

## Discourse Nine: The General Framework of Ownership

Beings that we see upon the earth—comprising plants, animals, and humans—are generally engaged in activity and effort. They each endeavor outside the spheres of their selves to preserve their lives and obtain useful and beneficial things.

No inactive, silent creation may be found in the wide expanse of existence. Among all these efforts, no activity is performed without the intention to gain something.

The actions observed in various types of plants are intended to preserve them from harm, induce growth, and help them to propagate. The actions of the varieties of animals and humans are motivated by the aim to acquire benefits—even if these benefits are internal or imagined—and this subject is not open to doubt.

### The grounds for struggles and endeavors

Active beings, animals, and humans naturally understand that using available materials for self-preservation and resolving natural needs is not possible unless the materials are allotted to them and they are not in use by others. In other words, a single action cannot have two agents. This is the basis for all these struggles and endeavors.

For this reason, humans and other active beings, whose basis for action we understand, prevent others from appropriating and intruding into that which they earmark as their own. This clear and indisputable principle is ownership; something that no human doubts. This is what the possessive “**لِي**” [L] means in Arabic in word groups such as:

هذا لي، هذا لك؛ لي ان افعل كذا؛ لك ان تفعل كذا

Confirmation of this obvious principle is the conflict seen among animals. They fight with their enemies to protect their nests or lairs and their food or prey and if their mates or offspring are faced with danger they enter into battle. [1](#)

Another proof is that children fight to preserve their food and other possessions. It is even seen among infants that they battle with their peers over their mothers' breasts.

## Is ownership instinctive [fitrah]?

In accordance with their fitrah and instincts, humans live communally. However, the pillars of human social life, which is born of the faculty of fitrah, cannot be established and stay firm without this faculty. The only thing the society can do is to amend those fitrah principles and arrange them in the form of social norms.

Thus, the fitrah principle of ownership attains various types and designations. For instance, private possessions are called property and non-monetary features are called rights.

People may have differences of opinion regarding various aspects of the realization of ownership. For instance, there is variation in the means whereby one may or may not gain ownership (e.g. inheritance, transactions, misappropriation) and there may be differences in the attributes of the owners (e.g. minors or adults, dull-witted or rational, individual or community).

Even though various contrasting views consider some owners and others not, in short, the essence of ownership is something that humans must necessarily accept. For this reason, schools that oppose ownership, such as communism, take possessions away from the individual and transfer them to the society or government—they cannot and will never be able to completely eradicate people's ownership.

Thus, the essence of ownership is the fitrah and nature of humans and eradication of fitrah is the eradication of humanity.

## Ownership of work

Humans continually work in order to preserve their lives. For this reason they appropriate things in the external world in various manners and use everything to their advantage. This is an undeniable truth for humans need external materials in order to live and evolve. They must resolve this need by possessing and using these materials.

This is why humans consider themselves owners of their own work, the results thereof, and that which they appropriate. Of course, it must be noted that the general meaning of work is meant, inclusive of all actions and reactions. It is a relationship which sociologists consider to have specific effects in the society.

In short, humans regard the materials they use and exert energy upon and the results and products of this use as their own specific property and consider any kind of use thereof completely legitimate.

This principle has value in human societies and it is regarded as an unchallengeable right. In fact, it could be said that this principle is one of the stable pillars of social life.

Moreover, we know that humans cannot singly resolve all their needs through their own work and actions. The domain of human life is so vast that one person cannot carry out all its tasks. For this reason, humans feel the need for society and social cooperation; in order to compensate for this deficit, they collaborate with others.

The result of this cooperation is that every person makes use of the results of the efforts of other people and they procure that which they cannot obtain by themselves through trade. This indispensable need entails an essential requisite for trade and barter. Thus, each person takes on a certain aspect of the necessities of life and advances upon that path.

They take what they need from the products of their own work and trade the rest to satisfy other needs. This is the basis of barter which has been built upon a social need and has been born of the principle of social cooperation.

