



ECONOMIC AND ECOLOGICAL JUSTICE IN ISLAM

THEOLOGICAL POSITION PAPER SUBMITTED FOR
"CREATION: OUR SHARED INHERITANCE"

This paper seeks to highlight pertinent principles within Islam pertaining to economic and ecological justice. It explores the dimensions of Muslim environmental and economic consciousness by focusing on its overarching concept of universal justice and the related underlying principles of stewardship, maintenance of balance and the avoidance of harm. Associated with this is the role crisis serves as a corrective measure whenever such balance is transgressed, illustrated contemporarily by the many myriad crises facing our age. The paper concludes that the distortion of economic and ecological justice within the contemporary world is best understood as an expression of the crisis of modern man; distinctly embodied by a secularized, desacralized trajectory of modern science and technology, finding its roots and origins in an increasing separation from the Divine. The solution is to Return.

The Notions of Economic and Ecological Justice in Islam and the Inner Crisis of Modern Man

Abstract:

This paper seeks to highlight pertinent principles within Islam pertaining to economic and ecological justice. It explores the dimensions of Muslim environmental and economic consciousness by focusing on its over-arching concept of universal justice and the related underlying principles of stewardship, maintenance of balance and the avoidance of harm. Associated with this is the role crisis serves as a corrective measure whenever such balance is transgressed, illustrated contemporarily by the many myriad crises facing our age. The paper concludes that the distortion of economic and ecological justice within the contemporary world is best understood as an expression of the crisis of modern man; distinctly embodied by a secularized, desacralized trajectory of modern science and technology, finding its roots and origins in an increasing separation from the Divine. The solution is to Return.

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Keywords:

Islam, usury, stewardship, environment, economic, ecological, consciousness, justice and balance.

“We have created a civilization that is in such a state of disequilibrium with the natural environment that if one takes the longer view one can assert that this civilization is *itself* the greatest weapon of mass destruction. Ecocide is also suicide.”

-- Seyyed Hossein Nasr

“I start from the belief that Islamic civilization at its best...has an important message for the West in the way it has retained a more integrated and integral view of the sanctity of the world around us... It could also help us in the West to rethink, and for the better, our practical stewardship of man and his environment in fields like healthcare, the natural environment and agriculture, as well as in architecture and urban planning.”

-- Prince Charles, Wilton Park Seminar on the Sense of the Sacred, 1996.

Introduction

We live in a time of an unprecedented convergence of crises spanning the finance¹, energy², health care³, and ultimately the environment⁴. Within this context, the intimate interlink between the economic and ecological realm has never been more apparent. As modern money essentially comes into being through lending at interest, the stupefying notion that collectively *“at any given time the amount of money owed is greater than the amount of money already existing”* (Eisenstein, 2011), ensures that if the money supply does not grow, *“then a percentage of wealth-holders corresponding to the prevailing interest rate must go bankrupt* (Eisenstein, 2011)”. Resultantly, our current financial system has no neutrality, instead *“the choice is between growth and collapse, not growth and stability”* (Douthwaite, 1999, p.28-29), bringing about a conundrum that ultimately traps the entire global economy in a trajectory of seeking *“non-inflationary economic growth—an increase in the production of goods and services ... [and] the relentless conversion of life into money”* (Eisenstein, 2007, p.269).

An infinite, exponential growth on a limited planet does not add up. If modern money has *“crisis and collapse built into its basic design”*, for the very reason that it *“seeks interest, bears interest, and indeed is born of interest”* (Eisenstein, 2010), then at some stage *“the progressive conversion of nature into products, people into consumers, cultures into markets and time into money* (Eisenstein, 2012)” has to stop. Yet whilst sound logic dictates that such growth would eventually have to come to an end, a more pertinent question would be at what cost?

Richard Heinberg, Senior Fellow of the Post Carbon Institute, states that the era of *“growth is over because of a convergence of three factors—resource depletion, environmental impacts, and systemic financial and monetary failure”* (Heinberg, 2011). Arriving at the gradual exhaustion of the remaining supplies of accessible petroleum, the onset of “Peak Oil⁵”, depletion of over fifty percent

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¹The fragility of the global financial system is illustrated by impending hyperinflation, currency collapse, and depression waiting for the day when the American dollar can no longer be sustained (Eisenstein, 2007).

² Peak Oil and the dependency of all aspects of our economic infrastructure and food supply on fossil fuels is a significant challenge when one considers that no conventionally-recognized alternative energy source can possibly hope to replace oil and gas any time soon (Eisenstein, 2007).

³ Recent times have seen an epidemic rise of autoimmune diseases; heavy metal poisoning, electromagnetic, chemical, and genetic pollution. These factors aligned with the degeneration of the modern diet, the toxicity and impotence of most pharmaceutical drugs indicate more than a significant cause for concern (Eisenstein, 2007).

⁴ Climate change, global warming, desertification, coral bleaching, tree death, topsoil erosion, habitat destruction, irreversible loss of biodiversity, toxic and radioactive waste, PCBs in every living cell, swaths of disappearing rainforests, dead rivers, lakes and seas, increasing slag heaps and quarry pits all point to the fact that the planet the next generation will inherit will be very different to one we currently live on (McKibben, 2011).

⁵“Peak Oil” is often misunderstood to refer to the total exhaustion of petroleum resources. In fact it signifies the period when the production of oil achieves its maximum rate before beginning its inevitable decline. This peaking and decline of

of the world's fisheries, destruction of rain forests, acidifying oceans, encroaching mass extinction of species, threatened food chains and rapidly changing climate patterns; we are rapidly reaching an impasse in our ability to furnish more economic growth.

As recognition dawns that the inherent "unsustainability" of our economic paradigm is premised on seeing nature as separate to ourselves, reducing it into an infinite reservoir of inputs that fuel an insatiable growth; the former head of the United Nations Development Program, James Gustave Speth, asks what he calls the big question, "*How can the operating instructions for the modern world economy be changed so that economic activity both protects and restores the natural world?*". Instructively, in answering his own query, he draws inspiration from an unexpected source, saying "*the potential of faith communities is enormous*" (Speth, 2008).

Justice through Holistic Balance

The thirty-year update on perhaps the most famous book on the issue of sustainability, *Limits to Growth*, commissioned by the global think-tank, the Club of Rome, states that the necessary change required to deal with our environmental crisis is "*a change advocated in nearly every religious text, a change not in the physical or political world, but in people's heads and hearts—in their goals.*" It was in that spirit that the late economist E.F.Schumacher (1989) said, "*We need the courage as well as the inclination to consult, and profit from, the 'wisdom traditions of mankind'*".

Consulting the Islamic tradition, it is rare to find any other sacred scripture that speaks about nature as much as the Qur'an (Kamali, 2010). Its core theme for its preservation being the enjoining of Justice through the maintenance of proper balance:

"We sent Our Messengers and revealed through them the Book and the Balance so that Justice may be established amongst mankind."
[Qur'an: 57:25]

The Arabic word for Justice, *Adl*, is mentioned fifty-three times in the Qur'an and has been defined by lexicologists as literally meaning to place things in their proper balance in a manner that eliminates all excesses and disparities. It is this role of balance that has been said to be the overarching universal principle that governs the metaphysical discourse of Muslim environmental and economic consciousness (Brown, 2013). The Qur'an articulates such balance as being concerned with the equilibrium of all "systems", be they geological, physiological, or even spiritual; balance considered to be the original state of both the spiritual and natural world:

"As for the earth, We have spread it out, set firm mountains upon it, and made everything grow there in due balance."
[Qur'an: 15:19]

Islam posits the apportioning of such balance as serving the key mandate of justice:

"and measure with a just balance (*al-qisṭās al-mustaqīm*)."
[Qur'an 26:182]

production has already been observed in thousands of individual oilfields and in the total national oil production of many countries including the U.S., Indonesia, Norway, Great Britain, Oman, and Mexico (Heinberg, 2011).

Primordial Archetype of Stewardship

The Qur'an's mandate of balance is aptly illustrated through the archetypal examples of the Prophets and Messengers of God, embodied from the outset through the primordial example of Adam. The Qur'anic story of Adam's 'fall' exhibits subtle, yet marked differences, yielding profoundly different theological implications to its Biblical counterpart⁶. In essence, it states Adam's primary role as being that of a steward (*khilāfah*) or trustee on earth, a role expected to be undertaken by all of his progeny, it is for the completion of that function that his descent takes place:

"And [mention] when your Lord said to the angels, "Indeed, I will make upon the earth a steward."

[Qur'an 2:30]

Notably the Qur'anic story of the origins of humanity takes place in the 'heavens' (lit. The Garden) and yet states that it will be on *earth* that the stewardship of Adam will be manifest. This is relevant, for when the angels sensing an inherent disposition of man to incline towards evil, seek to question this role, the Divine response is categorical:

"They (the Angels) said, "Will You place upon it one who causes corruption therein and sheds blood, while we declare your praise and sanctify You?"

God Said: I know that which you do not know.

And He taught Adam the names - *all of them*."

[Qur'an 2:30-31]

With the Qur'anic statement that Adam's (and by extension his progeny) being taught all of the "*names*" is intimately linked to the function of his (and their) stewardship, it is imperative to understand what these "*names*" constitute. Accordingly, broad consensus amongst Muslim scholars posits these "*names*" to be the *Divine Names of God*, representing His attributes that are continually manifest in a theophany of unfolding creation (Brown, 2013). In this light, Adam's descent to earth is not seen as a "fall" at all, but as an ascension in the realization of his stewardship, for it is on earth that the "theophany of divine disclosure" takes place, being therein that Adam's stewardship can be completed (Shaghouri, 2010). Essentially the Qur'anic implication is that Adam's stewardship is premised on his coming to see all of natural phenomena as being signs of God revealing Himself, that there be no inner division and opposition to what he sees, entailing a simultaneous witnessing, acceptance and submission to God's Names of Beauty (*jamāl*) as well as to His Names of Majesty and Rigor (*jalāl*). The inner beholding of divine balance in action:

⁶To elaborate, the Qur'an affirms Adam as eating the forbidden fruit, but in a state of forgetfulness, not of willing disobedience (i.e. sin). This is because orthodox Islamic theology posits "sins" as an impossibility with regards to the Prophets, seeing their persona as part of the message, with doubt in the former justifying doubt in the latter. Likewise Eve is not placed as a temptress but rather it is Satan who is seen as the whisperer, inciting them both to eat forbidden fruit by implying that fruit from the tree would grant ever-lasting life in Paradise. The "slip" of Adam is thus understood to be one arising out of avidness to reside in paradise in a state of beatific vision of God, the blameworthy aspect being relegated to that of his self-concern i.e. his planning for himself, despite awareness that God was already taking care of his intimate needs. The Qur'anic narrative thus shows Adam eating the fruit, his nakedness being revealed and awareness of his "slip" dawning, resulting in him asking for forgiveness. Crucially his descent to earth is thus not seen as a punishment, instead it is a completion of his role as a steward, for God's immediately forgiving nature is displayed, as the Qur'an says - God is most forgiving, most merciful [Qur'an 39:53]. Accordingly there is no space for the catholic doctrine of 'original sin' and 'redemptive sacrifice'.

