

# Principles and Methods of Lifestyle in the Field of Economic Interactions Based on al-Sahifah al-Sajjadiah

Farideh Obudiyyat; Muhammad Ali Mahdavi Rad; Fathullah Najjarzadegan

<sup>1</sup>Graduate Ph.D. Usul al-Din College, Qum, Iran

<sup>2</sup> Associate Professor of Quran and Hadith, University of Tehran, Farabi Campus, Qum, Iran

<sup>3</sup> Professor of Quran and Hadith, University of Tehran, Iran

Email: f.obudiat@osool.ac.ir<sup>1</sup>; mahdavirad@ut.ac.ir<sup>2</sup>; najarzadegan@ut.ac.ir<sup>3</sup>

Corresponding Author: Farideh Obudiyyat

http://dx.doi.org/10.18415/ijmmu.v7i7.1860

# Abstract

The meaning of lifestyle in economic interactions is the kind of Islamic teachings that the society follows in its economic life and solving its economic problems. The economic discourse of Islam is not separate from its ethical discourse, and the two of the discourses are completely interrelated. This interrelation by itself is one of the most important features of Islamic economics.

In the field of economic interactions, Imam Sajjad (A.S.) considers commitment to some insights, thoughts and beliefs necessary for activating Islam's rulings in the field of economics. Some of these insights and beliefs include believing in God's justice in spreading His blessings, the necessity of satisfaction with divine ordinance, earning wealth being one of the most important areas of human examination, etc.

Multiple practical solutions could be found in the prayers of al-Sahifah al-Sajjadiah, including thanksgiving, preserving dignity and self-respect, acquiring lawful wealth, leaning toward Quran for increasing God's blessings, moderation in costs and avoiding debts, etc. The research method in this article is descriptive, analytical and text-based; and the goal is to explain the principles and methods of economic interactions based on the prayers of al-Sahifah al-Sajjadiah.

**Keywords:** Lifestyle, Islamic Economics; Economic Interactions; Prayers of Al-Sahifah Al-Sajjadiah, Knowledge-Based Solutions; Practical Solutions

#### Introduction

The Islamic lifestyle is a method of living based on the righteousness, one that is equal to complete obedience and pure submission to God. Accordingly, Islam has compiled a comprehensive plan for humankind from the beginning of their life until his life in the Hereafter.

Imam Sajjad's economic view in al-Sahifah al-Sajjadiah in the area of correction and completion as well as presenting practical methods and solutions is based on these key points: provision is a matter that is predestined and definite for all the creatures in the creation, and God has divided it between them with His justice, and based on a person's performance could be improved and cause him dignity, selfrespect, and victory in divine examinations. Also gratefulness, commitment to lawful wealth acquisition, avoiding any extravagance and moderation in economic interactions are some of the most important keys of economic functions. These principles and methods are illustrated in the prayers of Imam Sajjad (A.S.) and other religious science resources in the best way.

In this article the above topics are explored in the prayers of Imam Sajjad (A.S.).

#### The Importance Fundamentals in Discussing the Economic Interactions

To achieve an Islamic society, believing in the foundations governing human behavior in all aspects of lifestyle is of profound importance. Using the supplications of Imam Sajjad (A.S.) all these aspects could be specifically explained.

It is worth noting that in the religion of Islam, economic issues are not separate from the ethical issues of lifestyle, and the two of them are completely associated. And this is one of the important features of the Islamic economics that economy and following the economic justice are to connect this world to the Hereafter and not just the material prosperity of this world. The holy Quran also associates the bounties of God and people's using of provisions (economy) with the necessity of thankfulness (ethics) and states:

There was for [the tribe of] Saba' in their dwelling place a sign: two [fields of] gardens on the right and on the left. [They were told], "Eat from the provisions of your Lord and be grateful to Him. A good land [have you], and a forgiving Lord."

وَكُلُوا مِمَّا رَزَقَكُمُ اللَّهُ حَلَالًا طَيِّبًا ۖ وَاتَّقُوا اللَّهُ الَّذِي أَنتُم بِهِ مُؤْمِنُونَ - 5:88

And eat of what Allah has provided for you [which is] lawful and good. And fear Allah, in whom you are believers.

Also Imam Sajjad (A.S.) when giving thanks to God, brings the thanks for the provisions right after the thanks for virtues of morality (prayer 1: verse 17); and also ask God for deprivation of wealth and properties that causes arrogance, tyranny and outbreak. (prayer 3: verse 30)

Since the fundamentals of each issue are presuppositions upon which the aspects and dimensions of the issue is based, explaining the fundamentals at the beginning of each discussion would be very helpful and enlightening in the path to solve the problems surrounding the subject matter.

According to Shahid Sadr, when examining an economic system, it is first necessary to consider and explore the thoughts and concepts upon which the system's intellectual background is based. (Sadr, 1, pp. 7-8)

Before starting the topic of Islamic economics, it is necessary to work on these principles which could be interpreted as fundamental concepts and ideas.

