Prelude

A General View of the Topic of Economy

The economic or financial issue of each community is considered one of the vital constituents of the general system without which no community can endure political and social pressures, evolve, or attain perfection.

As a divine message proposed for the mental and spiritual perfection of man, Islam has paid great attention to the economic and financial aspect. Financial issues generally play an important role in achieving perfection. This fact is visible in the following points:

Significance of the Economic System

A. On various occasions the Holy Qur'an has mentioned *zakat* (in its general sense almsgiving, and specifically, as an obligation, a tax imposed on Muslims under certain conditions) along with the religious duty of performing prayers, with the purport that these two obligations cannot be separated. Likewise, *zakat* has been attached to self-sacrifice for the sake of Almighty Allah and has been presented—in the form of spending for the sake of Almighty Allah on the poor, the needy, and the financially distressed, such as the indebted and their like—as one of those acts of obedience to Almighty Allah through which His nearness can be attained.

B. Just as Islam has organized the issues of family; society; one's relationship with Almighty Allah, nature, and humankind; and other aspects of life so also has it organized the issue of spending, by laying down public and private duties in this domain at the family and individual levels of the virtuous community as well as maintenance of the social and political existence of both the virtuous community and the general public.

C. In the beginning of its existence, the promulgation of Islam rested on substantial funds that were owned by Lady Khadijah al-Kubra (the great), the Holy Prophet's first wife, who played an extremely great role in saving the mission of Islam in its early stages by standing against a variety of pressures brought on by the polytheists.

D. Because the polytheists assessed the significance of economic aspects at the outset of the advance of the Islamic mission, they laid an economic siege upon its propagation to try to stop it. For instance, they tried to stop the Islamic mission when they blockaded the Muslims in the mountain pass of Abu-Talib (*shi'b abi-talib*) and boycotted them economically, using different methods to maintain pressure.

Goals of the Economic System

There are three basic goals of the Islamic economic system when applied to Muslim society in particular and all societies in general:

(i) To ensure the welfare and internal stability of social relations and establish a vital system for spiritual perfection. This depends, to a great extent, on finding proper solutions to the problems of poverty, destitution, helplessness, and iniquitous discrimination in the levels of wages.

(ii) To grant the virtuous community independence and ability to move and progress freely and make correct decisions. Of course, the achievement of this goal depends, for the most part, on economic independence and financial power.

(iii) To establish common social, cultural, and utility services to facilitate the progress of the virtuous community as a political and social entity; to practice cultural, social and defensive activities to defend the entity of the virtuous community and help it achieve its goals.

Ahl al-Bayt's concept of the Economic System

From the outset the Ahl al-Bayt ('a) depended upon the genuine view of Islam and its all-inclusive economic concept because Islam, in all its features, includes the Ahl al-Bayt's concept of building the virtuous community. They emphasized the necessity of observing collective financial duties, as is deduced from their traditions on *zakat*.

Shaykh al-Saduq, through an authentic chain of authority, has reported 'Abdullah ibn Sinan as quoting Imam al-Sadiq ('a) to have said:

لَمَّا نَزَلَتْ آيَةُ الزَّكَاةِ:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِم بِهَا

فِي شَهْرِ رَمَضَانَ، فَأَمَرَ رَسُولُ اللهِ، صَلَّى اللهُ عَلَيْهِ وَآلِهِ، مُنَادِيَهُ فَنَادَى فِي النَّاسِ: إِنَّ اللهَ، تَبَارَكَ وَتَعَالَى، قَدْ فَرَضَ عَلَيْكُمُ الزَّكَاةَ كَمَا فَرَضَ عَلَيْكُمُ الصَّلاَةَ. فَفَرَضَ عَلَيْكُمْ مِنَ الذَّهَبِ وَالْفِضَّةِ وَالإِبِلِ وَالْبَقَرِ وَالْغَنَمِ وَمِنَ الْحِنْطَةِ وَالشَّعِيرِ وَالتَّمْرِ وَالزَّبِيبِ، وَنَادَى فِيهِمْ بِذَلِكَ فِي شَهْرِ رَمَضَانَ، وَعَفَا لَهُمْ عَمَّا سِوَى ذَلِكَ. ثُمَّ لَمْ يَتَعَرَّضْ لِشَيْءٍ مِنْ أَمْوَالِهِمْ حَتَّى حَالَ عَلَيْهِمُ الْحَوْلُ مِنْ قَابِلٍ. فَصَامُوا وَأَفْطَرُوا، فَأَمَرَ، صَلَّى اللهُ عَلَيْهِ وَآلِهِ وَسَلَّمَ، مُنَادِيَهُ فَنَادَى فِي الْمُسْلِمِينَ: أَيُّهَا الْمُسْلِمُونَ، زَكُّوا أَمْوَالَكُمْ تُقْبَلْ صَلاَتُكُمْ. ثُمَّ وَجَّهَ عُمَّالَ الصَّدَقَةِ وَعُمَّالَ الطُّسُوقِ.