“Wheresover you turn, there is the Face of God.”
[Qur'an 2:115]

It is only in this state of wholeness and internal balance that Adam and his progeny can come to embody the completeness of stewardship, described by the famed prophetic tradition as being “*to worship God as though you see Him*”⁷. By positing such mystic vision as the essential goal of holistic stewardship in Islam, the Qur'anic manifesto is readily apparent: inner harmony is an essential requisite to outer harmony; environmental activism without inwardly directed spiritual activism is putting the cart before the horse. Inner balance must precede and accompany outer balance, there exists no division between the two.

Sacralization of Nature

Whilst Islam cites the fruit of diligent spiritual endeavour as the aforementioned mystic vision of “*seeing God*”, it also indicates this as a special state of presence, given to someone who “has a heart, who listens attentively, and is a witness.”⁸ Attributes of which have interpenetrative meanings; a “heart” being the comprehending faculty towards deeper meanings inherent and “listening” and “witnessing” being qualities of attentiveness that arise out of presence, appropriately termed *Huḍūr* or wakefulness in Islam (Brown, 2013). The implication being that such vision⁹ is only reflective of the order of reality, the inevitable result of being truly present with one’s inward and outward faculties; plainly put, God is already manifestly present, it is we who are veiled.

Thus Islam does not allow for a nature that is separate, and instead posits a sacralisation that is all-encompassing, one that is both *in*¹⁰ and *of*¹¹; denoting both immanence and transcendence, without being pantheistic¹². By extension, it precludes the current notion of nature being objectified into a

⁷See: famous Prophetic saying (Hadith) referred to as the *Gabriel Hadith*, narrated to Umar ibn al-Khattab [Sahih Muslim, 1.37: Hadith 8].

⁸[Qur'an 50:37].

⁹It is noteworthy that parallel articulation of beholding an essential unity and one-ness throughout the natural world across different religious traditions shows a descriptive similarity that makes it hard to assert such mystic experiences as being artificially constructed.

¹⁰By *in* is meant that aspects and events in the physical environment, literally constituting the “horizon” of one’s vision come to manifest in their collective and individual sense the *tajallī* (manifestation) of God’s names and attributes, literally the message that He is the Truth. As the Qur’an says: **“We will show them our signs on the horizons and in their very selves until it becomes clear to them that He is the truth”** [Qur'an 41:53].

¹¹By *of* is meant the understanding in Muslim tradition that otherwise inanimate objects are imbued by God with a “type” of “awareness” or consciousness relative to them. Thus the Qur'an posits that nature is not only a source of remembrance of God, but is *in itself* engaged in remembrance of God. As the Qur'an says: **“And there is not a thing except that it exalts [God] by His praise, but you do not understand their [way of] exalting”** [Qur'an 17:44]. By way of further confirming this the Islamic Hadith tradition of Prophetic sayings abounds of narrations of supposedly inanimate objects such as rocks, pebbles, trees and flora and fauna all being heard by the Prophet and his companions as glorifying God (Brown, 2013).

¹²The English word “pantheist” was first used by John Toland (d. 1722), who in identifying himself as a pantheist taught that the cosmos and God were identical and, thus, in due course the term “pantheism” came to serve as a proper noun for the belief that all is God, etymologically derived from the Greek words *pan* meaning “all” and *theos* meaning “God. Islamic ontology rejects pantheism’s assertion that God and the cosmos are united by their substance, as it posits that God’s

“container for raw materials waiting to be transformed into inputs for commodity production” (Shiva, 2011).

The conceptual separation and objectification of nature could never have been compatible with Islam, because in itself, it arose out of rejection of faith. The shift which saw Nietzsche’s “Death of God¹³”, arrival of ‘Man¹⁴’ and early articulation of the ‘Scientific and Technological Program¹⁵’, may have been called the Enlightenment, but from a faith perspective it was anything but. Paradoxically, the rationalizing impulse that was intended to liberate modern man from the tyranny of faith in myth and superstition and their embodiment in the objective world, is also responsible for reducing man and nature to the status of that objective¹⁶. As Murray (2004, p.15) says *“the promise of liberation in the Enlightenment could be said to have led to a new entrapment – a myopic intellectual inquiry that provides only certain types of answers and neglects other forms of inquiry that science, narrowly defined, might not understand or have the capacity to address.”*

Following the “enlightenment”, nature was first converted into “resources”, then into property, and ultimately into money. A process that eventually entailed that *“the relationship of people to nature was transformed from one based on responsibility, restraint, and reciprocity to one based on unrestrained exploitation”* (Shiva, 2011). The result as embodied by statements from Yale Professor William Nordhaus¹⁷ and Oxford economist, Wilfred Beckerman¹⁸, was that “bankrupting the earth” would come to make economic sense.

absolute transcendence does not allow for His Essence to be identical with that of His creation. Such transcendence does not preclude His immanence, in that He is simultaneously the sole Creator and Sustainer of all that exists. With all created existence contingent and subject to nonbeing, beginning, and ending except through His Creative Act, the only *absolute existence* is understood to be God’s alone. Thus, God in Islam is understood to be simultaneously transcendent and immanent. This is to be taken note of by environmental activists who advocate criticism of the stewardship model of creation care (that advocated by Judaism, Christianity and Islam) on the premise that it separates God from the natural world as a sort of ‘absentee landlord’ (Fox, 2015). Such thinking is misplaced; God’s creation is continual, divine activity pervades the natural order, hence He is never separate from what is, whilst not entailing He is it.

¹³Readings of Nietzsche’s works indicate that this was not an attempt to say God does not exist or that “God dies” but was instead a metaphorical assertion that God as understood in Western Europe was culturally, historically, and/or sociologically no longer relevant. As such, his primary concern was historical, that of demarcating a new epoch in human existence; saying less about God, or of a conception of God, and more about culture and history. In that light Nietzsche’s comments are an admission that effectively presupposes the effectiveness of the ‘rational’ assault on religion as having permanently altered the direction of those societies, thereby creating a historical landmark after which things would never be the same again, a landmark he chose to refer to as being that of God dying.

¹⁴“Man is the measure of all things: of things which are, that they are, and of things which are not, that they are not,” as quoted in Theaetetus by Plato, section 152a.

¹⁵Eisenstein cites the modern “myth” of man as being two parallel “mythical” stories: a Scientific Program promising complete understanding and a Technological Program promising complete control. Together, in essence, these Programs encapsulate the defining myth of our civilization, namely that: *“Science will find an answer and Technology will find a way.”* (Eisenstein, 2007)

¹⁶At its root, the Scientific Method assumes that there is an objective universe “out there,” that we can query experimentally, thus ascertaining the truth or falsity of our theories. With nature being a self-subsistent entity that can be encapsulated exhaustively in the quantitative formulae of natural sciences, this then leads into other key assumptions of which reductionism and determinism are among the key components.

¹⁷“Agriculture, the part of the economy that is sensitive to climate change, accounts for just three percent of national output. That means there is no way to get a very large effect on the US economy.” From: William Nordhaus, *Science* (September 14, 1991), p. 1206.

Maintenance of Balance

If in contradistinction to seeing nature as separate, it is instead seen as being permeated with the signs of God, essentially being the unfolding *Creative Act* of God Himself, then accordingly the maintenance of such harmonious balance becomes the imperative of faith based stewardship¹⁹.

**“And the heavens He has lifted and placed the Balance; that you not exceed the Balance.
So establish just measure and do not upset the Balance.”**
[Qur'an 55:7-9]

As the command *"do not upset the Balance"* implies, Islam states that the intricate balance within nature is inherently disruptable, which is where the key responsibility (*amānah*) of stewardship (*khilāfah*) to maintain it arises. Islam sees nature as a cosmic book, the word *"Āyāt"* refers not only to Qur'anic verses, but to natural signs within the cosmos, implying that both have instructive qualities required to be reflected, deciphered and acted upon (Nasr, 1997, 94-95).

**Most surely in the creation of the heavens and the earth and the alternation of the night
and the day, and the ships that run in the sea with that which profits men, and the water
that God sends down from the clouds, then gives life with it to the earth after its death
and spreads in it all animals, and the changing of the winds and the clouds made
subservient between the heaven and the earth, there are “signs” (lit. *Āyāt*)
for a people who understand.**
[Qur'an 2:164]

Qur'anic narrations abound with demonstration of such heartfelt reflection, prominent of which is the story of Prophet Solomon who in happening upon an ant colony and hearing it communicate, is inspired to pray to God in gratitude:

**“Till, when they came upon a valley of ants, an ant exclaimed: “O you ants!
Get into your dwellings, lest Solomon and his soldiers crush you without being
aware!” Thereupon (Solomon) smiled joyously at her words, and said: “O my Sustainer!
Inspire me so that I may be grateful for those blessings of Yours with which
You have graced me and my parents, and that I may do what is right that will
please You; and include me, by Your mercy, among Your righteous servants!”**
[Qur'an 27:18-19]

Thus the Qur'anic portrayal of nature is one of a repository for the glorification of God, a gift of sustenance, whose sacrosanctness demands attention and discernment to the messages within. By way of further guidance, the Qur'an itself is replete with illustrative analogies of nature implying a

¹⁸“Even if net output of agriculture fell by 50 percent by the end of the next century, this is only a 1.5 per cent cut in GNP.”
From: Wilfred Beckerman, *Small is Stupid: Blowing the Whistle on the Greens* (London: Duckworth, 1995), p. 91.

¹⁹[Qur'an 55:7-9]

deep interconnectedness with all that exists²⁰. From “fecundating winds” that carry pollen to produce blossoms being indicative of God’s divine mercy, to the oft-mentioned theme of rain giving life to barren land as illustrating God’s bringing dead hearts back to life; natural phenomena are consistently posited a source for revelatory communication, revealing both what is right and what is wrong, highlighting the deeper meaning behind the role of crisis.

Stewardship and Crisis

Stewardship in Islam is determined in order of ranks of responsibility, with accountability being commensurate to what God has given:

“It is He Who has made you Stewards of the Earth: He has raised you in ranks, some above others: that He may try you in the gifts He has given you.”

[Qur'an6:165]

Therein lies Islam’s essential instruction for leadership to be construed in the context of service, with the greater the opportunity for service, the more being expected with regards to leadership; as the Prophetic saying illustrates, *“The Leader of a People is the one who serves them.”*

In this light, if the service of just stewardship is to maintain a divinely disposed balance, then accordingly, to transgress the balance is to do injustice, the outcome being corruption:

“Corruption has appeared on the land and in the sea because of what the hands of men have wrought. This is in order that we give them a taste of the consequences of their misdeeds, that perhaps they will return (to God).”

[Qur'an30:41]

As the Qur'an indicates, crisis serves a redemptive purpose, calamities imply a deeper wisdom: *that we return back to God*. Islam’s message is that crisis followed all the way through, and mindfully taken heed of, reveals itself to be nothing other than the ‘hidden grace’ of God – redirecting one to the One. Given this framework, the myriad crises of the modern age instead of heralding deepening misery against the physical and social limits of growth, reveal themselves to have potentially another purpose; that of propelling us collectively into a new direction, the way of the “Return”.