The Islamic economic system itself has an intellectual basis explained to us by the system itself. This basis includes ideas of Islamic ethical nature, along with scientific, economic or historical ideas that need to be considered.

Also, in order to realize the correct ideas of Islamic economics we need to distinguish the knowledge of economics from the economic system, and also to be aware of how much interaction exists between the economy's scientific ideas (principles) and its systematic ideas (methods). (Sadr, 1, pp. 7-8)

In the field of economic interaction, also, Imam Sajjad (A.S.) considers the commitment to some insights, thoughts and beliefs necessary to activating Islam's orders in the field of economics. At the beginning of this article, we are going to explain these beliefs.

#### Epistemic Principles and Solutions in the Field of Economic Interactions

#### God's Justice in Dividing His Provisions

When giving a definition on justice, Shahid Motahhari expresses his idea as follows, "observing individuals' rights and granting every right to its righteous owner; justice in this meaning is the antonym of oppression (ignoring the rights of others), and this is the meaning that must be followed and respected in man-made laws when it comes to social justice. Therefore, oppression with the meaning of infringing the rights and territories of others is impossible to be used in regard to God's rights, since He is the absolute owner, and nothing takes any priority over Him. (Mutahhari, p. 82)

In the matter of God's provisions and their division by Him, God Almighty provides His bounties and perfections to every being based on the ability, potential and right that exist within that being. In the 35<sup>th</sup> prayer of Sahifah, Imam Sajjad (A.S.) testifies to God's justice in the matter of dividing provisions, and indirectly emphasizes the importance of believing in it:

الْحَمْدُ لِتَّهِ رِضًى بِحُكُم اللَّهِ، شَهِدْتُ أَنَّ اللَّهَ قَسَمَ مَعَايِشَ عِبَادِهِ بِالْعَدْل، وَ أَخَذَ عَلَى جَمِيع خَلْقِهِ بِالْفَضْل

Praise belongs to God in satisfaction with God's decision! I bear witness that God has apportioned the livelihoods of His servants with justice and undertaken bounty for all His creatures.

#### Determining the Provision of Each Creature

Since God is the Creator of all beings and His creatorship is associated with His divinity, the responsibility for every creatures' provision is on Him. As the Holy Quran says:

وَمَا مِنِ دَابَةٍ فِي الْأَرْضِ إَلَّا عَلَى اللَّهِ رِزْقُهَا وَيَعْلَمُ مُسْتَقَرَّهَا وَمُسْتَوْدَعَهَا كُلّ فِي كَتَّابٍ مُّبِينِ - 11:6

And there is no creature on earth but that upon Allah is its provision, and He knows its place of dwelling and place of storage. All is in a clear register.

Thus, in the religious viewpoint, every creature naturally has a determined and definite provision. This idea is presented in al-Sahifah al-Sajjadiah in the following form:

وَ جَعَلَ لِكُلِّ رُوحٍ مِنْهُمْ قُوتاً مَعْلُوماً مَقْسُوماً مِنْ رِزْقِهِ، لَا يَنْقُصُ مَنْ زَادَهُ نَاقِصٌ، وَ لَا يَزِيدُ مَنْ نَقَصَ مِنْهُمْ زَارِدٌ

He assigned from His provision to each of their spirits a nourishment known and apportioned. No decreaser decreases those whom He increases, no increaser increases those of them whom He decreases.

#### Blessing the Provisions, a Divine Beneficence

Using lexicographers' reports and the usages of Baraka (blessing) in the verses of Quran, Allameh Tabatabaei has explained the semantic framework of this concept in Quran. After reporting Ragheb's opinion regarding the word Baraka, he concludes that Baraka is a good that is embedded in any phenomenon in proportion to its capacity and function. The usage of Baraka in generation and population is the abundance of children for a person; and Baraka in time is that the scope of work the person does in a specific time is more than the work people like him are capable of doing in the same amount of time. Also just as Baraka or blessing for any phenomenon is defined in relation to it, it could have different manifestations in different regards. For example, food in regard to removing hunger, not harming the eater, healing the sick, or causing a light in the heart of a person to enable him to worship God, could have different displays of Baraka and blessing. In the light of religion's final goal which is attaining spiritual perfection, he defines blessing in all its forms as the emergence of spiritual good or material good causing spiritual one. Accordinly, the verse "May the mercy of Allah and His blessings be upon you, people of the house" (Hud: 73) has been interpreted to include various spiritual good such as religion and closeness to God, and material good causing spiritual ones such as wealth and abundance of children. (Tabatabai, 1417 AH, 7, pp. 280-281)

It is obvious how much the belief in the blessing of provisions could influence the quality of a person and his behaviors; as Imam Sajjad (A.S.) in his prayer asks God blessing in provision and the bounties received by humans from God (prayer 22:5).

