqiah*, this reality has been described in a very beautiful manner. This is given below and needs full attention:

For this purpose, you just think carefully over the system according to which your upbringing growth, and development has taken place. Does all this happen according to the laws of Divine or as per the laws framed by you? For example in the cultivation of crops, how much is the role played by you and how much is played by the Divine law. You prepare the land and sow the seed. Tell us Who turns the seed into a crop? Whether you do this or Our laws do all this?

Thereafter it is said:

When the crop is grown up who protects? It is also possible that any calamity may occur and the flourishing crop is destroyed totally that you may helplessly say to each other: 'We are destroyed; we are totally deprived of everything, We are the unfortunate. Leave aside grain from the crop, our labour and seed have gone waste.'

Then just think of water on which depends not only your farming, but your own survival. Do you make the rainfall to occur from clouds or Our law of subsistence performs it?

(Clouds develop from sea-water which is so saline that it can neither be used for drinking nor for irrigation of crops.) Think for a while that if the rain water would have remained saline, what would you had done? It is strange that you do not consider such simple, straight, and clear matter to draw correct conclusion. Why don't you evaluate and appreciate the system Allah has set for growth and development.

Similarly, consider about lighted fire and the purposes it serves. How many purposes does it serve on lighting? Tell us whether conserved energy is concealed in the branches of green trees and the flames into their dry stems-latent flames in the grass veins-is your workmanship or the craftsmanship of Our laws?

Consequent to this statement of realities, it is emphasized to seriously think over the functioning of the universal machinery engaged in producing means of subsistence according to law controlled by the Divine Authority. Then think of how much is your share and how much is the share of Allah in this Divine programme? Viewed from any angle, you will draw the conclusion that in all these matters your share is to the extent of your labour, and the rest is that of the Divine system. Therefore, your rightful share in the wealth in produced (material for subsistence), could be commensurate only to your labour on it. You cannot become an absolute owner of the entire produce. All these means of production exist by themselves. These are neither made by you nor purchased by you.

These facts remind you that Allah has made them as material for subsistence for hunger-stricken people.

It means: 'In this entire business, labour is yours and the means of production are Ours. Therefore, you keep with you the share of your labour in the form of means of subsistence and give us Our share'. The question arises as to how should we consign Your 'share' to You? The reply is: 'Deliver this to those who, by themselves, are incapable of getting the means of subsistence. (56:73). 'When these means of subsistence are received by them, it is that the same has reached Us.' This reality has also been described in Quranic verses (27:21; 67:30; 80:24-32).

After its establishment the Islamic system took practical steps in the light of these Quranic clarifications and those who held the ownership of land 'free of limit and extent', started limiting (fixing the limits of) their landed property. Obviously for this purpose, the criteria should be that the land area that remains with a person will be that much which produces the quantity of the crop produce sufficient for maintenance of the producer and his family, and thereby it initiated an action plan to abolish private ownership on land.

#### **Land ceiling:**

In Surah *Al Ra'd*, it is said that an idea struck the mind of the preacher of Revolution the Holy Prophet (S): 'Whether the revolution for which I have spent my whole life, will be accomplished in my life time or not?' He replied: 'You do not bother yourself whether this will be fulfilled during this life of yours or otherwise, you have to see that this Message is publicised. It will meet its fulfilment either during your worldly life or otherwise. Don't you see how We are limiting and reducing the land and its area from the big landholders'. This is Our verdict (that their ownership on land shall be terminated), and no power on earth can invert Our verdict. Very soon We will call them to account' (13:41).

In Surah *Al Anbiya*, it is said: 'They and their ancestors got the land to produce means of livelihood. With the lapse of time they established their adverse possession. Now We are gradually withdrawing it from their hands. Our programme will get accomplished undoubtedly. They will not win over Us' (21:44). In the power achieved due to landlordism, there is an indication that it will be abolished.

This way, He has actually initiated establishment of this system in the second stage.

## **THIRD STAGE**

### **Accomplishment of the work:**

We are now entering the third and final stage of this programme. Now the Islamic State is established, and to fulfil Allah's promise of *Rububiyyat e a'alamini* (i.e. to provide sustenance material to all) has been assumed by the Islamic State.