Age of Return

If collectively we may be said to have arrived at an *Age of Return*, then opportunity exists for our creative energies to be realigned to that of ‘souls journeying to God’. In such direction, *mercy*

²⁰The following Qur’anic verses illustrate this interconnectedness: Qur’an 80:24-32 (“Let man consider the food he eats! We pour down abundant water and cause the soil to split open. We make grain grow, and vines, fresh vegetation, olive trees, date palms, luscious gardens, fruits, and fodder: all for you and your livestock to enjoy.”) Qur’an 25:48-49 (“It is He who sends the winds as heralds of good news before His Mercy. We send down pure water from the sky, so that We can revive a dead land with it, and We give it as a drink to many animals and people We have created. And He is the One who sends the winds bearing glad tidings before His mercy. Thus do we send down, from the sky, purifying water, that We may give life thereby to a lifeless habitation, and [from which] We give drink to some of what We have created—including cattle and many people.”); Qur’an 32:27 (“Have they not seen that it is We who drive the water to the barren land, bringing forth thereby crops from which their cattle and they themselves eat?”); Qur’an 79:27-33 (“Are you humankind amore prodigious creation than the heaven? He [alone] built it. He raised its height and leveled it. And He darkened its night and brought out its morning light. And the earth, after this, He [alone] spread. He brought from it its water and its pasturage. And the mountains, He [alone] anchored [them—all as] enjoyment for you and for your cattle [for a time].”).

becomes the operative basis of being, humility the way of action and greater symbiosis with the earth and its life systems the resultant effect. The energy of such activism is that of redemptive love, not seeking to further victimize the victimizers, no longer turning the oppressors into the oppressed, but peaceful reconciliation with all, both inner and outer.

The servants of the Merciful are those who walk humbly on the earth, and who, when the foolish address them, reply, 'Peace';
[Qur'an 25:63]

In such a spirit of mercy, humility and peace, solutions can be facilitated through the 'effortless effort'²¹ of grace. Facilitating such a 'return', money, for example, can be redesigned in a manner that reinforces the principle that by enriching the world we enrich ourselves; likewise science and technology can be restored to their purpose of furthering nature's balance in the creation of new forms of beauty. The following sections of this paper outline various pointers within the economic and ecological realms that can be focussed on to aid and abet this process.

1 - Opposing Usury

Amidst realization that the current financial system is unsustainable precisely because it has been founded upon usury/interest²², it is increasingly becoming clear that there was no accidental purpose in nearly all the major world religions proscribing it²³. The definitive Qur'anic verse against interest is:

"Those who consume interest cannot stand except as one who stands being touched by a Devilish touch into insanity. That is because they say, "Trade is [just] like interest." But God has permitted trade and forbidden interest. So whoever receives an admonition from his Lord and desists may have what is past, while his affair rests with God...God blights interest and gives growth to charity...O you who have believed, be mindful of God and give up what remains [due to you] of interest, if you be believers. And if you do not, then be informed of a war from God and His Messenger. But if you repent, you may keep your principal – Oppress not and you will not be oppressed."
[Qur'an 2:275-279]

²¹ Implying taking the means or showing activism, without the associated "tiredness" or 'sense of effort' of being attached to and outcome or result. Such 'detached activism' is the way of one who knows that God is already in charge.

²² The demarcation between Usury and Interest is historically at least, a false one. The papal position before Henry VIII's 1545 "*An Act Against Usurie*" was that usury was the sin of any amount of interest charged on a monetary loan. This was in keeping with early scholastic theologians of Christendom such as Thomas Aquinas who saw usury as an abuse of the natural essence and function of money. Thus the allowance for 'non-usurious' rates of interest was a later development introduced by the moral relativism advocated by Christian reformists such as Calvin (1509–1564) and Luther (1483–1546) and eventually impacted by the Church of England. This paper supports the pre-reformist position in considering usury and interest alike and uses the terms interchangeably with no difference intended, except where interpretative difference occurred historically, in which case the relevant distinction will be made explicit.

²³ A cursory glance across the Hindu, Buddhist, Greek, Judaic, Islamic and Christian traditions, reveals this, with the difference only being in the degree of prohibition (McIntosh, 1998).

Interestingly, this verse could be said to allude to the four dominant features of interest that have become especially manifest today, namely:

- (a) Scarcity ("*touched by a Devilish Touch*") –The 'Devilish touch' or that of being "*threatened with poverty and urged to immorality*" [Qur'an, 2:269] affirms the old Wall street saying that the "financial markets are driven by two powerful emotions –fear and greed." Greed and fear make sense in a context of scarcity, and yet "*for a bank-debt-based fiat currency system to function at all, scarcity must be artificially and systematically introduced and maintained*" (Lietar, 2001, p. 47). The result is an epidemic of mental illness and emotional distress that has gripped much of the modern world²⁴.
- (b) Distortion of Trade ("*God has permitted trade and forbidden interest*") –The paradigm of fair trade is distorted when coupled with interest. Today's trade liberalisation and IMF/World Bank/WTO policies have created a world where the largest 100 economic entities consist of 51 corporations and 49 countries (Anderson & Cavanagh, 2000). There is no surprise then, within this dynamic, to see monopolistic lines of supply and distribution contribute to the Wal-Mart phenomenon²⁵.
- (c) Ecological destruction ("*be informed of a war from God*") – Islam equates the practice of usury to a 'War against God'; interestingly this is the only such instance in the Qur'an of the use of such terminology. War is a strong word and yet Thomas Greco mentions that the dual imperative of debt and growth built into our current financial system "*creates a Hobbesian war of 'all against all' as...this not only causes gross inequalities and social strife, but it also drives the destruction of our physical environment.*"(Greco, 2009, p.54).
- (d) Structural Oppression ("*oppress not and you will not be oppressed*") – Scholars such as Dr.Margrit Kennedy have consistently demonstrated that interest structurally redistributes wealth from a large majority to a small minority (Kennedy, 1995)²⁶. This inherent bias leads to three individuals having more wealth than the combined GDP of 48 countries²⁷, and 2 percent of the world owning 51 percent of the world's assets in contrast to the poorest 50 percent owning just 1percent (Davies, 2008). These effects are most manifest in the developing world, as today's European Cow has more daily income than 75% of Africans²⁸.

²⁴Renowned psychologist Oliver James, in his bestselling book *Affluenza*, introduces what he refers to as a modern psychological virus primarily sweeping through the English speaking world since the 1970s. The symptoms of those suffering from this "virus", he lists as being obsessive, with envious, greed-driven tendencies, with twice as much of a likelihood to be suffering from anxiety, depression and other addictions than people in other nations. In his subsequent book entitled *The Selfish Capitalist*, he argues that the epidemic of mental illness and emotional distress can be traced back to policies that have aided the usurious world, policies he refers to as "selfish capitalism". Seemingly confirming the Qur'anic statement: "Those who consume interest cannot stand except as one who stands being touched by a Devilish touch into insanity" [Qur'an, 2:275].

²⁵Wal-Mart dominates the global trade industry, ranking as the 33rd largest economy in the world, being China's fifth largest trading partner, ahead of the UK, Russia and Germany. [See note: 54 for more details]

²⁶For further details please see: <http://www.zoupic.com/tag/wealth-distribution/> [Accessed 28 April, 2015]

²⁷See: <http://www.corporations.org/system/top100.html>[Accessed 28 April, 2015]

²⁸In 2005, World Bank chief economist Nicholas Stern estimated that on average each European cow receives \$2.50 a day in government livestock and dairy subsidies while 75 percent of African people lived on less than \$2 dollars a day.

In light of the above factors it is essential that Muslims and others have a unified voice in opposition to usury and accordingly faith-inspired discourse seeking consensus against interest should be revived, especially in light of contemporary realities.

2 – Rethinking Money

Given the determining role of interest, it is important to consider alternative monetary systems that structurally eliminate it. For as the history of the Catholic Church²⁹ demonstrates, laws and admonitions against interest are ineffective if its structural necessity remains present within the financial system. Amongst the most pernicious effects of interest is that in opposition to the laws of generosity, in that it directs the flow of wealth away from the one with the greatest need, towards the one with the greatest wealth already. In contrast, the Islamic injunction of *Zakāt*, amongst the five pillars of Islam, does the opposite. It entails that a percentage³⁰ of wealth held above a certain minimum threshold (called the *Nisāb*³¹) is given by the 'wealthy' (possessing above the *Nisāb*) to a category of poor and needy (below the *Nisāb*) on a lunar basis. In its structural function it thus serves as the antithesis to interest, providing a sort of mandatory wealth redistribution that prevents the type of wealth polarization brought about by a usurious economy³². Historically, when applied and governed effectively within a local remit, *Zakāt* has been shown to demonstrate remarkable effectiveness as a poverty alleviation tool³³.

In parallel application to *Zakāt*, more contemporary times have seen the introduction of negative interest money bearing demurrage charges³⁴, effectively enforcing costs associated with money's ownership. Such currencies have been empirically found to reverse the effects of interest by

²⁹Various Christian Councils over the centuries, such as The Council of Nicaea (325 A.D), The Council of Charlemagne (768–814 A.D), The Second Lateran Council in Rome (1139 A.D) and The Council of Vienne(1311A.D), have all in various capacities denounced usury, prohibited its practice and required restitution from those who practiced it. This was all consistent with early Christian Scholastic thought such as Saint Anselm and Saint Thomas Aquinas who equated usury to theft and of being a double charge, the latter specifically stating that Time (as value to money) is not a commodity that anyone can sell.

³⁰Generally speaking three rates of *Zakāt* apply depending on types of assets: financial assets, receivables and tradable goods are at 2.5%, rain fed natural agricultural products are 10% and those extracted through technology and animal power are 5%.

³¹*Nisāb* is the legal term used to describe the minimum amount of accessible surplus wealth that one must possess in order to be liable for paying *Zakāt*(having less than the *Nisāb* would allow one to receive *Zakāt*). It is designated in modern measurements to be approximately 84.9 grams of gold and 592.9 grams of silver, or their cash equivalent.

³²America, purportedly the world's richest nation state, has fewer than 7,500 individuals collectively controlling "almost 75 percent of the nation's industrial (nonfinancial) assets, almost two-thirds of all its banking assets and more than 75 percent of all insurance assets (Dye, 2014)."

³³Narrations from the time of Umar bin al Khattab (13-22H) and Umar bin Abdul Aziz (99-101H) indicate that poverty was almost entirely eliminated in significant regions during their reigns, for *Zakāt* collected was not disbursed due to a lack of recipients.

³⁴Silvio Gessel, the noted Economist who initially proposed demurrage currencies as "free-money" (*Freigeld*), foresaw that it had potential to spark a profound change in attitudes towards money, he writes: "No one keeps, or can keep, reserves of money, since money is under compulsion to circulate. But just because no one can form reserves of money, no reserves are needed. For the circulation of money is regular and uninterrupted." (Gessel, 1906)"

creating an incentive to invest in assets which lead to longer-term sustainable growth, thus opposing current economic rationale that discounts the future and places immediate gains ahead of longer-term concerns³⁵. Perhaps the best known example of such currencies was introduced in 1932 in the town of Worgl, Austria. The Worgl experiment involved a form of currency known as stamp scrip, called so because it required a monthly stamp costing 1% of its face value to be affixed in order to remain valid. With accumulation of such wealth being burdensome, intense economic activity was generated in the town causing the unemployment rates to plummet, public works to be completed before time, all in defiance of the deep depression afflicting the rest of the country, resulting in the experiment being called the "*Miracle of Worgl*". Illustratively, the "miraculous" Worgl currency was outlawed in 1933 at the behest of a threatened Austrian National Bank.