#### Any Kind of Giving Only from God

When a believer knows that all good things, benefactions, and gifts are coming from God Almighty, in that case he would make all his requests from God alone. Therefore, asking everything from God, and believing that everything comes from Him, comes after the inner confession by the heart that God is the source of all goodness. In Imam Sajjad's prayer for the comrades and companions of the Prophet we read:

[O God, and bless them ... with a blessing ... that] incite them, through it (this blessing), to tie firmly the knot of good hope in Thee, desire what is with Thee (4:15)

In other prayers, he seeks refuge in God to have a request from evil men, and as a result be forced to admire them, and consequently become inattentive to the fact that God is the custodian and provider, while providing and depriving of gifts and bounties is the sacred sanctum of God, and others have no role in it. He also considers God as the only source of grace and beneficence, and only asks Him for competence and riches. (prayers 20:26, 22:4, 45:50) Obviously with a belief in the mentioned facts, one would no longer have greed for what others own because he would not consider others owner of anything to make request of them.

# Earning Wealth and Richness, the Bedrock of Earning Dignity and Honor

In the Islamic viewpoint, man is the substitute of God on earth, and God Almighty has bestowed dignity upon him and dignified him (Asra:70) It is clear that this dignity belongs to all children of Adam and Eve. According to narrations, the sanctity of a believer is higher than the sanctity of Kaaba. (Ibn Babewayh M. b., 1362 AH, 1, p. 27)

Accordingly, one must avoid doing things that would harm this dignity. Thus a believer must not beg and make request of others. Instead he must maintain his dignity in the society using work and effort.

In a supplication of Imam Sajjad (A.S.) in al-Sahifah al-Sajjadiah we read:

...وَ أَنْتَ مِنْ دُونِهِمْ وَلِيُّ الْإِعْطَاءِ وَ الْمَنْعِ...

while Thou - not they - art patron of giving and holding back.

In another prayer, Imam Sajjad (A.S.) seeks refuge in God from the poverty that would gloat enemies, and causes need for people in equal level. (prayer 8:7,8) This shows that earning wealth must result in maintaining one's dignity and honor.

Of course, it does not mean that because of a person's economic deprivation and poverty we can consider him low and humiliated, or that a wealthy person has to be honored and dignified, because Imam Sajjad (A.S.) associates honor and dignity with worship and obedience of God.

# Earning Wealth, One of the Most Important Areas of Human Examination

Human examination is one of the Divine traditions which has been talked about in the Quran and narrations. Three interrelated goals could be illustrated for human examination:

- 1. analyzing and identifying people
- 2. establishing and nurturing talents
- 3. deserving rewards and punishments (Tabatabai, 1417 AH, 4, pp. 29-33), (Tabrisi, 1372, 2, pp. 399-402)

Earning wealth and the way of interacting with economic issues is one of the most important areas of human examination which has direct effect on other aspects of human life such as political and social aspects.

In the first prayer of al-Sahifah al-Sajjadiah, after praising God for his many blessings including the blessing of giving wealth, Imam (A.S.) points out that all of these are for the sake of Divine examination and testing, so that obedient is distinguished from disobedient and thankful from infidel. (prayer 1:20,21)

While stating that the subject of wealth is an area of Divine test and examination (prayers 29:1, 20:22) Imam asks God for things that help a person succeed in these Divine tests, including: not becoming fully rich in wealth, and also being thankful and content with whatever wealth is assigned to him. (prayer 32:28)

In Imam's point of view, comfort in life is not necessarily combined with richness and abundance of wealth, because after asking for no examination in the abundance of wealth, he asks for a life without difficulties (prayer 20:22).

He also considers one of the most important examinations in the area of wealth to be examination by having suspicions about God and begging the bounty-getters instead of the Bounty-giver (prayer 29:1).

#### Practical Methods and Solutions in the Field of Economic Interactions

In al-Sahifah al-Sajjadiah, Imam (A.S.) has provided very practical and important methods and solutions regarding economic lifestyle in the form of prayer. After believing in the principles mentioned in previous section, one should adopt methods to completely fulfill the Islamic lifestyle. Some of the methods provided by al-Sahifah al-Sajjadiah's prayer are as follows:

#### Satisfaction, Confidence, and Trust That God Has Determined and Assured Human Provisions

As stated before, provision is one of the issues related to divine predestination, and determined by God Almighty. Imam Sajjad (A.S.) asks God for the ability to accept and be satisfied by Divine judgements and predestined orders.

This satisfaction by the provision that God has determined for a person prevents him from putting himself under too much trouble and misery to obtain that provision. This is trust in God's promises and confidence in Him for attaining provisions. (prayer 29:2,3)

What a person spends from his body and life to achieve the quality of satisfaction and happiness by his share of provision, this itself is a kind of obedience that God grants to him on the basis of His being the "Best Provider". This can be deduced from Imam's supplications in prayer 32:28.

#### **Giving Thanks for Divine Provision**

Thankfulness is one of the most important and effective methods of economic lifestyle, which Imam Sajjad (A.S.) teaches us in al-Sahifah al-Sajjadiah in form of supplications containing praise and thanks for Divine provision. (prayer 1:17)

According to some prayers, obeying God and refraining from committing His prohibitions is one of the most important instances of thankfulness (prayer 1:20,21). Imam Sajjad (A.S.) in his prayers, considers thankfulness as a means of facilitating provisions which can be deduced from prayer 32:28—in this prayer, the reference to the issue of thankfulness and the request for "inspiration of thankfulness and praise on God's great blessing" right after mentioning the demand for easy provision is a sign showing that thankfulness is a tool of facilitating provisions.