### **Valid reason for establishing Islamic State:**

This alone was the valid reason for establishment of the Islamic State (as mentioned above). In Surah *Al Hajj*, it is stated: 'They (the *momineen*) are those who, if We establish them in power in the land, will fulfil the responsibility of establishing the system of *salat* and *zakat*.' (22:41). This graceful verse elaborates in most explicit way the justification and responsibilities of Islamic State. It is stated that the duty of the Islamic State is to establish the system of *salat* and provide *zakat*. Establishment of *Salat* system is a separate subject, discussions are restricted to "*Eeta-e-zakat*" as this is the subject for the present study. *Eeta-e-zakat* means 'providing *zakat*'. In this respect the Quran has said that the duty or responsibility of Islamic State is 'to provide *zakat*'. This point needs very careful attention. The meaning of *zakat*, generally considered, is that specific percentage of money which a rich person takes out from his wealth or assets, and the duty of the government is said to collect such money and to spend it on fixed items of expenditure. As per the common usage, the duty of the government is to collect money from people, whereas the Quranic verse (22:41), quoted above, states that the duty of the Islamic government is 'to give *zakat*'. The meaning of *zakat* taken as the specific amount a rich i.e. an eligible person (*saheb-e-nisaab*) takes out from his wealth, has not come anywhere in the Holy Quran, nor there is any mention of the items of expenditure of *zakat* (whereas the meaning of *zakat* is 'growth and development'). Therefore "*Eeta-e-zakat*" means to provide material for growth and development for mankind and thereby that responsibility of universal *Rububiyyat* and *Razzakiyat*, which Allah Himself has taken, be fulfilled. How such a great responsibility will be fulfilled has been given by the Quran in detail and with very much explicitness, and this is called '**the economic system of Quran**'.

### **Covenant with Allah:**

In this connection, first of all, it is to be understood that whosoever becomes member of the Islamic society (i.e. when he becomes a Muslim), he has to 'sign an agreement' whose wordings are: "Allah hath purchased of the Believers their persons and their goods; for theirs (in return) is the Garden (of paradise)." (9:111). That is whoever becomes member of this society, he 'vends' his goods and soul to Allah; and in lieu of this Allah grants him paradise. In practice, obviously, this transaction is done with the Islamic State (48:10), and thereby a Momin's life and possessions go under the custody of the Islamic system. In lieu of this, he gets paradisiac life in this world and the Paradise in the Hereafter; and Allah has made this promise at several places (in the Quran). Therefore, under the Islamic system, there will not be the ownership of any individual over goods which become Allah's property (24:33).

### **Variance of capability:**

The Quran accepts that different individuals possess different capabilities of earning livelihood—different as well as more and less also. The details of the subject as to how difference in capabilities of individuals develops and how this difference could be minimised are again beyond the scope of the present study. At this stage accepting the fact that difference in capabilities among individuals exists, discussions will be restricted to projecting the Quranic view point in this regard. The Quran says that due to variations in the capabilities, different affairs of the society are accomplished easily (43:32). But (it says): 'Keep the variance restricted only to this limit, and do not create economic unevenness by this.' The Quran has, therefore, explicitly explained in Surah *Al Nahl*, in connection with 'earning the livelihood' that difference exists in the capabilities of individuals. But such difference does not mean that those who possess capability of earning more should withhold their earning with them, considering it as their own property. They should return their surplus earning to those subordinates by whose cooperation and assistance their earning increased so much. People do not agree to this and say: 'How strange is this? On account of this, superiors and inferiors—all will become equal. People who say so get into self-deception that the higher capability they possessed was their own creation. This is absolutely wrong. Basically this capability is not the creation of their own, this is the gift given by Allah, and this is the one they got without paying any compensation (16:53,71).

### **Qarunism (capitalism):**

The Quran says that Qarun (whom the Book projects as a representative of capitalism) was also under the same deception when he said: 'This has been given to me because of certain knowledge I have'. (28:78). 'My material goods and wealth are by virtue of my knowledge and capability. Why should I give it to others?' The Quran says that this mentality is the main root of evil and the cause of disorderliness (39:49). Yet at another place the Book says that when a person having this kind of mentality is asked: 'Don't you feel and think that one day you have to be in front of Allah, and you will be questioned about the other pleasant gift by Him'. (102:8). Then (although he does not believe in this kind of interrogation, but for the sake of self-deception or deceiving others) he says: 'Out of my wealth, I give little in charity 'for the sake of Allah'. I am sure, in lieu of this I will get the same pleasures in the Hereafter too, what I am enjoying in this world.' The Quran says that this kind of thinking is *kufr* (unbelieving) and it results in grievous chastisement (41:50).