It is clear that scope for alternative currencies and complementary monetary systems will play an increasing role as the collapse of various national currencies all linked to a supranational American dollar face up to its almost inevitable hyperinflation accompanying an unsustainable national debt. In its place it is essential that resilient local economies are built up using negative-interest currencies, autonomous localized *Zakāt* operators, local exchange trading systems (LETS³⁶), mutual credit systems, time-based currencies³⁷, alongside other complementary initiatives.

3 - Facilitating Community

In reminding us that a proper community is a commonwealth, Wendell Berry (1992) states that "*The answer to the present alignment of political power with wealth is the restoration of the identity of community and economy*". Echoing his words, the recent financial crisis that witnessed gigantic, mega-trillion "bailout" packages raised from public money given to the very banks at the root of the problem, make evident that any viable economic solution must emerge as a community-rooted mass movement capable of operating in an autonomous manner independent of the financial system. It is in view of pursuing this independence that socio-economic activists such as *Robert Swann, David Korten, Wendell Berry, E.F.Schumacher* and *Noam Chomsky* advocate for local, community-orientated, decentralised, democratic, bioregional economies able to produce "*from local resources, for local needs*" (Schumacher, 1989). The aim therein is to minimize the effects of

³⁵Diwany (2003, p.13) and Eisenstein (2008) illustrate how the exponential nature of future cash flow discounting indicates that "it may be more in our 'rational self-interest' to liquidate all natural capital right now—i.e., cash in the earth—than to preserve it for future generations." As Eisenstein (2008) says, "After all, the net present value of an eternal annual cash flow of one trillion dollars is only some twenty trillion dollars (at a 5% discount rate). Economically speaking, it would be more rational to destroy the planet in ten years while generating income of \$100 trillion, than to settle for a sustainable level of \$3 trillion a year forever."

³⁶Initially conceived of in 1983 by Michael Linton, hundreds of local exchange trading systems (LETS) have taken root around the world. Rather than issue commercial paper or seek short-term loans from banks, participating businesses and individuals create their own credit on the basis that each produce something that the other needs, all of which are kept tally of by a local credit-clearing cooperative. Such systems could use something as simple as a tally of points or an actual alternative currency. Amongst the latter, the most famous is the Swiss WIR currency which trades in a volume of over a billion Swiss francs. Economists such as James Stodder (2005) and Bernard Lietaer (2001) highlight how such systems through bypassing the banks allow for greater exchange activity during times of economic downturns, shielding participants from macroeconomic fluctuations.

³⁷Time-based currencies (often called "time banks") allow for mutual credit systems of labor, energy, and time; offering great promise without needing huge changes in economic infrastructure. In our contemporary atomized societies, the traditional ways of knowing who has what to offer have broken down; time banks not only generate the kind of economic and social resiliency that can sustain in times of turmoil, they can help restore community.

modern day market economics that effectively prioritize *"Profit over People"* (Chomsky, 1999) and to allow for the transformation of *"phantom wealth to real wealth"* (Korten, 2010) through ownership of land, natural resources, industry and the facilitation of credit all being localized within the remit of community. Within such a remit, new voices within the Islamic world have also begun to emerge, calling for ways of old to be applied afresh. In a position paper speaking about the *"Revival of the Islamic Gift Economy,"* Dr. Adi Setia of the University Technology Malaysia, proposes the *'Islamic Gift Economy'* as being: *"an integrative Islamic economic system that is autonomous and can stand and prosper on its own ethical and economic principles while in constructive engagement with current neo-liberalism, instead of one that is co-opted, wittingly or unwittingly, into the mainstream, free-market capitalist system"* (Setia, 2011). To this effect, he argues for establishing:

1. Decentralised community investment companies, focusing solely on profit sharing modes, based on direct people to people (P2P) micro-investments.
2. Decentralised community depository companies, focusing solely on security provision, providing safety deposit, storing and warehousing services for a reasonable, fair fee.
3. Community payment systems, focusing on payment clearing and netting off services for facilitating trade and commerce, money transfers, and offering debit cards and checking services.
4. Community-based mutual insurance systems to spread local community risk.

Such initiatives rooted in localism can be further supported and complemented by similar endeavours such as community currencies, mutual credit systems, public co-operative interest-free banking, community land trusts³⁸, community supported agriculture, localized crowd funding and investing, and open community markets. Importantly, such myriad and complementary efforts can only successfully function against the backdrop of an ethics based discourse articulated by theologians, academicians and scholars, all with an intention to actualize a world of right livelihood for the common good.

4 - Preserving the Commons

The imperative of perpetual growth implicit in interest is driving the relentless conversion of the world; its land, seas, forests and wildlife into money. As Eisenstein (2011) says, *"to make new money to keep the whole system going, we have to create more 'goods and services'. The principal way of doing so is to begin selling something that was once free. It is to convert forests into timber, music into product, ideas into intellectual property, social reciprocity into paid services. Abetted by technology, the commodification of formerly nonmonetary goods and services has accelerated over the last few centuries, to the point today where very little is left outside the money realm ...It is why drinking water³⁹ has been the number-one growth category in beverage sales."*

³⁸These innovative structures alongside Shared Equity ownership can also provide a solution to the current problem of affordable housing, which too are caused by our interest based financial system (NEF, 2003).

³⁹During the 'Water Wars' fought in Bolivia in 2000 and 2005, Crane and Matten (2010) state that the Bolivian government granted monopoly rights to a private water corporation in the now infamous Law 2029 which ensured that "people were not allowed to use water for free out of their wells or even to collect rainwater" (2010, p. 86). Similar events of unrest across the world, including the recent crisis in Iraq, Syria and the Middle East, can be traced back to the scarcity, privatization and commoditization of this vital resource.

See: http://e360.yale.edu/feature/mideast_water_wars_in_iraq_a_battle_for_control_of_water/2796/ [Accessed 29 April, 2015]

Today forms of natural capital barely known to have existed have become private property as multilateral agreements such as the International Property Rights (TRIPS⁴⁰) have effectively forced developing countries to extend property rights to practically everything, inclusive of indigenous seeds and plants⁴¹, thereby impacting agricultural practices that two-thirds of the world relies upon for their livelihoods (Shiva &Holla-Bhar, 1996). Today six corporations own 70% of patents on staple food crops (Action Aid, 2004) and private companies own everything from the electromagnetic spectrum (Crandall, 2008), to sequences of genetic DNA(Kennedy, 2002), and, even the earth's capacity to absorb industrial waste (Eisenstein, 2011).This trajectory not only continually privatizes what was once common, but ensures the concentrated private ownership of this commonwealth, with the profits that come through such ownership concentrating in fewer and fewer hands of a receding elite.

In contrast, Islam draws a line between common and private ownership, thereby preventing the monopolisation of essential community resources. The Prophet of Islam is reported to have said, *"three things cannot be denied to anyone: water, pasture and fire"*⁴².With water specifically, Islamic Law dictates that even if individuals have invested their own resources to cultivate a body of water or establish access to it, at most they would gain a priority of usage rather than an exclusive right (Ahmad, 2001, p.88). In similar spirit, the Prophet directly stipulated conservation of land commons by instituting inviolate zones (*hima*) around undeveloped lands, reserving them for the purposes of public common benefit. This not only allowed for sustainable land management but also ensured the creation of wildlife reserves, afforestation, and aided plant and ecosystem preservation (Ahmad, 2001, p.99). Interestingly, Islam also considers open deposits of minerals (i.e. those that do not require extraction) to be common property (Dutton, 1992), a stance that if enacted in a form of public royalty, would vastly alter the demographics of wealth in the world today⁴³.

When producers (and ultimately consumers) pay the full cost of embedded energy and raw materials as the fair economic rental price for access to what is common, then the wealth that concentrates in few hands today will be spread instead to those who are most in need⁴⁴.Extended beyond to the entire commons, this could potentially make enormous amounts of money available to various levels of government, especially at the local and bioregional level, replacing current forms of taxation. Indeed, this was the case with much of Islam's medieval economy wherein much of its private wealth was endowed and systematized to the 'commons' to such a degree that entire nation state economies were able to be supported through their network of philanthropic activities.

⁴⁰For more details on TRIPS, visit: http://www.wto.org/english/tratop_e/trips_e/trips_e.htm[Accessed 28 April, 2015].

⁴¹See attempts to patent the Neem Tree as a case in point: <http://www1.american.edu/ted/neemtree.htm> [Accessed 28 April, 2015].

⁴²Sunan Ibn Majah, Vol.1 (N.al-Khattab, trans. 2007), Hadith No. 2473, at p.415. This hadith is often cited as evidence in favor of water, land and energy (fire) preservation for future generations.

⁴³ If a similar model was adopted in Africa, considering the rich minerals (bauxite, aluminum and precious metals) that have been mined and exported at practically zero benefit to the continent's residents, it is clear that the disastrous consequences of third-world debt could be reversed. This however would be unlikely to happen when the potential power shifts and ramifications of such a concept become readily apparent.

⁴⁴A contemporary example would be Alaska, where each resident gets an annual payment of several thousand dollars for extraction of oil.

Historically such privately run endowments called *awqaf* (plural: *waqf*) provided services throughout the Muslim world in a manner akin to contemporary welfare states; with provision such as food, housing, health and education all decentralized and provided at practically zero cost to government (Çizakca, 1998). *Awqaf* were more than just pillars of medieval Muslim society, as a leading Islamic legal text states: *"It is no exaggeration to claim that the waqf, or pious endowment created in perpetuity, has provided the foundation for much of what is considered 'Islamic civilization' (Keller, 1994, p. 453)".* The disintegration of the commons included that of *awqaf*, which for various reasons, inclusive of mass privatization by the state, came to a decline in the Muslim world. Accordingly an imperative to revive them alongside the contemporaneous equivalent of other forms of commonwealth would not only help prevent more of the world from being stripped and turned into money, it would help preserve that wealth for the future generations.

5 - Reassigning Land

The original encroachment of the Commons began with land. Today it is easy to forget that before the Romans there was no such thing as a property deed signifying right to private land. Originally, land rights were almost always held in common, accruing to the village or tribe as a whole, and not any particular individual. Even in the great agrarian civilizations, where it would be expected that the contingencies of agriculture necessitated land rights, dynasties such as Egypt, Mesopotamia, and China, had little concept of private land ownership. Instead all land was often designated as the property of the king, and because the king was seen as the representative of God, all land was ultimately the property of God.

If land across the world was not originally owned, then the first owners could not have acquired it legitimately. In Imperial Rome as elsewhere, it was often the rich and powerful who both seized the land of others and later made laws to protect their forced acquisitions. The Enclosure Acts of the 17th and 18th centuries saw similar encroachment on the English Village commons, setting up an aristocracy that would hold rights to a third of the land of the country thereafter⁴⁵.