## **Money, indicator of ownership**

A truth that must be noted here is that the goods and chattels which are products of people's work are not of equal worth. Some are greatly needed, some are plentiful, some rare. The effort required to obtain every commodity is not the same. There are also other differences between commodities.

These differences caused complications in trade, and in order to resolve this problem, the principle of value was developed. However, evaluation of commodities requires a standard by which the value may be judged. As a result, money appeared. In other words, to evaluate the worth of items, the concept of money was devised.

This was the only means by which the value of items could be determined, resolving the basic problem of trade. To this end, various valuable and rare items, such as gold, were established as the basis for value, measuring other commodities according to this criterion. For various commodities, units of weight and volume were assigned and the units of goods were valued by the unit of money, basing trade on this standard.

This is considered the mainspring for the invention of money after which various types of money were introduced such as silver, copper, bronze, notes, and so on. These issues are discussed in detail in books on the history of economics. After the spread of buying and selling, the merchant profession appeared. That is, a group of people specialized in trade and barter to gain profit.

These are activities that humans engaged in to resolve their living needs. In this manner money also became considered as a human need and was substituted for all commodities and necessities since people can gain everything—all desiderata and life pleasures—through money.

Therefore, trade and commerce was based upon the exchange of all goods for a certain type of commodity. The need to exchange goods or gain profit induces humans to trade and the difference of goods being exchanged is the basis for human social life.

## Usury or negation of ownership

The reciprocal exchange of two similar goods where the value and object of sale are equal is considered valid in many human societies. Such an exchange may be performed for various reasons bringing about cheerfulness and friendship in the society and resolving the needs of the disadvantaged.

This entails no evil. However, in the exchange of two similar goods if an additional amount is received from one party under the pretext of interest, the exchange would be usurious and the additional interest would be usury.

Therefore, usury is the exchange of two similar goods where one side of the deal contains an addition in the form of interest. The sale of ten kilograms of wheat for twelve kilograms of wheat or selling a commodity for ten dollars and buying it back at a later date for twelve are instances of usury.

Of course, it is evident that such an exchange occurs only when the customer is in urgent need and has no other alternative. In order to show you the negative consequences of such transactions, I will elucidate the matter in the form of an example:

A man whose daily income is 100 dollars and daily expenditure is 200 dollars is forced to compensate for this shortage through loan and obtain the rest by paying usurious interest. Let us assume that he gains the remaining 100 dollars by paying a 20 dollar interest rate; that is, he borrows 100 dollars for 120 dollars.

Therefore, the next day he will have 80 dollars and be 120 dollars short. Again he is forced to resolve this deficit by paying usurious interest. This will go on until he is forced to give all his daily income for interest. The matter, however, does not end here. Continuance of this situation leads to where his daily income no longer suffices to pay the interest on his debts.

On the other hand, the entire principal and interest belongs to the owner of the capital. One of the parties has nothing and the other has everything. The whole yield of the endeavors of one person is amassed in the hands of another creating two disparate classes in the society: the wealthy who lend money in the form of usury and the poor who must work so that they might earn enough money to pay the interest on their loans.

Many of the poor are not even successful in procuring the interest for their loans unless they disregard all their necessities so that they may pay a measure of it.

The main reason that wealth is amassed on one side is that exchanges occur without monetary requital and, in addition, money—which is a means for simplifying the exchange of goods—is traded as a commodity with supplemental value as opposed to its exchange for the value of work or a commodity.

Thus, consequences of usury are the ruination of various helpless individuals and the focus of wealth in the hands of another class of people who are sufficiently privileged with the benefits of wealth.

Everyday, the burdens of the lower class increase and the scope of the usurer class's wealth expands until they are able to do what they will with the people's property and even labor, engaging the creativity and toils of people to fulfill their insatiable appetites. Eventually, they use the strength and stamina of the doomed poor for defense, revenge, and battling against other classes leading to great chaos and disorder. Ultimately, the aftermath of this chaos is destruction of civilization and breakup of the social system and communal life.

