

[Reprinted with permission from *Handbook of Research on Islamic Business Ethics* edited by Abbas J. Ali (Northampton, MA: Edward Elgar, 2015)]

## **Individual rights and responsibilities, morality, relativism and self-interest**

*Imad-ad-Dean Ahmad*

### INTRODUCTION

At heart, all five issues addressed in this chapter are questions of ethics. Unfortunately, most examinations of the position of Islam tend to adopt a perspective of legalities rather than ethics. Although one cannot deny the centrality of law to the evolution of Islamic institutions, the essential fact is that the Qur'an as presented by God is a book of guidance and this should never be overlooked. For this very particular reason, one must place the ethical dimension of Islam at center stage.

That individuals have duties in Islam is unquestioned, and the application to the issue of individual rights and responsibilities, morality, relativism and self-interest is, at first blush, merely a matter of focus on such responsibilities in the context of commercial affairs. But on the more controversial question of individual rights in Islam, one finds that rights are inescapably the flip side of duties. Do individuals have rights? Although questions of relativity and self-interest are rarely addressed in discussions of Islam, these questions are a proper subset of the issue of morality and ethics forming a categorical umbrella over the issues of rights and responsibilities. In the end, it is appropriate and efficient to consider these five subjects together.

To lay the groundwork for a clear understanding of these questions, one should first consider the metaphysical and ontological framework within which Islam considers all ethical questions, of which political and economic considerations are corollaries. In all things, the fundamental consideration of Islam is *tawhîd*. From the Muslim perspective, reality is a duality consisting of a single Creator and a multiversal creation. As the Holy Qur'an asserts, '[All] praise belongs to God, the Lord and Cherisher of the worlds' (Qur'an 1:2).<sup>1</sup> Within the multiverse, there is this universe ('The World' in the terminology of the ancients) inhabited by people, which is the stage of human action in which *Homo sapiens* have been charged as the Creator's vicegerents.<sup>2</sup> The human species will be judged on the basis of its performance on that stage, but the judgment will be not collective; rather, it will be a judgment of each individual man and woman,<sup>3</sup> which means that each individual is the vicegerent of the Lord (*khalifah*).

Ethical theories may be formalistic or utilitarian. In a formalistic system, right is right and wrong is wrong regardless of the consequences. In a utilitarian system, the morality of an action is determined by its consequence for a select beneficiary, which may be the actor (egoism), the actor's group

(communitarianism, including its many variants—such as tribalism, nationalism, racism, and so on) or humankind in general, either including (neutrality) or excluding (altruism) the actor. The Islamic perspective eliminates these distinctions by formulating a conception of reality in which what benefits the individual benefits the broader community and vice versa. Success (*falâh*) in the Islamic system is achieved by doing what is right *as defined by God*. This would seem to make it a formalistic system, except that it is an article of faith that doing what God has defined as good is promised to be in the best interests of the actor. That understanding would make it an egoistic system, except that the specifics of what God has defined as good are understood as being what is best for all. Thus, Islam engages in a methodological individualism that aims at a construction of a religious community (the Muslim *ummah*) intended as a blessing for all humanity. The human being is commanded to serve God by serving others, but is warned not to forget his or her own share in the good the human being is to create. In performing beneficent actions by which to build mansions in paradise, the human being must not overextend to the point of impoverishing himself or herself in this earthly life.

The five ethical issues addressed in this chapter are as follows:

- absence of relativism in Islam;
- right action in individual's self-interest;
- Islam's methodological individualism;
- rights and responsibilities;
- application to management.

## ABSENCE OF RELATIVISM IN ISLAM

The fundamental premise of relativism is that there is no absolute objective truth. Relativism postulates that truth is subjective and utterly dependent upon the perspective of the observer. Clearly then, Islam is in no way relativistic. It is true that Islamic law requires Muslims to tolerate other religions even to the point of allowing practices that are prohibited to Muslims. This is a form of pluralism and should not be confused with relativism. The Muslim requirement, for example, that the Muslim prohibition on wine should not be imposed upon Christians who not only drink wine but may also use it in a religious sacrament is not due to some belief that wine is harmful to Muslims but not Christians, nor to some belief that wine transubstantiates the elements of 'the Lord's supper' (1 Corinthians 11:20) for Christians but not for Muslims. Intoxicants are objectively harmful, and transubstantiation is (for Muslims and even many Christians) a falsehood, but it is an objective reality that submission to God's law is meaningful only when it is entered into freely.