#### No Jealousy of Others Regarding Provision and Wealth

Imam Sajjad (A.S.) asks God to stop him from the kind of thinking that makes one demean the poor and dignify the wealthy. (prayer35:4)

Obviously, the reason for this request is that if one considers wealth as a source of dignity and honor, he will often feel jealous of the wealthy and his wealth. Whereas if he does not think of wealth as dignity, he will be safe from the feeling of jealousy.

In another prayer Imam (A.S.) says:

O God, take away the barrenness of our lands with Thy watering, dislodge the malice from our breasts with Thy providing, distract us not from Thee through other than Thee, and cut none of us off from the stuff of Thy goodness (prayer 36:4)

To explain, poverty and privation causes inner hatred and anger, therefore God's beneficence and benefaction of provision and its continuation removes this hatred and anger from one's heart. This will cause him to turn his attention toward God instead of being occupied by issues other than God.

Accordingly, if one is not included in Divine grace and receives minimal provision, instead of focusing on God, he could be distracted by others and envy their wealth and property, or start to feel jealous, which becomes a source of the hatred and anger in his heart.

#### Trying to Earn Lawful Wealth

In his prayer, Imam (A.S.) asks God for the flow and preparation of the ground for achieving lawful wealth (prayer 30:3).

Clearly lawful wealth as much as it is sufficient for human expenses is desirable for him.

The necessity of earning lawful and sufficient living is that lacking enough lawful wealth and property will end in blame from enemy, the need toward fellow men, hardship in life, and death without belonging. This fact is pointed out in prayer 8:7,8 and it is deduced from the prayer that one must make his ultimate effort to avoid the blame from enemy in economic issues, prevent himself from needing anything from fellow men, to provide himself with at least the minimum of comfortable life, and to make maximum use of his property and wealth to gather stuff for his journey of the Hereafter.

In the macro level of government and the policy of resistive economy, this approach is also very effective, because based on this prayer the independence of the country, not needing other countries in the field, and having the minimum sufficiency and adequacy is necessary and vital to stop the enemy from abusing country's economic weaknesses to fulfill her own malicious goals. It can also be understood from the prayer that having a prosperous life and expanding economy in the country is a cause of religious and spiritual growth and prosperity for the people and prepares them to enter the Hereafter (prayer 8:7,8).

Based on monotheistic worldview, the mission of the prophets is to establish social justice for making a society monotheistic and the spirituality of people.

#### Connecting with Quran, A Way to Increase Provisions and Achieve a Prosperous Life

The Holy Quran causes human not only to avoid poverty in life, but also to expand the provision he receives (prayer 42:12)

But what kind of connection with the Holy Quran causes the expansion of provision?

Based on Imam Sajjad's prayer upon completing a reading of the Quran, understanding, following and holding on to the Quran, seeking refuge in it, and using its light of guidance to survive from misleadingness and escaping the darkness is meant, not just reading it. This means that the Quran must be used as a means to stay away from sins and temptations of Satan and also to achieve high stages of Divine closeness. Evidently, such approach toward the Quran and its application in life can definitely remove poverty and attract blessings and numerous bounties from God. One of the most important recommendations of the Holy Quran is to follow piety about which it says:

And if only the people of the cities had believed and feared Allah, We would have opened upon them blessings from the heaven and the earth; but they denied [the messengers], so We seized them for what they were earning." (7:96)

And whoever fears Allah - He will make for him a way out and will provide for him from where he does not expect. And whoever relies upon Allah - then He is sufficient for him. Indeed, Allah will accomplish His purpose. Allah has already set for everything a [decreed] extent. (65:2,3)

According to these noble verses, the key to attract provisions is faith along with piety and fear of God, which is one of the most important recommendations of the Quran. So holding on to such recommendation blesses the provisions in life and causes economic relief.

#### Not Being Distracted by the Quest for Wealth from Worshipping of God

By correcting his intellectual foundations regarding provision and wealth, a monotheist person would never sacrifice his worship practices which causes calm, closeness and consistent remembrance of God, for going after wealth; because he believes that God has taken the responsibility for providing him and has assigned a definite provision for him, and based on His justice, will never oppress him.

As Imam (A.S.) says in a prayer:

وَ اكْفِنِي مَنُونَةَ الإكْتِسَابِ، وَ ارْزُقْنِي مِنْ غَيْرِ احْتِسَابِ، فَلَا أَشْتَعْلَ عَنْ عِبَادَتِكَ بِالطَّلَبِ

spare me the burden of earning, and provide for me without reckoning, lest I be distracted from Thy worship through seeking (prayer 20:24)

It is noteworthy that based on the premises and the sequence of the prayer, the meaning of worship here is the idiomatic sense of the word which includes worship rituals, not the mystical sense meaning every action that is done specifically for the sake of God. Also it can be understood that the worship meant by Imam (A.S.) in this part of the prayer is more likely to mean the recommended rituals that help make one closer to God, because it is obvious that one is required to perform the obligatory rituals, and he cannot refuse to perform them. Rather the rituals that a person is kept away from because of attaining more wealth is the recommended rituals facilitating one's further closeness to God. Therefore, in this prayer, Imam Sajjad (A.S.) asks God to provide his living from an unexpected source, so that he is not kept away from more worship of God in attempts to earn a living.

