

The Concept of Scarcity and its Implication on Human Behaviour: a Religious Perspective

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ABSTRACT

This paper studies the concept of scarcity in the context of conventional economics perspective and how it was developed to be the main pillar of the definition of mainstream economics. Likewise, the Islamic economists attempted to define Islamic Economics from mainstream economics perspective that relays heavily on the concept of scarcity. However, the concept of scarcity arose within the era of the rise of the secular movement that tried to exclude religion from economics, which resulted in the spread of materialism. Consequently, the concept of scarcity tends to stem from a non-religious basis as it appeared in the writings of Malthus and Robbins who advocated the concept of scarcity from its different dimensions. Nevertheless, it proved psychologically that the belief in scarcity creates the so-called scarcity mentality that perceives lack, fear and conflict which results in aggressive behavior. On the contrary, the concept of God Power that is based on the abundance mentality and is advocated by all religions conveys cooperation, trust, safety, love and results in generous behavior, which creates social intimacy among people. Moreover, this paper investigates verses from the Qur'an pertaining to the concept of God Power and the Divine rule. Finally, this research paper attempts to device a concept in the conceptual framework of Islamic Economics based on the concept of God Power that motivates the fulfillment of the Divine rule.

INTRODUCTION

1.0 INTRODUCTION

The discipline of economics is one of the social sciences and is considered as one of the fields that has a relationship with human behaviour. Economics is sometimes termed as the science of efficiency. It was named so as a result of scarcity that has two dimensions: limited resources against unlimited human wants. Consequently, the science of economics will manage these limited resources to achieve maximum human satisfaction. (McConnel & Bruce, 1999)

However, a human being's behaviour is determined by different internal and external; – apart from the mind-set – factors. Therefore, this research will examine critically the concept of scarcity from the conventional economics perspective as well as the Islamic economics perspective. The researcher is of the opinion that niggardly human behaviour, widespread poverty, materialism and conflicts in society can be related to the dominance of the concept of scarcity in people's mentality. This study will investigate the reason for the rise of the concept of scarcity in the literature of economics and how it became the driven concept in economics, so much so that the definition of the science of economics lies within the doctrine of scarcity.

1.1 THE CONCEPT OF SCARCITY

The concept of scarcity is the preliminary concept in economic science. According to conventional economics, if scarcity did not exist, there would be no science of economics. Therefore, there should be a problem in order for the science of economics to intervene with

its efficient tools to solve and provide a solution for it. Scarcity (also called paucity) is the problem of infinite human needs and wants, in a world of finite resources. In other words, society does not have sufficient productive resources to fulfill those wants and needs. Alternatively, scarcity implies that not all of society's goals can be pursued at the same time; trade-offs are made of one good against others. Since all of our resources are limited in comparison to all of our wants and needs, individuals and nations have to make decisions regarding what goods and services they can buy and which ones they must forgo. (Wikipedia & Investopedia, 2008)

However, there are two types of scarcity; absolute scarcity and relative scarcity. The contemporary discussions on scarcity reflect the relative type of scarcity. Nevertheless, absolute scarcity at one time dominated the thinking of some ancient economists and the famous economist thinker who was influenced by such concept was Robert Thomas Malthus.

1.2 MALTHUS'S ABSOLUTE SCARCITY

Malthus (1798) introduced the theory of population. In his famous essay, *the principle of population as it affects the future improvement of society*, Malthus mentioned some core principles among which were: Food is necessary for human existence and Human population, if unchecked, tends to grow faster than the power in the earth to produce subsistence.

Taking the population of the world at any number, a thousand millions, for instance, the human species would increase in the ratio of 1, 2, 4, 8, 16, 32, 64, 128, 256, 512, etc, and subsistence as 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, etc. In two centuries and a quarter, the population would be to the means of subsistence as 512 to 10. Malthus (1798: 8)

From the above model, it becomes obvious how absolute scarcity dominated the thinking of Malthus who advocated the population principle as he claimed that food supply tends to increase arithmetically at a lower rate than population growth. However, this

population principle had a preliminary ideology and thought that influenced Malthus to advocate his theory and policy recommendations.