### **“*Quil afwa*” (“what is beyond your needs.”):**

After explaining all this, the Holy Quran has given that judgement which has solved this problem absolutely and permanently. It is said in Surah *Al Baqarah*: ‘O Prophet (S)! these people ask you that they should be informed categorically as to what share they have for themselves and what is for others in their earnings.’ It is informed: “What is beyond your needs.” (2:219). Tell them: ‘Your share is only to the extent of fulfilling your needs. The entire remaining portion is to fulfil the needs of others in need.’ Even in case when others’ need is more pressing than that of yours, then you should prefer others’ needs over yours’. (59:9).

This (*quil afwa*) command has solved the problem absolutely and forever. Due to this, there did not remain any surplus money with anybody, and when there did not remain any surplus money, then the problems and disasters rising due to economic unevenness came to an end. The difference between the creditor and the debtor, the house owner and the tenant, the landlord and the tenant, the industrialist and the labourer, and the rich and the poor ended. And thus in the words of Iqbal:

### **The land issue:**

We have seen earlier that the Holy Quran has elaborated the reality that the question of private ownership on land does not arise. This is the source of obtaining sustenance for all human beings (rather all the living beings) (55:10). Therefore the arrangement thus made should be such that this food resource should remain equally open to fulfil the needs of all needy persons. This is a gift from Allah for all human beings (41:40). And that thing which all the human beings got as gift, no one has got any right to ‘put a gate’ to it and fix up the boundaries as ‘mine and thine’ (17:20). Those, who hold up for themselves these ‘streams of sustenance’ which have to flow like running water so that the needy persons could fulfil their needs without any obstructions, they, inspite of being claimants of possessors of *Deen*, give the lie to it practically. Their prayers are thrown at their faces. It could be imagined in how much thought provoking manner the Quran has described this reality: ‘Have you noted the one who denies the *Deen*., ‘This is the person who repulses the orphan.’ ‘Neither he himself arranges nor encourages others feeding of the indigent.’ ‘He thinks that by performing prayers he is fulfilling the duties of the *Deen*’ This is self-deception. For such worshippers the result of their prayers is disaster—they are unaware of the reality of *salat*, and remain ignorant of its aims and objectives. They think that perceptual and visible exposition of rituals is *salat* they just perform these rituals, and withhold the means of sustenance which should have flown like running stream (107:1-7). Is it not giving the lie to the *Deen*? The Holy Quran has so nicely elaborated the position of land in the light of historical evidence of the people of Thamud that there did not remain entanglement of any kind.

### **Land belongs to Allah:**

To state the fact that land belongs to Allah alone, the Quran has quoted an event of the people of Thamud. It states that cattle-rearing was the means of livelihood of the people of Thamud. There were open grazing lands and water points in the surroundings, but the leaders of that nation had kept them under their individual control. Due to this, cattle of the weaker sections used to remain hungry and thirsty. Prophet Saleh (A.S.) came to them as the Messenger of the revolution. He raised voice against the oppression and violence of those chiefs who asked him as to what he wanted finally. He replied: ‘I want that as this land belongs to Allah, it is neither yours nor mine, and these cattle are also created by Him. Therefore, these animals should have freedom to graze on the land of their Allah. In what way you have the right that you fix up boundaries on *arzullah* (land of Allah) this way that His creatures cannot cross the boundaries fixed by you on His land.’ (7:73; 1164). [In the land of Madyan, an event of this kind had occurred with Prophet Moses (S.A) where the herdsmen of the tribal chiefs did not allow the cattle of weak and feeble girls to take water from the water points (28:23).] They said: ‘What should be the practical approach to this problem?’ Prophet Saleh (A.S) said: ‘This is a very simple matter. You fix up the turns of the animals irrespective of the animal belonging to whom; it should take water at its turn.’ (26:155; 91:13). The meaning of ‘fixing the turns’ itself is that this is not the personal property of anyone. This is for the benefit of everyone.