#### Avoiding Debt and Indebtedness

Since indebtedness is a cause of psychological distress, sadness, and physical strain, and is possible to damage one's dignity, in al-Sahifah al-Sajjadiah, Imam Sajjad (A.S.) is seeking refuge in God from having debt, and says:

وَ هَبُ لِيَ الْعَافِيَةَ مِنْ دَيْنِ تُخْلِقُ بِهِ وَجْهِي، وَ يَحَارُ فِيهِ ذِهْنِي، وَ يَتَشَعَبُ لَهُ فِكْرِي، وَ يَطُولُ بِمُمَارَسَتِهِ شُغْلِي وَ أَعُوذُ بِكَ، يَا رَبِّ، مِنْ هَمِّ الدَّيْنِ وَ فَكْرِهِ، وَ شُغْلِ الدَّيْنِ وَ سَهَرِهِ، فَصَلِّ عَلَى مُحَمَّدٍ وَ آلهِ، وَ أَعْذَنِي مِنْهُ، وَ أَسَتَجِيرُ بِكَ، يَا رَبِّ، مِنْ نَلِّتِهِ فِي الْحَيَاةِ، وَ مِنَ تَبَعَتِهِ بَعْدَ الْوَفَاةِ، فَصَلَّ عَلَى مُحَمَّدٍ و آصَلِ عَلَى مُحَمَّدٍ وَ آلِهِ، وَ أَجَرْنِي مِنْهُ بِوُسِعِ فَاضِلِ أَوْ

...and release me from a debt which makes me lose face, confuses my mind, disrupts my thinking, and prolongs my occupation with attending to it! I seek refuge in Thee, my Lord, from worry and thought about debt, from the distraction and sleeplessness of debt; so bless Muhammad and his Household and give me refuge from it! I seek

sanctuary in Thee, my Lord, from debt's abasement in life and its ill effects after death, so bless Muhammad and is Household and give me sanctuary from it through a bountiful plenty or a continually arriving sufficiency! (prayer30:1,2)

Afterward Imam (A.S.) lists ways of avoiding debt. He asks God for staying away from extravagance and excess, and for generosity, moderation and good consumption planning. These requests from God come immediately after seeking refuge in Him from debt, indebtedness, and taking loans, which shows the effect of those requests on getting involved in debts. As Imam (A.S.) says:

وَ احْجُبْنِي عَنِ السَّرَفِ وَ الاِزْدِيَادِ، وَ قَوِّمْنِي بِالْنَذْلِ وَ الاِقْتِصَادِ، وَ عَلَّمْنِي حُسْنَ التَّقْدِيرِ، وَ اقْبِضْنِي بِلُطْفِكَ عَن التَّبْذِيرِ، وَ أَجْرِ مِنْ أَبَابِ الْحَلَالِ أَرْزَاقِي، وَ وَجَهْ فِي أَبْوَابِ الْبِرِّ اِنْفَاقِي، وَ ازْ و عَنِّي مِنَ الْمَالِ مَا يُحْدِثُ لِي مَخِيلَةً أَوْ تَأَدِّياً إِلَى بَغْيِ أَوْ مَا أَتَعَقَّبَ مِنْهُ طُغْيَانا

prevent me from extravagance and excess, put me on the course of generous spending and moderation, teach me excellent distribution, hold me back through Thy gentleness from squandering, allow me to attain my provisions through lawful means, direct my spending toward the gateways of devotion, and take away from me any possession which will bring forth pride in me, lead to insolence, or drag me in its heels to rebellion! (prayer 30:3)

#### Prayer, A Means of Attracting Provisions

One of the most important ways of acquiring wealth and provisions is to pay attention to asking God for His provision in the form of prayer, which means having an approach of requesting matters in attracting Divine provisions. This fact is visible in all prayers Imam Sajjad (A.S.) composed on the subject of asking for provision from God. As examples we can point at prayer 19 (Asking for water during a drought), payer 29 (When his provision was stinted) and prayer 30 (For help in repaying debts).

#### Considering Agriculture and Its Growth

It is understood from Imam's prayer in asking for rain (like prayer 19:5) that one of the causes of rain is prayer (useful rain, of course, not poisonous rain or one that causes flood which damages the land and agricultural products) which improves the agricultural industry, increases food products, consequently lowers the price of agricultural products in the Islamic society, and as a result removes public concern for livelihood and income—and it is really effective to create economic relief.

It is natural that rainfall will result in the growth of agriculture, and that agricultural products that address the needs of society are one of the most important axes of Islamic economy.