Land ownership in Islam is linked to *land use*. Behdad (1989) points out that while private property rights are well established in Islam⁴⁶, an individual who uses the land will have priority of access over another who has failed to use it. In-fact Islamic Scholars dispute whether unworked land can be owned and rented at all, debate arising out of the Prophetic saying: *"He who has land should cultivate it. If he will not or cannot, he should give it free to his Muslim brother and not rent it to him"*⁴⁷. Islam's view is thus that land like money, when unproductive, should not be used as a tool to generate more money by itself⁴⁸. It is for this reason that any property rights assigned

⁴⁵ In a 2010 study, over a third of the land in the UK was found to be still owned by 1,200 families descended from aristocracy. See: T Cohen, 'Look who owns Britain: A third of the country STILL belongs to the aristocracy' <http://www.dailymail.co.uk/news/article-1328270/A-Britain-STILL-belongs-aristocracy.html> [Accessed 03 May, 2015]

⁴⁶ Property rights are not only well established under Islamic law, but are one of the five foundational principles (*Hifdh al mal*) of the Islamic society.

⁴⁷ Sunan Al Muslim, Kitab Al Buyoo', Hadith No. 1536 and Sunan Al Bukhari, Kitab Al Hiba, Hadith No. 2489.

⁴⁸ This is especially instructive when we note that Land Monopoly was in many ways an antecedent to our current financial system. Privatization of land *en masse* was first introduced by the Romans, subsequently when the fortunes of the Empire turned, many large landholders turned to tenant farmers, the *coloni*, to farm their fields; creating an extreme wealth concentration as the Empire turned into a slave economy. Eisenstein (2011, p.49) noticing the similarity with our

are circumscribed by principles emphasizing that land is a sacred trust, that it should be put to continuous productive use and that excessive exploitation and hoarding of land are prohibited [Qur'an 2:188⁴⁹].

Distinguishing between the right to use as a matter of trusteeship and outright ownership that ultimately belongs to God, is not an exclusively Islamic concept. Parallels in thought can be seen with the early leaders of the Christian Church⁵⁰ and socio-economic critics such as Thomas Paine, Henry George⁵¹ and Silvio Gessel all of whom advocated a form of ground rent to be paid to the community collective with the public ownership of all land retained as commons.

The flexibility of the Islamic framework in land preservation can be evidenced through its institutions such as the reclamation of *mawat* (unworked) land or the establishment of conservation zones in the form of *musha* (communal land) or *hima* (inviolable green zones), as areas designated with a special reserve status by the state. As previously discussed, of particular interest in reassigning Land to the common good was the practice of the *waqf*, wherein assigned land would be explicitly designated as owned by God, and endowed for communal purpose in perpetuity, thereby putting the brakes on private or state ownership over it. By stripping such land off the open market, making it no longer subject to inflationary prices, *awqaf* as a form of land tenure played a significant role in promoting access to land for a wide range of previously disenfranchised beneficiaries.

Putting this into practise during the Middle Ages, at the time of the dissolution of Ottoman Empire, approximately three-fourths of its land and buildings were *awqaf*, with most Muslim countries during the same era seeing *awqaf* reach one-third or more of cultivable land. Illustratively, at the beginning of 20th century in Palestine, 233 *waqf* deeds were recorded (owning 890 properties) in contrast to only 92 private ownership deeds (with only 108 properties), thereby indicating the focus of the Muslim medieval economy as being an “endowed one” (Ahmed, 2010).

Such a dynamic can and needs to be reintroduced again. Today's debt peonage to banks in the form of housing mortgages, and the global problem of the affordability of property can be traced back to

current system comments: *"The parallel between ancient Rome and the present day is striking. Now as then, wealth is increasingly concentrated in the hands of the few. Now as then, people must go into lifelong debt that they can never pay off just to have access to the necessities of life. Then it was through access to land; today it is through access to money. The slaves, serfs, and tenants gave a lifetime of labor to the enrichment of the landowners; today the proceeds of our labor go to the owners of money."* Insurmountable debt whether in the plight of Third World countries or the average indebted homeowner in the West attests to the truth of this statement.

⁴⁹ "Do not consume your property wrongfully, nor use it to bribe the law, intending sinfully and knowingly to consume parts of other people's property." [Qur'an, 2:188]

⁵⁰ Such as John Chrysostom, Augustine, Basil the Great, and Clement (Eisenstein, 2011). Ambrose wrote, *"The Lord our God has willed this earth to be the common possession of all and its fruit to support all,"* and *"Nature therefore is the mother of common right, usurpation of private right"* [Avila, Ownership, 72 and 74]

⁵¹ Henry George proposed his famous Single Tax—essentially a 100-percent tax on the “economic rent” deriving from common land, famously called Single because he advocated abolition of all other Taxes. In his words *"But who made the earth that any man can claim such ownership of it, or any part of it, or the right to give, sell or bequeath it?... There must be exclusive right of possession of land, for the man who uses it must have secure possession of land in order to reap the products of his labor. But his right of possession must be limited by the equal right of all, and should therefore be conditioned upon the payment to the community by the possessor of an equivalent for any special valuable privilege thus accorded him."* (Eisenstein, 2011)"

restricted land tenure, inflation costs associated with such land, and the spiralling nature of mortgages, resulting in “*houses earning more than people*”⁵² (New Economics Foundation, 2003).

In similar spirit to *awqaf*, the Community Land Trust (CLT) movement pioneered by Ralph Borsodi, Slater King and Robert Swann, began in the US with a view to ensure access to land for the marginalized and poor, seeking to maintain security of tenure with regards to property affordability, economic diversity and local services for its most disenfranchised communities. Today following their example there are hundreds of CLTs across the world, in the UK specifically, a recent publication commissioned by the *University of Salford*, indicated how more than ten CLTs in the UK demonstrated ‘*proof of concept*’, in their facilitation of “*the completion of 137 homes, with a further 92 on site, alongside other projects in the pipeline*” (Paterson & Dayson, 2011, p. 17). Combining community based features of CLTs with more equitable ways of financing such as Shared Ownership Co-operatives⁵³ (SOC) have been indicated by research (Miriam, John and Harold, 2012) and proposals from leading think tanks (NEF, 2003) to be amongst the most effective models of resale-restricted, owner-occupied housing that structurally tackles property inflation as well as providing long-term affordability to its residents (Davis, 2006). The ability to have a place one calls ‘home’ is a vital part of forming a community, as such, it is one that anyone charged with a perspective to redeem our current economic crisis should work to solve.

6 – Open Markets

Every economy necessarily functions within the confines of a particular social framework, and is defined in turn by its distinctive moral philosophy and legal system. This is why the first thing the Prophet did upon arrival at the then nascent state of Medina was to establish a communal market, independent of the monopoly orientated existent one. By delineating the market as being publicly endowed, he instituted an open space, allowing free access for anyone to earn themselves out of destitution. Saying, “*The market of the Muslims is like the place of worship of the worshippers; whosoever proceeds to a spot [in it] it is his for the day until he departs from it*”⁵⁴, he drew an extension between religious and commercial space, implying the need for continual mindfulness of God, wherever one is.

"Be mindful of God as much as you can; hear and obey; be generous– for the good of your own souls. For those who are saved from their own meanness, they are the prosperous.

[Qur'an 64:16]

⁵² In the UK specifically, the average price of a home has risen by over 43 times since 1971, increasing from £5,632 to £245,319 (Shelter, 2013).

⁵³ Shared Ownership Co-operative (SOC) housing operates on a part buy/part rent basis and seeks to provide a “third way” of land tenure between home ownership and renting, allowing residents to pay an affordable rent on the share of equity they do not own. Generally speaking, SOC's have three distinguishing features: the owner-occupancy of residential property; the fair allocation of equity between lower-income homeowners and future owners; and the sharing of rights, responsibilities, and benefits of residential property between individual homeowners and the other controlling party (Davis, 2006 and 2008).

⁵⁴ al-Hindī, Kanz al-'Ummāl, 5: 488, no. 2688, cited in M. J. Kister, “*The Market of the Prophet*,” in *Journal of the Economic and Social History of the Orient*, vol. 8 no. 3 (December 1965), 272-276, on 276n2.
See: <http://www.kister.huji.ac.il/content/market-prophet> [Accessed 05 May, 2015]

The Market of Islam is intended to be one in which usurious, monopolistic and unjust practises are proscribed, and one where benevolence, generosity of spirit and fairness prevail. Wherein all exchanges are intended to be consensual, free, and moral; one that establishes the necessary conditions not only for a prosperous life, but also for “social harmony” and spiritual attainment (Setia, 2014). To effect this, Islamic jurisprudence as a corpus of moral and legal discourse, not only shaped the micro and macro institution of Islam’s moral economy but also modulated its actual performance. This is best illustrated by the Prophet-sanctioned role of the Market Inspector, later growing into the institution of the *muhtasib*, an important element in the matrix of Islamic economic governance, being in effect, charge of what is now called fair trade policy (El-Sheikh, 2008). The openness of Islamic markets rested upon *true* free trade, entailing freedom in access, production, distribution and means of exchange; with no form of taxes or price controls being allowed.

Today there are very few open markets as much of global trade with its monopolistic lines of supply and distribution contribute to the Wal-Mart phenomenon⁵⁵, which whilst being the largest, is certainly not the only giant retailer devouring the world’s economy. In the US, *Home Depot* captures nearly half of all hardware supplies, and until recently *Borders* and *Barnes & Noble* captured half of all bookstore sales (i.e. until Amazon arrived). In the UK, Tesco captures about one of every eight pounds spent, ASDA (Wal-Mart’s UK subsidiary) somewhat similar. Wherever neoliberal ‘free’ markets go, the concentration of power in the hands of an ‘Oligopoly’ follows, as academics like Chomsky illustrate how having four or five Corporations controlling a business area such as Agribusiness or Healthcare pre-empt the feedback mechanisms that a more overt monopoly of one or two Corporations would indicate (Chomsky, 1990). Such ‘artificial diversity’, just as talk of ‘free trade’ within in neoliberal context often amounts to its opposite, or more generally translates into a ‘freedom’ for usurious exploitation.

Globalization has been defined as the “*rapid integration of international markets for commodities, manufacturers, labour and capital*” (Ferguson, 2009, p. 287). In reality, it is a means of taking the aforementioned ‘usurious exploitation’ to a ‘global scale’. As Harvard professor, Niall Ferguson states, “*the days had gone when investors could confidently expect their governments to send a gunboat when a foreign government misbehaved. Now the role of financial policing had to be played by two unarmed bankers, the International Monetary Fund and the World Bank. Their new watchword became ‘conditionality’: no reforms, no money. Their preferred mechanism was the structural adjustment programme. And the policies the debtor countries had to adopt became known as the Washington Consensus, a wish-list of ten economic policies that would have gladdened the heart of a British imperial administrator a hundred years before*” (Ferguson, 2009, p.309).

⁵⁵ Wal-Mart ranks as the 33rd largest economy in the world, being China’s fifth largest trading partner, ahead of the UK, Russia and Germany. It is the world’s top buyer of just about everything from groceries and clothing to books and toys, and as the world’s top buyer, Wal-Mart’s power extends from its thousands of superstores all the way back to the farmer’s fields and to the factory floor and to the publishing houses—to everywhere that goods are made, all over this planet. The company captures one of every five dollars spent on food, sells more clothing, furniture, toys, music CDs, DVDs, magazines, books than any other retailer and accounts for nearly one-third of the entire US market for many household staple products. No other company on earth exerts as much power and control over how and where goods are produced. The domination of multinational corporations like Wal-Mart can be directly attributable to an interest-based paradigm that gives power and wealth to those that already have the most.