Pluralism can be secular, as it is in the United States, but it does not need to be. The community in Medina was a community *under* Islam, but one in which Jews were allowed to operate under their own laws. Although the right to exemption from Islamic law has historically only extended to religious minorities as groups, there is nothing in Islamic law to prevent individuals from contracting with the state for a *dhimmi* status that exempts those individuals from laws that do not affect the general health and safety of the broader community. In any case, the absolute status of privacy as a right under Islamic law guarantees the security of people within their private spaces to be secure from the encroachment of the state – or from one’s neighbors. Even in Saudi Arabia, in which the Wahabi interpretation of Islam has claimed a monopoly, the compounds in which non-Saudis live are governed by their own laws. For that matter, Saudis themselves are secure from the intrusion of the religious police in their own homes.

Nor should the fact that Islam is inclusive (in the sense of admitting the possibility that non-Muslims may enter paradise) be mistaken for a form of relativism. Yes, the Qur’an states, ‘Truly, those who believe [in this revelation], and those who follow the Jewish [scriptures], and the Christians and the Sabians . . . –any who believe in God and the Last Day, and do good deeds, shall have their reward with their Lord; on them shall be no fear, nor shall they grieve’ (2:62). This statement has brought inclusion of a variety of religious adherents even if the prospect of attaining paradise is not a claim that all religious traditions are equal. It is rather a statement about the essential core of all religious belief. Beyond that core, different religious traditions have a variety of rituals and practices that may be more or less coherent with the core. Muslims believe that God has sent his messengers to all people, but the degree to which the message has been faithfully preserved or cynically corrupted varies from one tradition to another. It is an article of the Muslim faith that the Qur’an itself has been perfectly preserved.

The decision as to who shall enter into heaven is left unto God alone, but the treatment Muslims must afford to the followers of other religious traditions is clearly stated in the Qur’an. On the one hand, ‘Fight in the cause of God those who fight you, but do not aggress, for truly God loves not aggressors’ (2:191) and ‘Permission [to fight back] is given to those against whom war is made because they have been wronged—God indeed has power to aid them, those who have been unjustly driven from their homes, only because they said: “Our Lord is God”’ (22:39) because self-defense is not only permissible but also noble. On the other hand, to avoid any mistake, the Qur’an also states, ‘God forbids you not, with regard to those who neither fight you for [your] religion nor drive you out of your homes, from dealing kindly and justly with them: for God loves those who are just’ (60:8) because justice and mercy are absolute virtues.

If values are absolute but disagreements about values are to be tolerated, how does one create a pluralistic system that is not relativistic? As the Qur’an states:

Oh People! Truly, we created you from a [single pair] of a male and a female, and made you into nations and tribes, that you may come to know each other [not that you may

despise each other]. Truly, the most honored of you in the sight of God is [he who is] the most God-conscious of you. And God has full knowledge and is well acquainted [with all things]. (49:13)

Yet, although diverse modes of life are good, there are certain objective standards that will not be denied:

To thee We sent the scripture in truth, confirming the scripture that came before it, and guarding it in safety: so judge between them by what God hath revealed, and follow not their vain desires, diverging from the Truth that hath come to thee. To each among you have we prescribed a law and a way of life. If God had so willed, He would have made you a single people, but [His plan is] to test you in what He hath given you: so strive as in a race in all virtues. To God you will all return; it is He that will show you the truth of the matters in which ye dispute. (5:48)

Because values are absolute and not relative, the most essential rules of commerce, honesty and fulfillment of contracts apply to all peoples regardless of their religious beliefs. Thus:

Among the People of the Book are some who, if entrusted with a hoard of gold, will [readily] pay it back; others, who, if entrusted with a single coin, will not repay it unless you constantly stood demanding, because, they say, ‘there is no blame on us [for what we may do] with these unlettered [outsiders],’ but they tell a lie against God, and (well) they know it.(3:75)

It follows, then, that all legal contracts are sacrosanct, regardless of the faith of the contracting party, and the social system under Islam is a system of contractual relations. The historical manifestation of non-secular pluralism in Islamic civilization was the development of the *dhimmi* system under which various confessional communities govern their internal affairs by their own laws in exchange for exemption from any military service by payment of a per-capita tax for Muslim protection from external aggression.