One of the jobs recommended by Prophet's household (A.S.) is agriculture. According to the narrations also, agriculture is a form of charity (Nuri, 1408, 2, p. 501), is planned to attract great rewards (Nuri, 1408, 2, p. 501), is cleaner and more palatable than any other job (Qomi, 1, p. 549), and is, along with pastoralism one of the jobs that God has preferred for His prophets (Ibn Babewayh M., 1385 AH, 1, p. 32). Also the household has scared of poverty and missing God's mercy those who possess land and water but does not work on it and cultivate it. (Hur Ameli, 1409 AH, 12, p. 24)

So, thanks to a beneficial rainfall, the ground is set for a good agriculture and a strong economy, and this will lead to lower prices in the society, which is desirable for any society.

# Moderation in Consumption and Avoiding Wastefulness and Extravagance ("Israf" And "Tabzir")

The word "Israf" comes from the root of "sarafa" which literally means "to transgress and exceed in anything a person does". (Ragheb Isfahani, 1412 AH, p. 407)

In Islamic terminology also, this word is used with the same general meaning. That is, it is used for any kind of excess in quantity and quality, extravagance, wastefulness, and so on. (Makarim Shirazi, 1374 AH, 6, p. 149)

Of course, it does not have a meaning of low or high consumption, but a consumption that is nonconventional and out of place. In other words, "Israf" is when wealth or blessing is not used where it should be, even if it is small; but if it is used in its place, then it would not be considered as "Israf" even if the amount is large.

The word "Tabzir" comes from the root of "bazara" meaning to spread seeds on farm. This word is used where one consumes the wealth or blessing he possesses unreasonably, and wastes it irrationally.

One practical method in economic interactions which must be followed by a Muslim is avoiding extravagance (Israf), wastefulness (Tabzir) and greed. Accordingly, the Infallible Imam (A.S.) seeks refuge in God in his prayers and syas:

*Oh God, prevent me from extravagance and excess, put me on the course of generous spending and moderation, teach me excellent distribution, hold me back through Thy gentleness from squandering, allow me to attain my provisions through lawful means ... (prayer 30:3)* 

Many of the manifestations of injustice and inequality and their instances depend on extravagance and wastefulness in different life expenses. So when all of these are removed, people will come closer to the principle of equality and practically accepting it in their life.

Therefore, Imam (A.S.) seeks refuge in God from committing extravagance, and losing the standard amount of wealth for living. (prayer 8:7)

# Qina'at (contentment)

Qina'at literally means contenting yourself with just a little of what you need.

In Islamic terms, it means to be satisfied with little and have good expense management. (Ragheb Isfahani, 1412 AH, p. 413)

It is evident from Imam's prayer that in the religious economic lifestyle what is desirable is contentment to a large extent. That is why Imam (A.S.) seeks refuge in God from lack of enough contentment not from the absence of it (prayer 8:1)

It is also clear from the sequence of the prayer that avoiding greed causes contentment. As it is also obvious from another prayer:

Give me refuge from evil desire and the impatience of the greedy, and form in my heart the image of Thy reward which Thou hast stored away for me and the repayment and punishment which Thou has prepared for my disputant! Make this a cause of my contentment with what Thou hast decreed and my trust in what Thou hast chosen! (prayer 14:16)

# *Generosity to Others, Giving Gifts to Friends and Neighbors, Sympathy Towards Them, and Not Making Them Feel Obliged*

Sympathy or "Muwasaat" is one of the great ethical principles of Islam. "Muwasaat" means to share one's wealth with others to the extent that the other person becomes able to use it as if one himself would use it.

Narrations about this great principle are countless, including one in which Imam Ali (A.S.) says: "One of the greatest human virtues is sympathy with brothers [in God] using your possessions and conditions." (Tamimi Amadi, 1410 AH, p. 98)

It is noteworthy that "Muwasaat" is mostly used for issues of livelihood and in relationship with economic matters.

There are strong demands in the Holy Quran, narrations and prayers to pay attention to the weak in society and also those who have no economic problems but have some sort of relationship such as friendship, neighborhood, kinship, etc., and also to address their needs even before they want to make a request about it.

Such connections are very effective in improving the level of economy in the society, because it does not allow the accumulation of wealth in one place, and causes some kind of wealth distribution between the people in the society. This point is clearly visible in the prayers of Imam Sajjad (A.S.), such as:

اللَّهُمَّ إِنِّي أَعْتَذِرُ الَّئِكَ ... مِنْ ذِي فَاقَةَ سَأَلَنِي فَلَمْ أُو تَرْ هُ

*I ask pardon from Thee for ... the needy person who asked from me and whom I preferred not over myself (prayer 38:1)* 

And also:

وَ وَقَقْهُمْ لِإِقَامَةِ سَنَّتِكَ، وَ الْأَخْذِ بِمِحَاسَنِ أَدَبِكَ فِي ارْ فَاقِ ضَعِنِهِمْ، وَ سَدُّ خَلَّتِهِمْ، … وَ حُسْنِ مُوَاساتِهِمْ بِالْمَاعُونِ، وَ الْعُوْدِ عَلَيْهِمُ بِالْحِدَةِ وَ الْإِقْصَالِ، وَ إِعْطَاءِ مَا يَحِبُ لَهُمْ قَبْلَ السُّوَال

Give [my neighbors and friends] success in performing Thy prescriptions and taking on the beauties of Thy courtesy through acting gently with their weak, remedying their lacks, ... sharing kindly with them in goods, turning toward them with wealth and bestowal of bounty, and giving what is due to them before they ask!