1.3 MALTHUS AND SECULARISM

The European transformation from the Middle Age to the Renaissance period was considered as one of the turning points in European history, which played a vital role in leading Europe to Industrial development. Initially, the worldview in Europe during the Middle Ages was dominated by the idea of the Cosmos, an all-encompassing harmony in which God's presence and spirits were embodied in all living things. However, this religious point of view was transformed by science and scientific method as it was mentioned by Canterbury (1987). Consequently, the above transformation coupled with the Reformation Movement, which led to the emergence of Protestantism out of the Catholic Church. Furthermore, Protestantism laid down the doctrine of "men were justified by faith rather than work", whereas the Catholic Church taught, "men were justified by work (such as rituals and ceremonies) and they are saved by the church". Unlike the Catholic Church according to which religion predominates over state affairs, the Protestant Doctrine restricted the role of the church in the state activities, which gave rise to the secular group later on who were either Catholic or Protestant in their private life but were neutral when it came to their ordinary activities.

1.4 MALTHUS'S IDEOLOGY

"How can a God who is good, omnipotent and wise will scarcity for his creatures".
(Malthus, 1798: 110-111)

As a matter of fact, Malthus's writings appeared during the period that was characterized by the rise of Secularism. Consequently, the ideological framework of Malthus, as we will see, tends to go in favour of such a secular movement that exclude religion from economics.

The dominance of scarcity in human affairs, and the supposed social utility of greed, selfishness and competition, presented the perennial theological “problem of evil” in a new and threatening form. How can a God who is good, omnipotent and wise will scarcity for his creatures.” As a result to such interpretation and perception, Malthus went extremely to the extent of denying the possibility of revealed knowledge in addition of rejecting the traditional view of human life as “a state of trial and school of virtue in which there is non-resolution of the problem. Therefore, according to Malthus, “we should reason up to nature’s God and not presume to reason from God to nature” (1798: 350) or stating it otherwise, we must “turn our eyes to the book of nature, where alone we read God as he is. (Waterman, 1986: 107).

Accordingly, the above Malthusian quotation showed how Malthus’s Ideology excludes religion from economics and social life as he said we must turn our eyes to the book of nature, where alone we read God as he was.

1.5 SCARCITY: ROBBINS PERSPECTIVE

The concept of scarcity postulates that a resource is considered scarce when its availability is not enough to meet its demand. However, such scarcity is known as relative scarcity which was postulated by Robbins. Robbins supported his postulation by citing the case of the isolated man dividing his time between the production of real income and the enjoyment of leisure. Based on this example, there are four fundamental characteristics:

This example is typical of the whole field of economic studies. From the point of view of the economist, the conditions of human existence exhibit four fundamental characteristics. The ends are various. The time and the means for achieving these ends are limited and capable of alternative application. At the same time the ends have different importance. Robbins (1945: 12)

Importantly, the derivation of these four fundamentals was the result and reflection of Robbins’ thought, perception and ideology towards the behaviour of human being and the nature of resources. Hence, such fundamentals and ideology set the establishment for Robbins’ standard definition of the science of economics..

Here we are, sentient creatures with bundles of desires and aspirations, with masses of instinctive tendencies all urging us in different ways to action. But the time in which these tendencies can be expressed is limited. The external world does not offer full opportunities for their complete achievement. Life is

short. Nature is niggardly. Our fellows have other objectives. Yet we can use our lives for doing different things, our materials and the services of others for achieving different objectives. Robbins. (1945: 13)

Apparently, the above statement reflected two components; the resources are limited and human wants are unlimited which raises the problem of dividing between scarce means and different ends. As a result, Robbins defined the science of *economics as the science, which studies human behaviour as a relationship between ends and scarce means which have alternative uses.*

However, McKenzie and Tullock (1985), view economics differently. In their book *The New World of Economics*, economics is defined as a mental skill that incorporates a special view of the human behavioural characteristics of economists. Accordingly, it is a thought process rather than as easily distinguishable group of problems that sets economists apart from others. Therefore, economics is not so much concerned with what should be or how individuals should behave, but with understanding why people behave the way they do. Critically speaking, McKenzie and Tullock in their definition and overview incorporated directly or indirectly the discourse of psychology into the science of economics.