## RIGHT ACTION IN THE INDIVIDUAL’S SELF-INTEREST

Essential to Islamic ethics is the notion of *falâh* or success in this life and the next. The word appears in the call to prayer where the believer is asked to ‘Come to success.’ When one takes into account all aspects of a person’s well-being—material, intellectual and spiritual—the discrepancies between what constitutes the good by the formal or the utilitarian definition vanish, as do discrepancies based on the collective or

individual viewpoints: 'For them there is the glad tiding [of happiness] in the life of this world and in the life to come; [and since] there can be no chang[ing] God's words, this, this is the triumph supreme!' (10:64).

The joys in this earthly life are not necessarily evil, but they are always transient: 'God grants sustenance abundantly, or restricts in measure, unto whomever He wills; and they rejoice in the life of this world—even though, (from the vantage point of) the life to come, the life of this world is just a fleeting pleasure' (13:26). The promise of paradise and threats of Hell are an assurance of absolute justice:

Leave alone those who take their religion to be mere play and amusement, and are beguiled by the life of this world; but remind (them) with this (truth) that every soul delivers itself to ruin by its own acts, and shall have no protector or intercessor; and though he offer every conceivable ransom, it shall not be accepted from him. These are they that deliver themselves to ruin by their own acts; for them there is [in the life to come] a draught of boiling water and grievous suffering because of their persistent rejection [of the truth]. (6:70)

The means of achieving this combination of earthly and heavenly bliss is to pursue right action: 'Yes, to God belongs all that is in the heavens and on earth; so that He rewards those who do evil according to their deeds and He rewards those who do good with what is best.' (53:31).

When one turns to the specifics of what Islam considers to be right action, one finds that earth is the stage on which an individual is to bring prosperity for himself or herself and for the associated families and community and for all on earth. This opportunity to do good includes, but is not limited to, acts of charity. The poor who are deserving of charity are clearly identified in the Qur'an:

[Charity is] for those in need who in God's cause are restricted [from travel] and cannot move about in the land seeking [for trade or work]. The ignorant man thinks because of their modesty that they are free from want. You shall know them by their (unmistakable) mark: they beg not importunately from all and sundry. And whatever of good you give truly God knows it well. (2:273)

Like acts of charity, acts of commerce are also an opportunity to do good: 'Oh you who believe! Consume not your property among yourselves in vanities: but let there be amongst you traffic and trade by mutual good-will: nor kill (or destroy) yourselves: for truly God has been to you Most Merciful' (4:29).

This injunction is not only Qur'anic but was also practiced by the Prophet Mohammed (peace be upon him), who earned his reputation as 'Al-Amin' (the trustworthy) by putting sound business ethics into

practice in his life as a merchant. It is reported that his first wife, Khadijah, proposed to him after receiving a solid report of the purity of his business methods after he doubled her investment in a caravan to Syria. The importance of honesty and integrity to a good businesspersons reappears in the hadith in which the Prophet is reported to have said: '[Every] honest and trustworthy merchant will be with the martyrs on the Day of Resurrection' (see Al-Qaradawi, 2001, p. 134). An honest merchant is one who creates wealth by his or her entrepreneurial skill, moving capital among markets so as to maximize its value, not one who seeks to appropriate wealth from others by fraud, corruption or taking unfair advantage of a customer's desperation, as in loan sharking. The Prophet doubled his future wife's investment by moving goods that were cheap in Arabia but expensive in Syria and returning with goods that were cheap in Syria but expensive in Arabia, benefiting all involved in the transaction—the Syrians, the Arabs, the caravan crew, the investor and himself. A dishonest merchant sees a transaction as an affair in which one side must lose so that the other can win. The honest merchant, the true entrepreneur, sees it as a win-win proposition.

The invisible hand, a term associated with Adam Smith, is not, for Muslims, a metaphor but is literally the unseen, but very real, hand of God. This is made clear by the Prophet's refusal to fix prices artificially: 'Allah grants plenty or shortage; He is the sustainer and real price maker . . . I wish to go to Him having done no injustice to anyone in blood or in property' (see Islahi, 1988, p. 94).