Also:

*O* God, ... Let good flow out from my hands upon the people and efface it not by my making them feel obliged!

#### Helping The Family of Warriors of God in Particular

In the following prayer, Imam Sajjad (A.S.) asks God to provide a condition for the family of the warriors in which they suffer no economic problem. It is natural that every soldier has a family for whom he may have to be responsible for expenses. Thus it is the responsibility of the Islamic government to address warriors' concerns regarding their families, and the first concern is how they make a living and face their economic needs. Since the ideal of an Islamic government is fulfilling justice on the vastest scale, and there are always enemies trying to fail such ideal, naturally at any time some men of the

Islamic society would be fighting enemies and keeping borders and frontiers of the Islamic country safe, and their families' financial security would be one of the duties of the Islamic government, which will have great effect in dimensions of society's economic relationships.

اللَّهُمَّ وَ أَنُّمَا غَازٍ غَزَاهُمْ مِنْ أَهْلِ مِلَّتِكَ، أَوْ مُجَاهِدِ جَاهَدَهُمْ مِنْ أَنْبَاع سَنَّتِكَ لِيَكُونَ دِينُكَ الْأَعْلَى وَ حِزْبُكَ الْأَقْوَى وَ حَظَّكَ الْأَوْفَى فَلَقُهِ الْيُسْرَ، وَ هَيْئُ لَهُ الْأَمْرَ، ... ، وَ أَسْبِغْ عَلَيْهِ فِي النَّقْفَةِ،...

O God, if a warrior from the people of Thy creed wars against them or a struggler from the followers of Thy prescriptions struggles against them so that Thy religion may be the highest, Thy party the strongest, and Thy share the fullest, cast ease to him, arrange his affair, ... lavish upon him livelihood, ...

#### Humility of the Rich and Avoiding Arrogance and Oppression in the Case of Wealth

Imam Sajjad (A.S.) pointed in his prayers to some of the dangers that are considered threats to rich people and has asked God to keep him away from a wealth that would bring about such dangers. One of the most important dangers of this kind include arrogance against the poor, oppression toward them, and also making the feel obliged when making an act of generosity toward them. These issues are pointed out in the following prayer:

0

God,

bless Muhammad and his Household ... direct my spending toward the gateways of devotion, and take away from me any possession which will bring forth pride in me, lead to insolence, or drag me in its heels to rebellion! (prayer 30:3)

اللَّهُمَّ صَلِّ عَلَى مُحَمَّدٍ وَ آلِهِ، ... وَ أَجْرِ لِلنَّاسِ عَلَى يَدِيَ الْخَيْرَ وَ لَا تَمْحَقُّهُ بِالْمَنِّ، وَ هَبْ لِي مَعَالِيَ الْأُخْلَاقِ، وَ اعْصِمْنِي مِنَ الْفَخْر

O God, bless Muhammad and his Household, ... Let good flow out from my hands upon the people and efface it not by my making them feel obliged! Give me the highest moral traits and preserve me from vainglory! (prayer 20:3)

اللَّهُمَّ إِنِيّ أَعُوذُ بِكَ من ... مُبَاهَاةِ الْمُكْثِرِينَ، وَ الْإِزْرَاءِ بِالْمُقَلِّينَ...

O God, I seek refuge in Thee from ... vying with the wealthy, and disparaging the poor... (prayer 8:3)

#### Providing Financial Security for The Elderly

The Islamic government both in the small unit of the family and in larger unit of society, must act in a way that the elderly does not worry about their provisions. Because, due to their physical and mental conditions, they are in a state that are unable to go after wealth and provision and need physical and mental peace. The fact that Imam (A.S.) asks God to have an expanded provision when he is old and weak means that the Islamic society and government must have arrangements and strategic plans in this area, and need to prepare the ground for this in families and the society. In their speech and their style, Prophet's household has repeatedly demanded great dignity (Kulaini, 1429 AH, 2, p. 659), honor (Kulaini, 1429 AH, 2, p. 165) and respect towards the elderly (Kulaini, 1429 AH, 3, p. 240), and considered their existence as a reason for the increase of God's compassion and kindness. (Payandeh, 1382 AH, p. 222) Obviously, providing the elderly with economic support and financial security is one of the most important instances of respecting and honoring them. As it is mentioned in the prayer of Imam Sajjad (A.S.):

اللَّهُمَّ صَلٍّ عَلَى مُحَمَّدٍ وَ آلِهِ، وَ اجْعَلْ أَوْسِعَ رِزْقِكَ عَلَىَّ إِذَا كَبِرْتُ، وَ أَفْوَى فُوَّتِكَ فِي إِذَا نَصِبْتُ،...