2.1 PSYCHOLOGY, THE SCIENCE OF MIND AND BEHAVIOUR

According to Smith (2004), psychology is the scientific study of behaviour and the mind. The term behaviour refers to actions and responses that can be observed and measured directly. In contrast, mental processes such as thoughts and feelings must be inferred from directly observable responses. The primary goals of psychological science are to describe, understand, predict and influence behaviour and to apply psychological knowledge to enhance human welfare.

One of the approaches that is used widely in the science of psychology is the cognitive approach. Cognitive means to think which examines how we perceive, organize, and store

information in our minds and how mental processes influence behaviour. According to this view, humans are information processors and problem solvers whose actions are governed by thought and planning. (Smith, 2004)

Returning to economics and given all these above overviews and discussions about psychology, we will find several economists who tried to incorporate the tools of psychology into the field of economics. Indeed, among the schools of economic thought, there was the school of behavioural economics.

2.2 BEHAVIORAL ECONOMICS

Thaler (n.d) has defined and set the framework of Behavioural Economics as the combination of psychology and economics that investigates what happens in markets in which some of the agents display human limitations and complications. According to him, one of the components of the behavioural economics research programme is to show how behaviour matters in economic context. Moreover, Zak (2004) and Camerer (2003) stated that behavioral economics is the field that uses findings from cognitive psychology to give a better model human decision making. Furthermore, as was stated previously, cognitive psychology is the branch of psychology that studies mental processes including how people think, perceive, remember and learn.

Investigating history, Adam Smith who is considered to be the father of economics, wrote the book the *Principle of Moral Sentiment* before his famous book *Wealth of Nations*. In this book, Adam Smith tackled psychology even though it was not yet established as a formal science. However, this book set the basis for the psychological principles of individual behaviour in conjunction with economic observation as Camerer (2002) stated. Furthermore, Camerer went on by saying that most of the ancient economists such as Adam Smith were psychologists in the initial stages as he quoted on Adam Smith “we suffer more... when we

fall from a better to a worse situation, than we ever enjoy when we rise from a worse to better”.

However, despite the interlink that was found between economics and psychology, the neoclassical economics was unhappy with this strong relationship. The neoclassical economicsⁱ regime favours economics to be oriented towards the natural sciences rather than the social sciences. Accordingly, the neoclassical school that dominates economic thought nowadays, started the revolution slowly to exclude psychology from economics and it reached its target by the mid 20th century when psychology totally disappeared from the literature of economics. Nevertheless, despite the suggestions and remarks that were given by famous economists such as Keynes, Fisher and Pareto to incorporate the analysis of the two fields, the approach of the science of economics still doesn't include psychology in economic analysis.

Comparatively, we will find the appearance of Robbins' scarcity definition of economics within the era when psychology was excluded from economics. As a result, it is not surprising to find Robbins who is the pro-neoclassical regime, excluding the psychological aspect from his definition and consequently, he advocated the term scarce without taking into consideration the psychological implications of such term for human behaviour.