## ISLAM'S METHODOLOGICAL INDIVIDUALISM

Islam seeks a balance between the welfare and autonomy of the individual and the welfare and harmony of society; but the religion squarely speaks to the moral conscience of the individual. In other words, the religion aims to benefit society and the individual equally, but the moral appeal is aimed at the individual. The objectives are both personal and communal, but in the moral sense the methodology is individualistic.

God proffers his guidance by multiple modalities. These include *revelation* ('[Those] who believe in the Revelation sent to thee, and sent before thy time . . . are on [true] guidance, from their Lord, and it is these who will prosper' [2:4-5]), *conscience* ('And by the self and its equity and inspired it with its [ability to discern] its wickedness and its righteousness. He has succeeded who purifies it and he fails who corrupts it' [91:7-10]) and the *material world* ('Travel through the earth and see what was the end of those who rejected truth' [3:137]). In each case, the appeal is to the individual. It is the individual who meditates on revelation. It is the individual who engages in scientific research of nature and history. It is the individual who possesses a conscience.

The individual is the necessary starting point of introducing ethics into the world, but individuals who have responded to the call to truth and justice are told to join together in the struggle: 'By [the token of] time [through the ages], truly mankind is in loss, except for those who believe and who join together in Truth and who join together in patient perseverance [for the good]' (103:1-3). A call to collective action exists, but the modality of collective action is multivalent. Its modalities can be economic (for example,

Qur'an 4:29), philanthropic (2:177), judicial (4:58) or armed (8:60), but a chosen modality must be appropriate to the purpose. Thus, for example, commercial opportunity should not be restricted to wealthy cronies (59:7); charity is not for the undeserving (2:273); judicial intervention should not be intrusive (17:36); and warfare is not authorized for aggression (2:190ff).

There are cases where individual rights are limited for the sake of social harmony. Some of those limitations—such as prohibitions on theft, fraud, murder, and so on—are obviously necessary for the sake of justice. In other cases, the purpose of the limitation is to create a social environment in which the individual may thrive. Thus, adultery (which undermines the family life on which the offspring of sexual union depend) is prohibited and polygyny (which may lead to familial jealousy and strife) is limited.

It is the presence of good individuals that will cause society to prosper. The best social environment is the one that will encourage good individuals to right action. Right action has a place in a broad range of human activity, explicitly including trade and commerce.

## RIGHTS AND RESPONSIBILITIES

Occasionally some writers have depicted the Islamic ethos as one in which individuals only have responsibilities and no rights. Such a picture too narrowly focuses on the individual's relationship to God, ignoring individuals' relationship to one another. In truth, rights and responsibilities are flip sides of the same phenomenon. Truly, one has a duty to God, but God has a right over each of us. But even in this narrow view, it is wrong to say that man has no rights with respect to God because God can impose – and in His revelation has imposed – obligations upon Himself. For example, when God makes a promise to human beings, He imposes upon Himself the obligation to fulfill that promise. Thus, as God has promised paradise for those who put their faith in Him and the Day of Judgment and do good deeds, He would be violating a right He himself has granted to people if He were instead to consign to Hellfire those who put their faith in Him and the Day of Judgment and do good deeds.

Further, the duties of one individual toward other individuals necessarily involve the rights of that individual with respect to the others. In other words, my duty toward you is right with respect to me and vice versa. Thus, on the obligation to give charity, the Qur'an describes the believer as one of 'those on whose wealth is a recognized right for the (needy) who asks and for him who is prevented from asking' (70:24–5). The word translated 'right' here is the Arabic word *haqq*, so the sometimes-heard claim that the assertion of human 'rights' (*huqûq*) is an innovation inherited from modern Western thought is clearly false.

Contrary to the claim put forward both by Islamophobes and by Muslim extremists that notions of individual rights are an anti-Islamic concept that entered Islamic discourse from the modern West, substantial contravening historical evidence has been put forward by G.A. Russell (1994) that the seminal proponent of human rights in the West, John Locke, was influenced by Islamic writings. The question of

whether Locke was directly influenced by Islamic sources may be set aside for the more important observation that Muslim enumeration of individual rights antedates Locke's list. With an almost Islamic phrasing, Locke states that:

[N]o one ought to harm another in his life, health, liberty or possessions; for men being all the workmanship of one omnipotent and infinitely wise Maker; all the servants of one sovereign Master, sent into the world by His order and about His business; they are His property, whose workmanship they are made to last during His, not one another's pleasure. (1690, p. 85)