*O* God, bless Muhammad and his Household, appoint for me Thy widest provision in my old age and Thy strongest strength when I am exhausted, ... (prayer 20:11)

#### Summary and Conclusion

In the area of correction and completion of ideas in regarding provision, the economic view of Imam Sajjad (A.S.) in al-Sahifah al-Sajjadiah is based on some key points: provision is a matter that is predestined and definite for all creatures in the creation, and God has divided it between them with His justice, and based on a person's performance could be improved and blessed. So with correcting their view on the matter of provision and wealth, humans need to be content with whatever is defined for them, and to only consider God as the source and provider of wealth and ask it from Him; and considering that earning wealth and acquiring provisions is one of the most important areas of human examination, work to earn wealth as a source of dignity and reputation.

In the area of stimulating and intensifying the motivations and actions, these points can be extracted from Imam's prayers: giving thanks for provisions and going after lawful wealth, preserving dignity and honor in economic relationships and also avoiding the envy toward others in provisions are some of the very important points for having a healthy Islamic economic lifestyle.

Also from Imam's point of view, turning to God and holding on to it, whether it be reading it, connecting to it, deeply thinking about it, or knowing its magnitude will facilitate Divine provision. Earning wealth must be one's cause of worship, not stop him from worshipping. By trusting God, moderation, avoiding wastefulness and extravagance, and adherence to methods such as generosity to others and helping the poor especially the families of God's warriors, one must attempt to resolve the economic problems of himself and the society, and at the same time needs to be careful not to cause himself so much trouble that would put him debt and indebtedness. Accordingly, attention to the state of the elderly is also a necessary task in the society which brings pride for individuals and the society.

As stated, by presenting some principles and methods, Imam (A.S) has tried refine and complete thoughts, and also by giving practical and efficient solutions, stimulated and intensified the motivations for making an Islamic society.

#### References

The Holy Quran. (n.d.).

Al-Sahifah Al-Sajjadiyyah. (1376 AH). Qom: Al-Hadi.

Chittick, W. C. (2020, March). *The Psalms of Islam*. Retrieved from Al-Islam.org: https://www.al-islam.org/sahifa-al-kamilah-al-sajjadiyya-imam-ali-zayn-al-abidin

Hur Ameli, M. (1409 AH). Wasa'il al-Shia (1 ed.). Qom: Muassisah Al al-Bayt.

Ibn Babewayh, M. (1385 AH). Ilal al-Sharayi' (1 ed.). Qom: Davari.

Ibn Babewayh, M. b. (1362 AH). Al-Khisal. (A. Ghaffari, Ed.) Qom: Jami'ah Mudarrisin.

- Kabir Madani, S. (1409 AH). *Riyadh al-Salikin fi Sharh Sahifa Sayyid al-Sajidin* (1 ed.). (M. Hoseini Amini, Ed.) Qom: Daftar Intisharat Islami.
- Khomeini, R. (n.d.). Wilayat Faqih. Muassisah Tanzim va Nashr Asar Imam Khomeini.
- Kulaini, M. (1429 AH). Al-Kafi. (D. al-Hadith, Ed.) Qom: Dar al-Hadith.
- Makarim Shirazi, N. (1374 AH). Tafsir Nemuneh. Tehran: Dar al-Kutub al-Islamiyyah.
- Mutahhari, M. (n.d.). Adl Ilahi. Sadra.
- Nuri, H. (1408). Mustadrak al-Was'il was Mustanbat al-Masa'il (1 ed.). Qom: Muassisah Al al-Bayt.
- Payandeh, A. (1382 AH). Nahj al-Fisahah (4 ed.). Tehran: Donyaye Danesh.
- Qomi, S. (n.d.). Safinah al-Bihar. Qom: Osveh.
- Ragheb Isfahani, H. (1412 AH). *Mufradat Alfaz al-Quran*. (S. A. Dawudi, Ed.) Beirut, Damascus: Dar al-Qalam.
- Sadr, S. (n.d.). Iqtisaduna. (M. Musawi, Trans.) Qom: Intisharat Islami Jami'ah Mudarrisin.
- Tabatabai, S. (1417 AH). Al-Mizan fi Tafsir al-Quran (5 ed.). Qom: Daftar Intisharat Islami Jami'ah Mudarrisin.
- Tabrisi, F. (1372). Majma' al-Bayan fi Tafsir al-Quran (3 ed.). (M. Balaghi, Ed.) Tehran: Naser Khosrow.
- Tamimi Amadi, A. (1410 AH). *Ghurar al-Hikam wa Durar al-Kalim* (2 ed.). (S. Rajai, Ed.) Qom: Dar al-Kitab al-Islami.

### Copyrights

Copyright for this article is retained by the author(s), with first publication rights granted to the journal.

This is an open-access article distributed under the terms and conditions of the Creative Commons Attribution license (http://creativecommons.org/licenses/by/4.0/).