See: <http://www.neweconomics.org/publications/will-wal-mart-eat-britain> [Accessed 28 April, 2015]

For someone supposedly in the know, Noble-prize winning economist Joseph Stiglitz (chief economist at the World Bank from 1997-2000 and the IMF in the 1980s) is remarkably candid of his former employers when he states, “*market liberalization leaves havoc in its wake...the benefits accrue to the well-off and especially the very well-off* (Stiglitz, 2002, p. 14-17)”. Makwana (2005) is even more forthcoming, he writes “*The combined effects of trade liberalisation and IMF/World Bank policies are insidious, devastating numerous aspects of social and economic life in developing countries. It is clear that the ultimate beneficiaries of their policies and actions are wealthy private investors, corporations and speculators. These small groups of private individuals ultimately end up holding the reigns to the majority of the world’s natural resources, agriculture facilities, technology, services, intellectual property and finance mechanisms. Their businesses are invariably based in the US and EU, ensuring that the economic output, or GDP of their host countries remains high...Indeed, the US and EU remain, to this day, highly protected economies. The hypocrisy of liberalising emerging markets is evidently in the self-interest of economically dominant countries. Enforcing these policies on developing countries is akin to economic imperialism.*”

Globalization does seem like bad news for communities. Studies have shown that communities with a ‘big box’ retail supermarket (such as Wal-Mart) nearby, show a steady decrease in all measures of social capital and civic participation (Goetz and Rupasingha, 2006). When one considers the often invisible, non-economic, social and community building aspects of an open market⁵⁶, this social decline in their absence, seems almost inevitable. Over six decades ago, the great economic anthropologist, Karl Polanyi, set out a vision for addressing the fallout caused by the encroachment of market processes on the fabric of social life, in his work *The Great Transformation*. In it he spoke of the need for the “*social embeddedness*” of a market as being “*a kind of microcosm of society as a whole and the religious and ethical values by which it was supposed to live* (Polanyi, 1944)”. If that be the case, then in civilizational terms the Muslim world in the Middle Ages had much to be proud of, for their bazaars and markets were representative of much of ‘*social embeddedness*’ Polanyi had in mind. Likewise, today’s global supermarkets speak to us about the ‘separation’ of our societies, for behind the glitz and glamour there is the story of suffering of a lost sense of being. A lost sense of freedom. Open Markets can only exist when there is Open Trade⁵⁷.

7 – ‘Gratitude Consciousness’ and Investing

Our economic and ecological crisis is but a manifestation of a mentality of scarcity that has dominated our civilizations for centuries. Whilst it is increasingly being recognized that our current financial system⁵⁸ maintains a systemic scarcity wherein one man’s prosperity is

⁵⁶ For a revealing study in this regards, commissioned by the Open University and published by the Joseph Rowntree Foundation, see: “*Markets as social spaces*”, by Sophie Watson and David Studder. Available from; <http://www.jrf.org.uk/publications/markets-social-spaces>

⁵⁷ In his paper, *Open Trade – A Call to Action*, Abdassamad Clarke argues for the establishment of Open Trade as an essential accompaniment to Open Markets, the elements of which he cites as being: Open Currencies (with no imposition), Open Markets (with no restrictions of entry), Just Contracts (free from usury and inclusive of social equity), Open Production (that maintain standards according to social collective welfare), Open Distribution (free from monopolistic channels) and Endowments (that remove the basic struggle for survival by promoting basic entitlement through public welfare). See Orr, A & Clarke, A. (2009) for more details.

⁵⁸ Only about 3% (Collins et. all, 2011) of today’s money appears by government printing of more notes or coins. The rest comes as debt or private bank credit, it “*appears every time a bank or other institution makes a loan... which quantifies a*

another man's poverty, it is also being recognized that we live in an age, where for the first time we have collective opportunity to infuse consciousness into our money and not the other way round. If a sufficient number of us can change of our narrative of the 'self', and enter into a new way of being with the world, then the monetary systems underlying our societies will have to follow suit.

This was foreseen by the noted economist *E.F.Schumacher*, in his seminal book *Small is Beautiful*, wherein more than three decades ago, he noted that any viable solution to the materialist excesses of our current economic paradigm could only be served by realigning it with the meta-principles of the sense of the 'sacred'. Though he highlighted Buddhism as his illustrative example in the landmark fourth chapter of his book, he noted, "*The choice of Buddhism for this purpose is purely incidental; the teachings of Christianity, Islam or Judaism could have been used just as well*" (Schumacher, 1989, p.55).

Islam posits life and existence itself as 'gift'. If life itself came freely and undeserved, then every experience we have therein; every smell, sight, touch and emotion is ultimately a blessing from God.

And whatsoever you have of blessing - is from God.

[Qur'an 16:53]

The result of a felt consciousness of being continually given, is gratitude, releasing the desire to give of oneself wholly in turn. This in-fact is what the word *Islam* means, i.e. to '*wholeheartedly give of oneself to the Being of God*'⁵⁹. The lived example of the Prophet brought into focus how to translate this consciousness into action, resulting in a spirit of altruism, an expansion of the sense of 'self' to include all being.

We did not send you except as a Mercy for all of existence.

[Qur'an: 21:107]

So when he spent his nights in the solitude of prayer, until his ankles swelled and his wife asked him as to why he would engage in such strenuous worship with his rank already ascertained, his response was: "*O Aisha, should I not be grateful, wholly giving of myself*."⁶⁰ This 'consciousness of gratitude'⁶¹ permeated through him, to his family and the wider community

judgment of one's ability to compete for money and therefore to pay back a loan with interest. In today's system, money does not exist without debt, debt does not exist without interest, and interest drives us to earn more and more money" (Eisenstein, 2007). Additionally, if the money supply does not grow, "*then a percentage of wealth-holders corresponding to the prevailing interest rate must go bankrupt*" (Eisenstein, 2011), consequentially our financial system "*drives us into competition with each other and consigns us to a constant, built-in state of scarcity*" (Eisenstein, 2011).

⁵⁹ As Tariq Ramadan notes (Ramadan, 2008, p.1-2), "*the meaning of the word Islam, which is too often translated quickly by the mere idea of submission but which also contains the twofold meaning of "peace" and "wholehearted self-giving". Thus a Muslim is a human being who throughout history – and even before the last Revelation – has wished to attain God's peace through the wholehearted gift of him – or herself to the Being.*"

⁶⁰ .As narrated in *Sahih Muslim*.

⁶¹ A consciousness contemporarily embodied by the following quote: "*As I noticed the falling-away of the self and saw that its construct was absolutely invalid, what remained was humbled through the recognition. Everything dissolved – all that I had imagined myself to be. I realized that I was none of it, that everything I'd stood for was insubstantial and ridiculous. And what remained from that fell away, too, until finally there was nothing left to be humble about, no one left to be humble. If I was anything, I was gratitude. As the circle comes to a close in this way, it's difficult to tell whether the feeling is humility or*

he engaged with. Thus, adjoining his home, was a dormitory for the poor and destitute (the people of *Suffa*⁶²), devoted to learning and worship, whose upkeep was entirely borne by the collective community; *"I cannot give you while the people of Suffa are suffering from hunger"*⁶³, the prophet is reported to have said. Leading a deliberately frugal and simple life⁶⁴ his enjoinder to his companions was to always expand their sense of concern by including others, *"The food of two is enough for three and the food of three is enough for four"*⁶⁵, he said.

It was this spirit of right livelihood that governed their view of finance or investment. As the Qur'an says:

If you loan to God a goodly loan, he will multiply it to your (credit) and grant you forgiveness: For God is Most Thankful, Most Forbearing.

[Qur'an: 64:16]

The 'lending' detailed in the verse isn't literally a monetary transaction, but is understood by Muslim scholars to be an offering of spirit, one of thankfulness, which in turn brings about a return of increased proportion:

"And [remember] when your Lord proclaimed: If you are grateful, I will surely increase you [in favour]."

[Qur'an: 14:7]

Thus, rightful investment in Islam goes beyond the negative screening of its jurisprudence and ethical limits, beyond the remit of monetary benefit and axioms of rational self-interest, to being an investment in the expansion of the self itself. So when the Prophet's wife had distributed some meat to the poor and was asked by him as to what was stored behind, upon her answering: *"nothing except the shank (thigh)"*, she was corrected by him: *"In-fact all of it has been stored except the shank"*⁶⁶, i.e. what was given to the *other* is what ultimately remains, being the ultimate investment thereby.

Such practise, far from being theory, became the economic consciousness of much of the Muslim world during the middle ages, evidenced no more so than by the Ottoman Empire,

gratitude. Names no longer fit. Gratitude, you could say, is what remains of the experience of humility. That's my favourite position. It's a sense of kissing the ground, licking the ground for its pure deliciousness, kissing the feet of the Master that is everything without exception. (Katie, 2007, p.118) "

⁶² The Arabic word *Suffa* literally means shed, bench or raised platform. This platform served as a dormitory for at times between 400 to 700 companions, adjoining the Prophet's living quarters and the Mosque. Often, the Prophet used to take some of the *Suffa* companions as guests to his rooms and strongly recommended his companions to cater to their needs – hence the people of *Suffa* were the collective guests of the entire community.

⁶³ As narrated in the Musnad of Imam Ahmed

⁶⁴ His wife narrates, *"During the Prophet's lifetime sometimes no food was cooked for forty days at a stretch. Prosperity started only after his passing away."* [similar hadeeth are to be found in Sahih Al Bukhari, detailing the Prophet's staple diet as being just dates and water]

⁶⁵ As narrated in *Sahih Bukhari*.

⁶⁶ As narrated in *Sahih Tirmidhi*.

which has been alternatively called an ‘endowed’ or ‘philanthropic’ economy by the fact that more than 35,000 privately endowed foundations funded everything from public sanitation, wildlife reserves, water systems, schools, hospitals, bridges and roads. Such endowing of private wealth was practised all the way from its rulers⁶⁷ to the common man. A model the *Wall Street Journal*, citing the Ottoman Economy as an example, feels the modern financial world would do well to follow⁶⁸ as a solution to its own financial crisis. Such altruistic spirit and investment is by no means unique to Islam⁶⁹. Accordingly faith-based communities have an imperative to not only spread the word, but to make the word flesh, i.e. by living the ‘consciousness of gratitude’ that their faiths espouse.