The Islamic avatars of Locke's list of individual rights are what the classical era scholars called the *maqâsid ash-sharîah*, or the high objectives of the law. For them the law existed to protect five higher objectives: life, religion, intellect, lineage and property. The first and last correspond to the first and last of Locke's list. In lieu of the right to 'religion, intellect and lineage,' Locke mentions 'health' and 'liberty.' This variation may be described thus:

Locke's use of the word 'health' here should be taken to mean the integrity of the body, and coupled with life is found in the Qur'anic allusion to 'Life for life, eye for eye, nose for nose, ear for ear, tooth for tooth, and wounds equal for equal...' The term possessions here is equivalent to the term '*mâl*' in Islamic law, that is to say, property. This leaves the expansive term liberty, which could be understood to include religion, intellect, and heritage, among other things. (Ahmad, 2012, p. 85)

Life is an individual right and requires no further comment. Clearly, the right to one's intellect (freedom of thought and expression) is an individual right and likewise, unavoidably, is the right to one's own heritage.

Defense of religion as a higher objective of the law can be viewed as the defense of Islam as a way of life or/and as the defense of protected minority religious groups, but even such collectivist interpretations will be vacuous unless coupled with the right of the individual to *choose* the religious community to which he or she will belong. Laws against apostasy in Muslim countries are in opposition not only to the individualistic interpretation of the right to religion but also to the right to life, because the Qur'an has expressly forbidden killing except as punishment for murder or to prevent 'spreading corruption throughout the land' (5:32)– that is, to suppress violence against the social order or to fight in a just war. Thus, in all cases of the higher objectives of the law, an individual right is either specifically defended or

implicitly incorporated in the broader possibility of communal right. The assertion of each such right is the assertion of responsibility to respect that right.

One final point about responsibility—a right is more than simply the responsibility to respect the same right in others. It also imposes a responsibility on the holder of the right. Consider the right to property. Scholars since ancient times, including those of the classical Islamic civilization, have recognized that material goods are an unavoidable necessity to human life and that therefore people must have a right to possess such goods in order to earn their living. Most have understood that the means of production, as well as consumer goods, must be included under this umbrella. The Qur'an defends the right of men to accumulate wealth without limit: 'And in no way covet those gifts which God has bestowed more freely on some of you than on others: to men is allotted what they earn and to women is allotted what they earn; but ask God of His bounty' (4:32). Thus, the right of the needy to a share in the property of the wealthy alluded to previously is not intended as a maximum on the wealth of the rich, but as a safety net on the wealth of the poor. It is understood under Islamic law to be 2.5 percent of the wealth beyond the minimum needed to maintain one's family for a year, reflecting that one is responsible to use one's wealth to sustain oneself, one's family and the needy as well. Similarly, one should not waste one's wealth in extravagance: 'Wear your beautiful apparel in every time and place of prayer: eat and drink: but waste not by excess, for truly God loves not the wasteful' (7:31). This limit on irresponsible spending applies to charitable giving as well: 'They ask you how much to spend. Say, "What is beyond your needs"' (2:219).

## APPLICATION TO MANAGEMENT

Contemporary issues of management may be divided into two groups. One group consists of those common to management throughout the world, and the other group consists of those issues peculiar to 'Islamic' analyses. The first group would include fair labor practices, trusteeship, quality control, social responsibility, environmental issues, and so on. In the second group, concerns over honest currency, risk transfer, unfair advantage, social justice, corporatism and the permissibility of interest deserve particular emphasis.

Such a division raises the question why there should be any distinction at all between management worldwide and management in Islamic contexts. If management, or economics for that matter, is a science, one would expect its findings to apply equally to Muslims as to other people. Muslims engaged in these fields justify the distinctions they make by positing that modern Western economics is predicated on assumptions about the nature of *Homo economicus*, whereas an Islamic science of economics, unlike assumptions characteristic of management in general, center on the actions of *Homo Islamicus*.

With regard to the category of issues common to management worldwide, one must note little other than that the normative ethical expectations of Islam make demands on business practice that have been addressed by scholars throughout Muslim history. These scholars have reached conclusions that

should not startle observers outside the faith. For example, as regards payment of laborers, the prophet Mohammed (peace be upon him) is reported to have said: 'Give the worker his wages before his sweat dries.'<sup>4</sup> The language is poetic, but the import is clear. 'Do not delay payment for services rendered' is a sound business practice both morally and pragmatically.