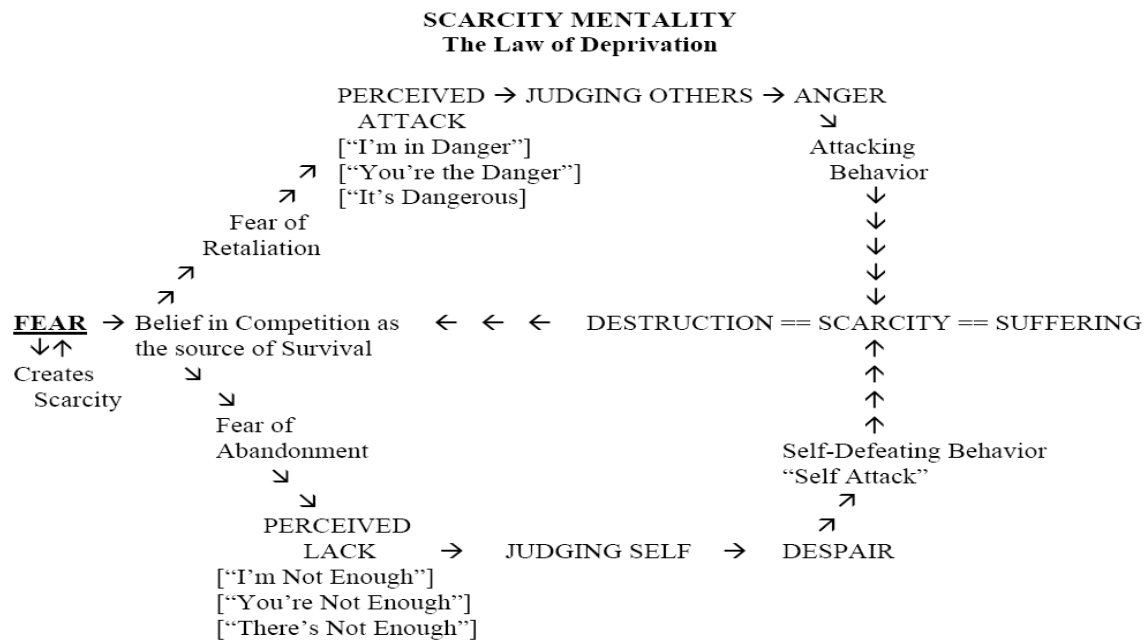
2.3 SCARCITY AND HUMAN MENTALITY

The term scarce, as we are going to see, has behavioural implications and given our previous discussion on cognitive psychology that shows how human minds process information and thoughts which have impact on behaviour. Harry Owens (n.d) from St. Charles Medical Center showed in the study on the effects of the scarcity mentality on human behaviour. Under the title of abundance-versus-scarcity mentality, Owens found that with the scarcity mentality, there is an underlying belief in competition as the means of survival which is

linked with fear which, in turn, creates more scarcity with a win-loss outlook. Furthermore, the report went into details by examining how the fear that was created out of scarcity focused on either abandonment or retaliation or both of them which will affect human behaviour as it will be illustrated below with the aid of the graph.

Fear of retaliation leads to a perception of attack: “I’m in danger”/“You’re the danger”/“It’s dangerous”. This perception leads to judging others, which leads to anger and attacking behavior. This, in turn, leads to destruction, scarcity, suffering, and back to fear and increased scarcity mentality. Fear of abandonment leads to a perception of lack: “I’m not enough”/ “You’re not enough”/ “There’s not enough.” This perception leads to judging self, which leads to despair and self-defeating behavior/ “self attack.” This, in turn, leads to destruction, scarcity, suffering, and back to fear and increased scarcity mentality.

Owens considered the law derived from the scarcity mentality as a law of deprivation as the diagram shows.



(Harry Owens, n.d.)

Another view was presented by Prinster (2006) in which he reflects the scarcity perception and thinking as troubling. He added that we are leaving a legacy to our children that has been used carelessly and shaped irresponsibly. He stated that there is an increasing

gap between scarcity and abundance thinking, which leads to breeding suspicion and resentment between the haves and have-nots. In addition, it drives conflicts and choices that have the potential to destroy so much life. In addition, Prinster advocated the term the *philosophy of scarcity* which according to him, postulates that “there’s never enough, and so we must hang on to what little we have, protect it, perhaps even hoard more in case there will be a shortage”.

Obviously, the behaviour of a person who hoards or engages in other irrational behavior is due to the scarcity way of thinking. The irrational human behavior can come in various forms and among the forms is the reluctance behaviour of care-show to the poor or, in other words, the rich tend to be stingy and niggardly in front of the poor. Employing cognitive psychology to this analysis, we find that one of the components of scarcity is limited resources. Consequently, the limited resources component of scarcity will create a perception of limited; this perception will be stored in the mind. As a matter of fact, the mind acts as an information processor whereby, it will develop the scarcity thought. Moreover, the mind through scarcity thought will engage in a mental process that results in the scarcity way of thinking and thus it influences the human behaviour accordingly.

Moreover, Johnson (2005) mentioned: the Scarcity Mentality means that we believe in scarcity, that we evaluate our life in terms of what it lacks. With scarcity, the focus is on what we do not have, and this continues to be our experience of life. We live a ‘less than’ life – less than what we want, less than what we are meant to have, etc. He strengthened his postulation of the scarcity mentality by giving the example of his neighbour who receives something he needs, it takes away from the ‘universal pot’ and that limits or prevents him from getting it.