8 - Furthering Degrowth

We have long since seen our monetary realm surpass the limits of our ecology. Today, coupled with the pressure to convert more things into money, money has started cannibalizing itself. From about 1971 when Nixon initiated the regime of free-floating currencies that continues to this day, the world has entered a phase of financially unprecedented history, with the amount of money banks can create by making loans essentially only being limited by their own reserves – leading to a phase perhaps being best termed as ‘*growth mania*’ (Daly, 1974). Increasingly what constitutes our ‘economic growth’ has become more and more phantom-like, As Eisenstein (2009) says, *“the credit bubble that is blamed as the source of our current economic woes was not a cause of them at all, but only a symptom. When returns on capital investment began falling in the early 1970s, capital began a desperate search for other ways to maintain its expansion. When each bubble popped – commodities in the late 1970s, S&L real estate investments in the 1980s, the dotcom stocks in the 1990s, and real estate and financial derivatives in the 2000s -- capital immediately moved on to the next bubble, maintaining an illusion of economic expansion.”*

The new dawn of ‘growth mania’ meant *“that most money being invested was completely detached from any relation to production of commerce at all, but had become pure speculation”* (Graeber, 2011, p.376). Speculation leading to financial crisis, evidenced by the fact that:

⁶⁷ Such as *Sultan Mehmed II* who in a historically preserved endowment deed endowed 136 shops in the *Taslik* precinct of Istanbul, bought with his own money, to the upkeep of street cleaners, surgeons, doctors, ambulances and soup kitchens. He even arranges for a ‘home delivery service of food and supplies’ for those too weak to travel, taking care to mention that such deliveries happen ‘without anybody knowing’ so as to preserve the dignity of the recipients and to fulfil the Qur’anic ideal of ‘anonymous charity’ (Tobpas, 2002, p.34-35).

⁶⁸ In responding to William Conway, co-founder of the major private equity firm Carlyle, who asked the public how to use \$1 billion of his \$2.7 billion fortune to create jobs, the Journal responded: *“Build a bridge!” Stating “Why shouldn’t these citizens have the opportunity to invest directly in infrastructure projects of their choice, along with incentives to do so? The 400 wealthiest Americans have a total net worth of \$1.53 trillion. The top 50 alone hold more than \$700 billion in personal wealth... Their donations could be combined with public funds, and they would receive tax benefits and naming opportunities. There is a precedent: Ottoman-era Turkey...”*
See: <http://online.wsj.com/article/SB10001424052970203914304576628893908997616.html> [Accessed 05 May 2015]

⁶⁹ It is well known that Christians, for example, are enjoined to fast, pray, and give charity in secret. Buddhists following the *Bodhisattva* path are supposed to dedicate their lives to the liberation of all beings, putting others ahead of themselves. In Judaism, the principle of *chesed shel emet*, the highest form of kindness, is to give with no hope of repayment or gratitude (Eisenstein, 2011).

“According to the IMF, between 1970 and 2010 there were 145 banking crises, 208 monetary crashes and 72 sovereign-debt crises; in other words, a staggering total of 425 systemic crises. An average of more than 10 per year! These crises have hit more than three-quarters of the 180 countries that are members of the IMF, many of them being hit several times” (Lietar and others, 2012, p. 12).

The ensuing ‘cannibalization of capital’ could be largely said to be twofold: the trading of capital on the foreign exchange markets and the trading of ‘positions on capital’ on the financial derivatives markets. In discussing both, Lietar and others (2012, p.11) claim: *“Today’s foreign exchange (forex) and financial derivatives markets dwarf anything else on our planet. In 2010, the volume of foreign exchange transactions reached \$4 trillion per day. One day’s exports or imports of all goods and services in the world amount to about 2% of that figure.”* In that this entails that *“98% of transactions on these markets are purely speculative”* Lietar chooses to refer to the global financial economy as *“the Global Casino”* (2012, p.12).

This increasing rift between the financial markets and the real economy is what prompts the likes of David Korten (2010) to author his *“Declaration of independence from Wall Street”*, in which he proposes his agenda to move from *“Phantom Wealth to Real Wealth”* (2010, p.1). Wherein, he states that *“Asset bubbles create only phantom wealth that increases the claims of the holder to society’s real wealth and thereby dilutes the claims of everybody else”* (2010, p.32), a ‘fallacy’ he later ascribes to the erroneous belief that *“interest grows faster than trees”* (2010, p. 32).

Illustrative of this, the net result of derivatives being standardized and sold ‘over the counter’ (OTC), mostly by banks has meant that *“the total notional amount of over-the-counter derivatives still outstanding totalled an eye-popping \$604.6 trillion in June 2009, compared with an estimated 2009 gross world product of \$ 58 trillion”* (Korten, 2010, p. 118). This was over eight times the entire world’s annual GDP in the same year! All of this having contributed to the volatility of the financial markets wherein repercussions of ‘waves of credit’ have been described by Lietar (2012) as being more akin to that of a ‘financial tsunami’ than that of a calm sea⁷⁰.

Our current era of casino-style financial manipulation may be considered the final stages of the ‘unfolding of a process centuries in the making’ (Eisenstein, 2010). For *“the supply of money – and the corresponding volume of debt – has for several decades outstripped the production of goods and services that it promises ... Faced with the exhaustion of the non-monetized commonwealth that it consumes, financial capital has tried to delay the inevitable by cannibalizing itself. The dot-com bubble of the late 90s showed that the productive economy could no longer keep up with the growth of money. Lots of excess money was running around frantically, searching for a place where the promise of deferred goods and services could be redeemed. So, to postpone the inevitable crash ... The new financial goods and services that arose were phony, artifacts of deceptive accounting on a vast, systemic scale”* (Eisenstein, 2010).

⁷⁰ According to the London based think-tank, International Financial Services London (IFSL): *“During the financial crash of 2008, the global total of asset-backed securities issued and sold to investors fell by 79 percent to \$441 billion, as overleveraged borrowers, banks and investors exited the market”* (IFSL, 2008).

Today, discounting the call of mainstream economists, it's not growth that we need, but degrowth. Economic degrowth or negative economic growth doesn't entail a decline in wealth, but instead reduces the role of money in connecting our needs. This need not alarm us, for today's money has long been disconnected from an effective exchange of "goods and services", long since been delinked from the real economy. By meeting goods and services or things that are "exchanged for money" through some other, nonmonetary, mechanism, the financial "economy" can shrink even as the real economy—what people *actually* make and do for each other—grows richer. The key is to meet our future needs through a diversification in modes of human sharing. Accordingly, the challenge is to bring more and more of our needs into this shared, non-monetary realm. This is already happening⁷¹.

Today's information technology, specifically the internet, offers tremendous potential for the degrowth revolution by reducing the role of centralized intermediaries. Facilitating the peer-to-peer (P2P) movement through disintermediation and open-source software, businesses and individuals can now bypass banks through P2P lending websites (such as KIVA) and crowdfunding platforms. The existence of commercial credit-clearing rings, mutual factoring systems, and commercial barter networks allow for almost complete autonomy from the mainstream financial system. People and businesses are even creating credit, such as *bitcoin*, via mutual-credit systems, without the intermediation of banks. None of these modes of production show up in GDP statistics but they hold potential to help build viable, autonomous communities, capable of meeting its needs in a manner that only strengthens its collective.

9 - Encouraging Permaculture

As the Qur'anic imperative to "*not upset the Balance*" [Qur'an 55:7-9] implies, our ecology is an intricate interfaced balance between land (the Geosphere), air (the Atmosphere), water (the Hydrosphere) and life (the Biosphere). Today the balance in this delicate web of interconnection formed over millions of years is being unravelled before our eyes. If the defining image of 20th century agriculture was the huge combine harvesting of endless fields of grain, it was also buttressed with a significant proportion of land being taken out of production in the West, whilst global agribusiness corporations monopolized lands in Africa, Asia and South America, from nations whose citizens die from malnutrition. As Ed Mayo of the New Economics Foundation says, "*Even a child can see the stupidity involved*" (Rowbotham, 2000).

Our century has only seen the stupidity get magnified, as Rhamis Kent (2010) notes, "*the poor ecological health of the planet is well documented: climate change, declining resources, degradation of the land and waterways, population growth, fresh water shortage, loss of biodiversity, dwindling energy resources, food, and health issues. Food and water security are fast becoming the most critically important issues to solve, with the Earth's population expected to exceed 9 billion by 2050.*"

Summarizing these myriad issues under the term "*land abuse*", Kent quotes noted environmental filmmaker John D.Liu saying: "*When we consciously observe nature – the tides, atmosphere, movement of clouds, river systems, microbial communities, living soils, plants and animals – evolutionary logic is revealed. Nature is always adapting to changing conditions and*

⁷¹ See: <http://www.stwr.org/economic-sharing-alternatives/>

seeking equilibrium. Everything has a purpose, nothing is lost, nothing is wasted, and nothing is extraneous. We know that the Earth's naturally functioning ecosystems are the basis of life on Earth, providing air, water, soil fertility, raw materials and energy. It is also clear that the global economy does not recognise that the production and consumption of all goods and services depends entirely on the ongoing functionality of these ecosystems, and, as a result, fails to value it correctly... While our stock market screens and bank accounts claim we have generated wealth, in reality, we have enriched a small minority of people while impoverishing a much larger majority of people on Earth, and destroyed ecological function over huge portions of the planet (Kent, 2010)"

The projection of an imminent food crisis based on population growth or resource depletion assumes the agricultural methods we practice today. Permaculture⁷² was originally devised in the 1970s by David Holmgren and Bill Mollison as a design system that could create sustainable food and agriculture systems capable of meeting the challenges of human survival brought about by our current global economy. In the words of its founder, it is *"the practical conscious design and maintenance of agriculturally productive ecosystems which have the diversity, stability, and resilience of natural ecosystems... as a design system, it attempts to integrate fabricated, natural, spatial, temporal, social, and ethical parts (components) to achieve a functional whole. To do so, it concentrates not on the components themselves, but on the relationships between them, and on how they function to assist each other (Mollison, 1996)"*

The key-point about permaculture is that it integrates different ecosystems through focusing on their relationships and in accepting that everything in nature has a purpose, it is organic and self-regulating. So, why are design sciences of agriculture like permaculture increasingly relevant? It is now estimated that 80 percent of the world's arable (read European-style plowed) agricultural land is now in the hands of multinational agribusiness corporations. Their methods of intensive pesticide and chemical fertilizers used to produce monoculture crops not only rapidly destroy topsoil, rendering the soil rapidly infertile, but also remarkably are the least efficient way of producing food. In contrast organic agricultural methods and permaculture in particular have been consistently proven to be two to three times more productive than conventional agriculture. Corporations avoid traditional agricultural methods because of labor costs, not because of yield. The fact is permaculture methods can easily feed the peak world populations projected of 10 or 11 billion by mid-century.

Around the world Permaculture is demonstrating that, not only are there alternatives to the food and water crisis, there are alternatives that allow us all to take care of each other and the rest of the species we live with, and to direct surpluses from our designs back to this care. The Prophet Muhammad, declared that reviving the earth is a profoundly ethical act: *"Whoever revives dead land, for him is reward in it; and whatever any creature seeking food eats of it shall be reckoned as charity from him. There is no Muslim who plants a tree or sows a field, and a human, bird, or animal eats from it, but it shall be reckoned as charity from him."*⁷³

⁷² Originally derived from the words '**permanent agriculture**', permaculture has long gone beyond its roots in looking at strategies to create sustainable food growth, to become a worldwide movement encompassing all aspects of how humans can live harmoniously in relation to our Earth and its finite resources. In recognition of its global impact and reach, Bill Mollison, its founder, received in 1981, the Right Livelihood Award (sometimes called the 'Alternative Nobel Prize').