On turning to that category of issues more or less peculiar to Muslim analyses, one finds that many writers on the subject have taken a normative approach. Their view is that God has commanded particular mandates and prohibitions, and obedience is an Islamic duty regardless of whether any social or ethical benefit is understood or even exists. This observation is seen in the jurists' prohibition of interest on loans. The overwhelming majority of commentators understand the Qur'anic prohibition of usury as a prohibition of any interest, regardless of consideration of equity or public good. Yet, many of these same commentators will excuse equivalent or even larger charges provided they are not called interest. This is a matter of semantics – and one that cannot detain this chapter. Rather, the discussion will focus on those analyses that profess their understanding of the application of Islamic law to stem from business matters related to achievement of one of the higher objectives of the law.<sup>5</sup>

In an ideal world, generation of profits would come strictly from the adding of value to the marketplace by the entrepreneur. For the most part, this is what happens in a free, fair and transparent marketplace. Departures from this ideal can generally be attributed to coercion, theft, fraud, unfair advantage or the presence of some undesirable externality. Advocates of so-called Islamic economics argue that most or all of these problems can be avoided if business decisions are not guided by prices and profit maximization alone, but if a 'moral filter' is introduced into the management process (see Chapra, 1992).

Honest currency is essential to sound management, since bookkeeping is meaningless unless denominated in meaningful units. Making business plans and commitments in a currency whose value in the future is unknown and which may vary erratically is like doing engineering with rubber yardsticks. The practice of the Prophet was to employ hard currency (especially gold and silver but also hard wheat, raisins, dates and barley), but because the demonetization of gold has subjected the metal to dramatic short-term fluctuations (despite its continued reliability as a measure of value over longer periods) some Muslims have proposed indexed accounting that would adjust balance sheets and obligations for inflation.

Unfair advantage is a violation of Islamic norms. Thus, some advocates of Islamic business ethics argue that it is the duty of the broker to disclose to the customer all the factors by which the broker will profit, including the broker's knowledge of market conditions. Such a restriction would seem to argue against the very common practice of haggling in many parts of the Muslim world, because the hagglers on all sides are hoping to conclude a bargain deviating from the market price on one side or another.

Many of the management concerns of 'Islamic economists' are related to an aversion to 'risk transfer.' For example, the limited liability corporation transfers risks that should be borne by the entrepreneur to customers, vendors, workers and even unrelated parties, such as neighbors who may be

victims of business owners who seek to cut their own safety expenses by imposing the risks of workplace or environmental disasters on others.

Similarly, lending money at interest is seen as a way by which the lender is transferring the risk of the profitability of the enterprise in which he or she invests onto someone else. Thus, most Muslims view all interest in loans as usurious, not just cases of loan sharking, wherein a destitute borrower is at the mercy of an unscrupulous lender. Those Muslims consider a worker's deposit into the interest-paying account of a wealthy bank equally immoral because the depositor is hoping to make money without taking any risk – as he or she would have to take had they made a venture-capital investment.

Although classical Islamic society came up with many tricks to circumvent such rules, many of which are practiced today, the size and the nature of businesses in Islamic society were affected. The natural reluctance of investors to share risk in an enterprise with strangers meant that Muslim businesses were often restricted to family affairs. The aversion to risk-transfer through fixed-interest investment loans limited innovation by restricting loans to those enterprises that had a manifest prospect for profit. Any revolutionary idea, such as a commercial steam engine, is unlikely to be funded, thus an outcome preventing the classical Muslim world (although it had both steam engines and the high-grade steel with which a railroad could be built) from building the infrastructure that enabled an industrial revolution and the rise of mass production. On the plus side, the Muslim world was largely spared the environmental disasters and the big bank bailouts that the West now endures.

In the Muslim world, it was assumed that the normative principles discussed in this chapter, combined with belief in God's ultimate enforcement, are sufficient for management. In the West, a more skeptical view of human nature has encouraged the development of institutions of good governance such as accounting boards and auditors, and rules of order to deal with the challenges of transparency and accountability.