When in the month of Ramadhan this holy verse was revealed:

"Take charity out of their property in order to cleanse them and purify them thereby, (9:103)"

the Holy Prophet (S) ordered his caller to call out, "O people, Almighty Allah has prescribed for you as an obligation to pay zakat just as He has prescribed for you performance of the prayers. Hence, He is imposing on you (a proportion) of gold, silver, camels, cows, sheep, wheat, barley, dates, and raisins." The Holy Prophet (S) announced this to the people in the month of Ramadhan excluding other items (from zakat taxation). However, he did not ask them to pay their zakat until completion of one complete year. The next year, after they had observed fasting and broken their fast, He (S) ordered his caller to call out, "O Muslims, pay out the zakat from your assets so that your prayers may be accepted." He then appointed a collector to collect alms and payments. [1]

According to another authentic narration, Abu-Basir reported the following tradition.

Some wealthy men were in the presence of Abu-'Abdullah (Imam al-Sadiq ('a)) in our presence. As they mentioned the *zakat*, the Imam ('a) commented:

إِنَّ الزَّكَاةَ لَيْسَ يُحْمَدُ بِهَا صَاحِبُهَا. إِنَّمَا هُوَ شَيْءٌ ظَاهِرٌ، إِنَّمَا حَقَنَ اللهُ بِهِ دَمَهُ وَسُمِّيَ بِهِ مُسْلِماً، وَلَوْ لَمْ يُؤَدِّهَا لَمْ تُقْبَلْ لَهُ صَلاَةٌ.

Payment of zakat is not a source of praise for the payer; rather, it is something apparent, due to which Almighty Allah saves the payer's blood from being shed and grants him the title of Muslim. Hence, the prayers of the person who does not pay it will not be accepted. [2]

The Ahl al-Bayt ('a) planned the economic system of the virtuous community, based on the observance of Islamic precepts and common commitments to the Islamic state, because this community is meant to live within the Islamic state and Muslim society.

The Topic of Discussion

In this discussion, we do not intend to thrash out the viewpoint of the Ahl al-Bayt on the economic theory of Islam comprehensively because this topic has been discussed elsewhere[3] showing the Ahl al-Bayt's exclusive and genuine understanding of Islam in a way quite distinctive from the founders of other

Muslim jurisprudential sects. Our main point in the present discussion is to explore, based on the general economic theory of Islam, two major problems related to the building of the virtuous community that the Ahl al-Bayt (‘a) had to deal with. These were:

(i) Coordination between the economic system adopted by the governing authorities and the resulting financial duties with the Islamic economic system as applied by the Ahl al-Bayt (‘a). Of course, such combined duties increased the burden and financial commitments of the virtuous community.

(ii) Making available financial resources to cover expenses of development and management of the affairs of the virtuous community in order to provide genuine economic independence, achievement of which was a veritable problem bearing in mind the exceptional circumstances of the Ahl al-Bayt (‘a) and their followers.

The coming discussions will deal with situations and procedures that the Ahl al-Bayt (‘a) adopted to remedy these two problems. Subsequently, some features will be mentioned that characterize the Ahl al-Bayt (‘a) school from a legislative point of view and also procedures adopted in the field of finance. Some distinctive features of the economic system of the virtuous community are as follows:

- social solidarity as an obligation
- *khums*
- sectors of the society for which the funds of *zakat* must be used
- the significance of *waqf* (endowment of property under which the proceeds are to be devoted to a religious or charitable purposes)
- important economic activities including commerce and agriculture
- special contributions

These economic topics will be considered in three chapters:

The **first chapter** explains **general economic legislation** by which Islamic states have abided. The **second chapter** deals with **restricted economic legislation** of Islam administered by the Ahl al-Bayt (‘a) but by which the Islamic state of the time did not abide. The **third chapter** discusses **economic activies** and the Ahl al-Bayt’s attitude towards them.

1. – Al-Hurr al-’Amili, Wasa'il al-Shi’ah 6:3, H. 1.
2. – Al-Hurr al-’Amili, Wasa'il al-Shi’ah 6:28, H. 3.
3. – The reader is advised to refer to the book of Iqtisaduna (Our Economy) by Ayatollah Martyr Muhammad Baqir al-Sadr, especially part II where the author treats these issues elaborately.