It could be noted that as to what is the meaning of Allah’s land? This is not a perception of any human mind or a theoretical human belief. This is the practical foundation of the economic system of the Quran that land is the means of livelihood for the entire mankind; it cannot become anybody’s personal property. Having theoretical belief in Allah’s land, and giving it practically under the ownership of individuals is paganism according to the Quran; it is *kufir* (unbelieving), and accusation of lie to the *Deen*. In the words of Iqbal again:

### **Opposition to this system**

An indepth study of the Holy Quran reveals that this is that economic system which the Divine revelation sets forth for the prosperity and welfare of mankind and called *Nizam-e-Rububiyat*. This is the system all the Prophet in their times have presented before their people, and the capitalists (*mutrafeen in terms of Quran*) opposed it vehemently. According to the present day terminology *mutrafeen* are the capitalists. The Quran says: ‘We have not sent any Prophet who had presented this revolutionary programme and the capitalist class of that period did not oppose it (34:34). Two things came out from the above glorified verse:]

1. The system presented by the Holy Prophets was contrary to capitalism, therefore the capitalist class used to oppose it, and.

2. The wrangle between the Divine order and the capitalistic system existed not just specific to the present age and that it has emerged spontaneously. This is in vogue right from the beginning. And the Quran says that at the same time if any group, taking up this Divine order, stands steadfast and puts in sincere efforts to push it forward, this system will meet success no matter that the capitalist forces spending any amount of money and acting with all force against it. It is stated in Surah *Al Anfal*:

The opponents of this system will spend huge amounts of money to hinder people coming towards the path of Allah. They will continue to spend their money like water in their evil efforts. But their money will serve no purpose. They will have regrets that they had wasted so much money unnecessarily. Because ultimately they will face a defeat (8:36). Spiritual leaders, religious chiefs, priests, and *ulemas* will 'eat', with great taste and pleasure, the money thus pent in raising obstacles in the path of Allah. But this will never bring to them any fruitful results (9:34). These *mutaffifeen* (dealers in fraud), who collect their own dues completely but never pay others' dues, will be removed like feathers from the path of Allah (83:1-4). This will happen when mankind will rise for establishment of '*Rububiyyat-e-a'lamini*' [(providing the sustenance universally for growth and development of mankind (83:5-6)]. At that time, the root of those people, who used to devour others' money fraudulently, will be cut off (6:45).

#### ***Al Hamdulillah* (praise for Allah):**

*Al Hamdulillah* is the first half portion of this verse. Before bringing the second half portion of this verse, that great reality may be repeated (as it was mentioned in the beginning also) that the Quran had initiated its call by *Al Hamdulillah-e-Rabbila'lameen* i.e. Allah is worthy of all praises and appreciations because of His *Rububiyyat-e-a'lameeni* (providing sustenance to all the creatures). But in the world of mankind, *His Rububiyyat* (providing sustenance) does not get established directly. This is established by human hand, and it cannot get established unless the root of those oppressors, who stand in the way like a huge rock, is cut off. Therefore, without cutting the roots of the oppressors, neither *Rububiyyat-e-a'lamini* can get established nor *Al Hamdu lillaha Rabbil a'lameen* can appear spontaneously at the tongue of man. Now look at the entire verse; it says: "Of the wrongdoers the last remnant was cut off. Praise be to Allah, the Cherisher of the Worlds." (6:45). And this was the climax of that call which arose as an inviter of that great revolution. "This is how they will proclaim the *Hamd* of Allah—the Nourisher of all humanity." (10:10).

#### **Guidance of *Wahi*:**

But this economic system of the Quran cannot be established without the guidance of Allah's *wahi*. This expression is not based just on faith, it is a sound reality and worthy of noting it. As any problem of human body is treated keeping in view its entirety, similarly the human economic problems also have to be solved keeping into consideration the mankind as a whole. Allah's *wahi* has given certain permanent and comprehensive values keeping in view the entire mankind, and by working upon them the individual as well as collective life turn beautiful and elegant. It could be said that Allah's *wahi* provides such a complete and comprehensive formula that if it is acted upon totally, will bring about expected results. If some parts (or even one part of the formula) are left over, the expected results will not come out. Same is the case with economic problem of man. If it is tried to solve a problem isolating it from other problems of life, entanglements will develop. It could be imagined that if the economic system of the Quran, the outline of which has been already presented, and according to which the responsibility of providing basic needs of every individual is taken care of by the society, if this is introduced in such a society whose members are idlers, it could be imagined then what will be the result. Or if abundant food gets into the hands of a nation which is submerged in luxuries and jovialities of life, it could be imagined as to how much disaster the abundance of sustenance will bring to them. According to the evidences of the Quran: "And how many populations We destroyed, which exulted in their life (of ease and plenty)! Now those habitations of theirs, after them, are deserted..." (28:58). Therefore no philosophy of life, no code of life, considering man a physical machine, and thinking of solving his food problem alone (leaving other problems aside), can never make the human caravan reach its destination. The Quran is a complete code of life for mankind, and the economic system is one of the facets of this code. This entire code is based on the fact that human life is not the name of man's physical body machinery; besides his body, the life contains something else also which is called human self or human personality.