## CONCLUSIONS

Islam has all the necessary perquisites for successful business management, including recognition of individual rights and responsibilities, need for economic action, importance of property rights and existence of absolute morality. Unfortunately, Muslims have no history of guidelines for good governance that would allow businesses to grow beyond the size of a successful family business. These are practical, not inherent, obstacles. The Muslim belief in the need for a *moral filter* that replaces the *sovereignty of the consumer* is no obstacle to Muslim entrepreneurship. The Muslim publisher need not publish pornography because it might yield higher profit. Nor need the Muslim landlord rent to a prostitution ring, nor the Muslim resort developer build gambling casinos, nor the Muslim fashion designer design scanty beachwear. Similarly, a Muslim entrepreneur may choose to give a share of his or her profits to the poor and needy even if a non-Muslim competitor chooses to spend all of his or her profits on wine and song. On the other hand, Muslim

entrepreneurs are at an unfair disadvantage if non-Muslim entrepreneurs are permitted to evade some of the costs of their business activity by pushing them onto unwilling third parties through limited liability and bailouts funded by taxpayers or loose credit. Peaceful coexistence in the business world is possible and will be affected if Muslims adopt the good governance policy developed by the modern West and if the morally liberal cultures will refrain from economic interventionism that imposes cost on third parties without their consent.

The Author thanks Hanan Hameed for a useful conversation about the original Qur'anic translation given here and an anonymous referee for many valuable suggestions.

## NOTES

<sup>1</sup> Translations are those of the author, who has borrowed freely from Ali (2008). My translation is also informed by the translation of Asad (2003). Henceforth, Qur'anic surahs and verses will be cited inline using the surah and verse number of Ali.

<sup>2</sup> For quotation and discussion of the implications of these verses on economics, see Ahmad (2005, pp. 200–14).

<sup>3</sup> 'For Muslim men and women, for believing men and women, for devout men and women, for true men and women, for men and women who are patient and perseverant, for men and women who humble themselves, for men and women who give In charity, for men and women who fast (and deny themselves), for men and women who guard their chastity, and for men and women who engage much in God's praise ... –for them has God prepared forgiveness and great reward' (33:35).

<sup>4</sup> Ibn Majah, *Sunan* Vol. 3, Book 16, Hadith 2443, <http://sunnah.com/ibnmajah/16> (accessed 27 July 2014).

<sup>5</sup> The most articulate proponent of this view is Chapra (1992).

## REFERENCES

- Ahmad, Imad-ad-Dean (2005), 'Islam, commerce and business ethics,' in Nicholas Capaldi (ed.), *Business and Religions: A Clash of Civilizations?*, Salem, MA: Scrivener, pp. 200–214.
- Ahmad, Imad-ad-Dean (2012), 'On natural law and shari'ah,' in Mahmoud Ayoub (ed.), *Proceedings of the 2009 IIIT Conference on Contemporary Approaches to Qur'an and Sunna*, Herndon, VA: International Institute of Islamic Thought, pp. 100–117.
- Ali, Abdullah Yusuf (2008), *The Qur'an, Text, Translation and Commentary*, Elmhurst, NY: TahrikeTarsile Qur'an.
- Asad, Muhammad (2003), *The Message of the Qur'an*, Bristol: Book Foundation.

Al-Qaradawi, Yusuf(2001), *The Lawful and the Prohibited in Islam*, Cairo: Al-Falah Foundation, p. 134.

Chapra, M. Umer (1992), *Islam and the Economic Challenge*, Herndon, VA: International Institute of Islamic Thought, pp. 282–6.

IbnMajah, *Sunan*, vol. 3, book 16, Hadith 2443, <http://sunnah.com/ibnmajah/16>, (accessed 27 July 2014).

Islahi, Abdul Aziz (1988), *Economic Concepts of IbnTaymīyah*, Bradford-on-Avon: Islamic Foundation, p. 94.

Locke, John (1690), ‘An essay concerning the true original extent and end of civil government,’ in Michael J. Sandel (ed.), *Justice: A Reader*, London: Oxford University Press, p. 85.

Russell, G.A. (1994), ‘The impact of the *Philosophus Autodidactus: Pocockes, John Locke, and the Society of Friends*,’ in G.A. Russell (ed.), *The ‘Arabick’ Interest of the Natural Philosophers in Seventeenth Century England: Brill’s Studies in Seventeenth Century England*, Leiden: E.J. Brill, pp. 224–65.