⁷³ As narrated in Sahih Al Bukhari

The transition to permaculture, need not necessitate an agrarian lifestyle for all of us, if even a small portion of people started to utilize garden-size plots, whole regions could be self-sufficient in foods. Today's monoculture driven intensive farming not only adds to food shortage, it strips us of our food diversity; in contrast, if 10% of the population engaged in agriculture rather than the current 1%, we could easily feed the country without petrochemicals or pesticides (Eisenstein, 2007).

10 - Holistic Science and Technology

Science and Technology have contributed a huge amount to our welfare as human beings. They have allowed us to move mountains, build skyscrapers, travel great distances and talk to people on the other side of the world. These successes may obviate the relationship between science and its underlying philosophy, one illustrated by Daniel Dennett (1996) who said: *"There is no such thing as philosophy-free science; there is only science whose philosophical baggage is taken on board without examination."*

A pivotal moment in our civilizational history happened from the late 16th to 17th century Western Europe. It was this period that was primarily marked by the onset of a transition from religious to secular thought, and a shift in societal structure through previous 'traditional' societies morphing into 'rational'⁷⁴ ones. As a result of these changes, Science itself had to not only replace what was increasingly being lost, it had to supersede it⁷⁵.

In time Science went from being an open-minded method of enquiry to having dogmatic assumptions⁷⁶ and myths⁷⁷ of its own. As Sheldrake and others (2014) note, *"During the 19th century, these assumptions narrowed, turned into dogmas, and coalesced into an ideological belief system that came to be known as "scientific materialism."* In time practically all intellectual

⁷⁴ Hodgson (1974) defines a rational society as one in which, *"choices can be determined less by the dictates of ancestral custom and more by practical calculation of immediate advantage."* In keeping with Benthamite utility, he defines it as one in which, *"Immediate efficiency will be valued more highly than continuity with the past, and people will therefore be less hesitant about change lest it prove degenerative."*

⁷⁵ As Eisenstein (2007) notes, *"Science had to be more than a mere religion, for unlike all before it, it rested on verifiable, objective truth. Science therefore was not just another alternative; rather it was considered to encompass and supersede all other approaches to knowledge. The belief that science had escaped the bounds of culture and, by insisting on empiricism and logic, had freed knowledge from the yoke of subjectivity – was a key to its unspoken ideology. The Scientific Method in effect said: "We will accept nothing on faith. We will test every hypothesis to see whether it is really true."*

⁷⁶ Such as *materialism* (the idea that matter is the only reality), *reductionism* (the notion that complex things can be understood by reducing them to the interactions of their parts or to simpler or more fundamental components), *determinism* (that the same initial conditions will result in the same final conditions) and the *objectivity of the observer* (wherein the experimenter can be objectively separated out from the experiment being observed). 20th century physics as unearthed through Quantum Mechanics would go onto challenge all of these assumptions (Sheldrake et al, 2014).

⁷⁷ Eisenstein (2007) discusses two parallel "mythical" stories of our civilization; a Scientific Program promising complete understanding and a Technological Program promising complete control. Namely, the 'religious belief' that *"Science will find an answer and Technology will find a way."*

discipline in Western Europe would be defined through secular, value-neutral and materialist perspectives, increasingly qualifying the paradigms of knowledge itself across the world.

And yet, nature's mysteries: such as love, consciousness, and religious experience – would stubbornly refuse to submit the remit of the scientific method. How could we empirically hope to explain and define gratitude, beauty and love? What does the scientific method say about the simple question of why we would hug a child upon seeing it cry⁷⁸?

Scientific materialism sought to answer the experiential and subjective – by reducing it into the generic and objective. In the absence of God, scientific materialism's promise of perfect deterministic, reductionist knowledge suggested the possibility of perfect control, the effective deification of Man. Can the solving of the *Unified Field theory* really allow Man to become God⁷⁹?

The Prophet of Islam is reported to have said, *"No prophet was sent (before) except that he warned his followers against the one-eyed liar (The antichrist). Beware! He is one-eyed and blind, and your Lord is not so"*⁸⁰. Two eyes offer holistic vision, one eye does not. As the noted Scholar Abdul Hakim Murad notes, *"The human creature has been given two eyes for reasons of obvious biological utility...Human beings need perspective... The Dajjal (Antichrist), however, has one eye only; for he is sick. He represents, in human form, a cosmic possibility which occurs throughout history, gathering momentum as Prophetic restorations are forgotten, until, for a time during the last days, he is the one-eyed man who is king...It points out that the latter days are the time of a loss of perspective. Distances and priorities are miscalculated, or even reversed."*⁸¹

Scientific materialism is one-eyed. It cannot grasp ultimate reality, because it refuses to open that *other eye*. Thankfully, an honest follow through of the scientific method may itself be giving way to a more holistic form of Science. 20th Century Quantum mechanics has long since thrown a spanner in the works of Scientific Materialism. In what may well be a case of *"good physics refuting bad philosophy"*, Sheldrake and others (2014) note: *"Quantum Mechanics (QM) has*

⁷⁸ Eisenstein (2007) postulates, *"Scientific empiricism may say, "through a long sequence of completely deterministic chemical and electrical cause-and-effect, sound waves stimulated neurons which triggered a set of neural firing patterns and hormone releases; which in turn stimulated other neurons that cause the various muscular contractions that produce comforting facial expressions, sounds, and eventually your hugging. Of course, one could simply say, "you hugged him because you wanted to comfort him," but like everything else, this "wanting" in science has to reduce to a quantity, not a quality – a measurable, quantifiable state of matter. "Yes, you wanted to hug him, but what that really means is a secretion of hormones A, B, and C, neurotransmitters D, E, and F, a particular firing pattern in the reticular formation of the brain, etc. That is what 'wanting to hug' really is... A moment's reflection on the above answer may reveal the hidden philosophy or ideology behind modern empirical science. Does that really make sense to you? I mean even if we fully reduced a hug to an ensemble of elementary particles and forces, that would not explain anything at all unless we interpreted various states along the way as higher-level functions like love, comfort, and so forth. But then how do we explain love...and we would enter into an infinite regression."*

⁷⁹ Statements from one of its more advanced advocates, Michio Kaku, alludes to this belief, for in his words, *"An equation one inch long would allow us to read the mind of God....Any sufficiently advanced technology is indistinguishable from divinity"*.

⁸⁰ Sahih Al Bukhari, Book 88, Hadith No.245

⁸¹ See his article: *Seeing with both Eyes*. Available from: www.masud.co.uk

questioned the material foundations of the world by showing that atoms and subatomic particles are not really solid objects—they do not exist with certainty at definite spatial locations and definite times. Most importantly, QM explicitly introduced the mind into its basic conceptual structure...These results suggest that the physical world is no longer the primary or sole component of reality and that it cannot be fully understood without making reference to the mind. The post-materialist paradigm has far-reaching implications...By emphasizing a deep connection between ourselves and nature at large, the post materialist paradigm also promotes environmental awareness and the preservation of our biosphere."

As Sheldrake and his colleagues note, the potential for a more 'holistic science' in promoting environmental awareness is enormous. Green design and organic agriculture such as permaculture could reach new heights with a different conception of the human role. Likewise if the trillions of dollars and millions of scientific careers currently devoted toward armaments were to turn to other purposes, such as to bring about healing, the world would be a much better place. If nanotechnology instead of being seen as a new level of domination over nature was seen as a new arena of intimate, co-creative partnership, motivated by beauty not commercial gain, then new vistas emerge. If the best of science: the humility of the Scientific Method, the curiosity and wonder that drives it, and the awe and the mystery that surrounds it, was to be given full expression in service to the wholeness of nature, then a new world begins to emerge.

In an Age of Return, possibilities exists for the fusion of science and religion, a relationship so long severed. Already we may be seeing the portents in the mystical metaphors arising from quantum mechanics, such as the works of *Deepak Chopra*, *Rupert Sheldrake* and *Bruce Lipton*, pointing to the realization of an organic intelligence pervading being, and the spiritual awakening that invariably accompanies an ecological understanding of nature. With the broadening of our horizons, we will all be better positioned in seeking the same goal: a return in the enactment of our role of facilitating the dynamic balance of nature.

Conclusion

This paper has sought to set the tone for a dialectic for people of faith in their engagement with the contemporary world and its care. It is not meant to be prescriptive. Each of the pointers and more are intended to be expanded upon, and challenged until collective truth of conscience and action is arrived at. We are at an interesting juncture. Many of us in our personal and collective lives will be facing challenges that will expand the very notion of our self; the notion of our identity, asking of us the perennial question: who are we? Who am I? It is answers to these ultimate questions that will provide the fuel to our energy and activism. The best answers are often those that go beyond the impulse, beyond the rhetoric, that are wordless, but are intuitive and speak from a wisdom beyond our old conceptions.

Whilst this paper was originally drafted to serve the function of a framework for further discussion, it is but part of a process. We all have to come to our own answers. That said, it is useful to enumerate some of the questions again, for that may help us along the way. Some of the questions this paper has sought to expand upon, are listed below, by no means being an exhaustive list:

Who am I?
Why was I created?

What does it mean to be human?
 How do we see human beings in connection to the earth and the environment?
 What does stewardship mean to me?
 What does the world tell me?
 What does God want from me now?
 Where is the energy of my activism coming from?
 What am I intending through our activism?
 Where then are you going? [Qur'an 81:26]
 How do I restore balance to the world?
 What can I practically do?
 How do I bring about a "consciousness of gratitude" in my life?
 How can live this with my family and community?
 How do I become a steward of my own life?
 How do I restore the "consciousness of gratitude" to my vocation and economic life?
 How do I promote an economy that reverses the depersonalization of society?
 How do I promote an economy that will be an extension of the ecosystem, not a violation of it?
 How do I promote local economies and revive community?
 How do I encourage initiative and reward ethics based entrepreneurship?
 How do I promote an economy that will not foster phantom financial growth, but allow for the continued development of our uniquely human gifts?
 How do I promote an economy that encourages more equitable distribution of wealth?
 How do I constructively respond to the world's materialism and affirm the world as sacred?
 How do I restore lost realms of natural, social, cultural, and spiritual capital?
 How do I understand our current crises?
 How do I respond to the institutionalization of usury?
 How can I minimize the destruction and damage of the earth's resources?
 How can I help preserve more of the world for future generations?
 How do I articulate and practise aspects of right livelihood?
 How can I help movements such as degrowth and permaculture?
 How can I realign perspectives of Science to be more consistent with the sense of the sacred?
 How can I be of best service, with the unique gifts that I have?
 How can I create the more beautiful world that I believe is possible?

The power of our intention and will in answering these questions should not be underestimated. The Prophet of Islam is reported to have said, "*Actions are but by Intentions*⁸²". Individually and collectively we often give existence to whatever it is that we most deeply value, whatever it is we *really* intend. True faith demands that we put aside our 'personas', the latin root for which indicates the masks we wear to cover our true selves. Instead we are called to be willing as the Qur'an says: "*to uphold justice and bear witness to God, even if it against yourself*⁸³". The willingness to be true has a force of its own, the Qur'an commands its believers to sit '*with people of truth*'. Collective hearts can yield collective energy, the way of Return is ahead of us - God's redemptive love awaits.

"Wheresover you turn, there is the Face of God."
 [Qur'an 2:115]

⁸² As narrated in the *Forty Hadeeth of Imam Nawawi* and other Hadeeth Compendiums.

⁸³ [Qur'an 4:135]

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