#### **Human personality:**

At the present level of his life, if the self in man is made to grow and develop properly, he becomes able enough to cover further stages of evolution after his death. His personality grows and develops when he leads his life in this world as per the permanent values given by the Divine revelation. One of the permanent values is that the more he gives for the growth and development of others, the more will be the growth and development of his own personality. In this context the Quran says: "Those who spend their wealth for increase in self-purification..." (92:18). The one who gives his material goods his self grows and develops. The famous psychologist of the present age Eric Fromm describes this reality in his own beautiful way when he says: 'The aim of life should not be 'to have' but 'to be'; this thing the Quran calls as growth and development, and concentration of the human self; and that is achieved by giving the material goods to others. The goal of life is fixed as 'to be' which is contrary to 'to have'. It could be seen that as the level of human knowledge increases, truthfulness of the proclaims of the Quran come forth in a crystallized form (41:53). This has made it very clear that the economic system of the Quran is established by those persons only who believe in the values given by *wahi* and the life in the Hereafter. (This is called *iman bil aakhirat*—believing in the Hereafter).

#### ***Iman bil aakhirat* (believing in the Hereafter):**

This is the reason why the Quran has said that *eeta-e-zakat* (arrangement to provide sustenance for growth and development) can be done only by those who believe in the Hereafter (27:3, 31:4). A disbeliever of the Hereafter cannot provide

*zakat* (41:7). The matter is very clear. Whoever thinks that life is just this physical life (worldly life), and the one who spends this life pleasantly is a successful individual; for such a think how can there be any spirit of action under which he should do any hard work, to retain for himself what is needed, and to give rest of it to fulfil the needs of others. If at all such kind of spirit is created in him through some external pressure, it will remain with him for sometime as long the pressure persisted and later it will disappear from him, and he will gradually revert to capitalism. A capital-worshipper does not believe in the Hereafter. This is the reason when the Quran tells Qarun—the representative of capitalism, that he should give up that genocidal false system; in its place it suggests a system whose attribute, described by the Quran, is that from his material and wealth, he should take the share for his worldly life and also make His hereafter prosperous (28:77). And the same desire also persists in the hearts of that group which emerges as the conveyer of the economic system of the Quran and says: “Our Lord! Give us good in this world and good in the Hereafter...” (2:201). And this could be achieved by following the code of life given by *wahi* whose one facet is the economic system of the Quran. In a publication ‘*Nizam-e-Rububiyat*’ (1978, *Idara-e-Tolu-e-Islam*, Lahore) it is described in a very comprehensive and elaborate form that the economic system of communism or socialism could not meet success (nor it can be successful) because the torch-bearers of these systems neither believed in *wahi* nor in the life of the Hereafter. They did not have that foundation upon which the edifice of such a great system is constructed. Even with the Muslims too, this could become successful provided this community should have a very strong conviction in the truthfulness of the *wahi* and the reality of the Hereafter. To achieve this objective, first of all basic psychological change has to be brought in the minds of this community because at present their *iman* is nothing more than formal words and few rituals.

Links of the chain of economic system prescribed by the Quran are given above; and through them it takes the system gradually to the point of completion from the point of initiation. Obviously establishment of this system is possible in an Islamic State only. (And an Islamic State is that whose entire functioning is accomplished by remaining within the framework of the Holy Quran). Whenever and wherever an Islamic State is established, it has to take the decision keeping in view the condition of the society prevailing at that particular time, and that from which link of the chain (system) the programme has to be initiated to make the establishment of the system practically possible. Obviously superficial emotion-worshippers will insist on taking up the final stage of the programme as first and in the beginning itself and thus making the reality a poetry. Another group (within this community), which does not keep in view the complete code of life given by the Quran, will consider it totally impracticable, and (under self-presumption) will regard it as against ‘human nature’ as nowadays the veiled-supporters of capitalism generally say). Therefore it will be necessary for the torch-bearers of this system to take its final destiny.

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**END**