In addition, it should be noted that the original capital given in usury may be lost due to poverty more often than not since everyone does not have the means to pay high interest and settle such debts.

## **Usury, the root of class differences**

Those who are familiar with economic matters know that the only cause for the rise of communism and spread of misleading communist thoughts was the blatant accumulation of wealth in a handful of people. This amassing gives them precedence in livelihood and life privileges and deepens social gaps among people of the society while the other classes are deprived of the necessities of life. They have everything and the others have nothing.

This privation breeds deep resentment and suffuses the hearts of people in spite and enmity. As a result, the deprived follow any call that rises—even falsely—in the name of the welfare of the afflicted classes in the hope that it may assuage their pains and problems.

Communists greatly utilize such privations. Essentially, the communist bacterium cannot flourish and multiply in any environment except that of poverty. It is in the climate of class differences that they can use the seductive and beguiling words of civilization, freedom, social justice, and equality as an excuse to inject their thoughts into the minds of the afflicted.

Even so, the truth is contradictory to what they say. They use attractive words; however, their only relationship with them and their meanings is propagandistic exploitation.

After hearing this call from the maw of communism, they imagine that a doorway to salvation has been opened. However, before long they will realize that this call was a lullaby which was intended to put

them—with their eroded nerves—into a deep sleep to use the power of their aggregate numbers. When these wretched people awaken, the chains of slavery will have already been shackled to their hands and feet preventing them from any kind of free movement.

Indeed, the Lord of the universe is aware of all the secrets of existence. He knows how the life-ruining effects of usury and improper distribution of capital involve accumulation of untold wealth in the hands of a minority. By circulating this wealth in banks they idly recline upon their comfortable thrones and live extravagantly while others are bereft of everything including their legitimate right to make use of the results of their work—something that the human fitrah considers an apparent principle.

In opposition to fitrah, due to great concentration of wealth, some people live without working and others are not able to support themselves even though they work. This is why the Holy Qur'an adamantly opposes usury, attacking the basis of this oppressive exchange and considering it war against God.

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنْتُمْ مُؤْمِنِينَ \* فَإِن لَّمْ تَفْعَلُوا فَأْذَنُوا بِحَرْبٍ مِنَ اللَّهِ ﴿٢﴾  
﴿٢﴾ وَرَسُولِهِ وَإِن تُبْتُمْ فَلَكُمْ رُؤُوسُ أَمْوَالِكُمْ لَا تَظْلُمُونَ وَلَا تُظْلَمُونَ

***“O believers! Fear Allah and give up the extra money gained through usury if you are indeed believers. If you do not do this, know that you have declared war upon Allah and His Messenger. If you repent your principal is your own; you neither deal unjustly nor are you dealt with unjustly.”<sup>2</sup>***

1. Consider ants and bees. These creatures build themselves nests and through their nature, they regard it as their own. They store their foodstuff in their nest. This shows that these creatures consider themselves the owners of the nests they build and the food they gather. This feature is also clearly seen in other animals.

This patent truth can also be perceived in the lives of early humans and nomads—whose lifestyle is similar to that of early humans. Even though nomads live communally and in tribes, they respect and sanctify private ownership and they prioritize the ownership of specific items.

In “The History of Ownership”, Felician Shanet writes, “Among nomadic tribes the collective ownership of property does not prevent individuals from owning what is theirs. These private properties are comprised of things that the nomad individuals produced or manufactured themselves.” Loy Brovel writes that these belongings are part of the existence of nomadic individuals and can never be separated from them. He maintains that there is an unbreakable connection between each nomadic individual and their property, and the results of their personal endeavors such that these effects are not only part of their private possessions, but they are also part of their identity. He says, in other words, that nomadic individuals elevate their identity by having these possessions.

2. Sūrat al-Baqarah 2:278–279. Journal, “Maktab-e Anbiyā”, issues 1 and 2.

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