Another view on the scarcity mentality was presented by Thomas (2007) in one of the issues of a holistic journal of Edge Life in which we quote from him the following:

Your usual attitudes reflect either an abundant mentality or a scarcity mentality. If you believe there is “not enough to go around”, you are likely to become

protective of what you have and/or competitive for more than what you already have. No matter what the quantity, characteristic, object or need, if it is believed to be scarce, it will be valued, kept, sought, hoarded and consumed. If you believe there is not enough food, you will hoard what you have, hide it, seek out more, and consume more than you need. If you believe there is not enough of another's personal attention to go around, you will become envious, demanding, clinging and possessive. You may even give up altogether seeking what you desire, if you believe it to be too scarce. Or you may steal it from someone who has it...whatever "it" is. When you have a scarcity mentality, no matter how much you have, it is never enough. You remain continuously unsatisfied and frightened. The supposition of scarcity results in behavior that often determines the very scarcity one seeks to avoid. If you believe something to be scarce, even if you have it in abundance, you will believe it to be in your best interest to limit your consumption. Limiting your consumption reinforces your belief in scarcity, and reduces your satisfaction.

Finally, the scarcity mentality creates a way of thinking that visualizes the resources as limited which creates fear, conflict and attacking behaviour which results in self interest or, stating it otherwise a "selfish attitude". As a result, the religious values of charity, aid and donation were found to be absent in such a materialistic world. The world that is characterized by a majority of poor people bidding on few resources whereas on the other side of the coin, rich people who have a huge amount of resources with a careless attitude towards the poor. Therefore, the process of fighting poverty starts from fighting the scarcity mentality that creates the limited perception and limited cooperation between the rich and poor.

3.1 THE WORLDVIEWS OF AL-QURAN, OLD TESTAMENT AND GENESIS

According to Muhammad Abu Zahrah (1958) Al-Qur'an is the book that was revealed to the Prophet Muhammad (PBUH) of which the first verse revealed was:

Read! Or Proclaim! In the name of thy Lord and Cherisher, who created you.
(Qur'an, *al-'Alaq*:1).

Accordingly, the Qur'an is based on knowledge from the initial stage and it does not stand without knowledge. However, the last verse revealed was:

This day have I perfected your religion for you, completed My favor upon you, and have chosen for you Islam as your religion. (Qur'an, *al-Maidah* :3)

Furthermore, the Qur'an was revealed within the duration of twenty-three (23) years throughout Prophet Muhammad's (PBUH) Mission, which took place in Makkah and Madinah. Moreover, the verses of the Qur'an that were revealed in Makkah are called *Qur'an Makki* and they were characterized by establishing and strengthening the faith or what is known as *Aqidah*, while the remaining verses are called *Qur'an Madani* which were characterized by establishing and institutionalizing Islamic Rules and Commands or what is known as *Fiqh*. (Al-Sabouni, 1981)

In addition, the Qur'anic verses consist of God's Names and Attributes, the Prophets' Stories, Rules, Commands, the Unseen World and in addition to that, there are verses which pertain to economic elements and features. Likewise, the economic verses are characterized by their *Makki* or *Madani* type. As it was stated previously, Al-Qur'an Al-Makki deals with faith, where in this context, the economic verses that were revealed in Makkah are characterized by God's bounties and His capability, power and full discretion in expanding or restricting the provision. In contrast, Al-Qur'an Al-Madani deals with economic matters characterized by economic rules such as giving *Zakah* (alms, charity, donations), moderation and prohibition of *Riba* (usury)

3.1.1 Al- Qur'an Al-Makki and Faith

Faith (*Iman*) is the acceptance of what we cannot see but feel deep within our hearts or, in other words faith is something that resides in the heart where action consistently follows it. Consequently, when Islam appeared at the initial stage, there was a strong emphasis on building, establishing and strengthening the belief in God. Economically speaking, God emphasizes the abundance of the resources and provisions, in addition to His power to create and provide for the universe and creations. (Qutuba, n.d)

3.1.2 Al-Qur'an Al-Makki And Abundance

It is Allah Who hath created the heavens and the earth and sendeth down rain from the skies, and with it bringeth out fruits wherewith to feed you; it is He Who hath made the ships subject to you, that they may sail through the sea by His command; and the rivers (also) hath He made subject to you* And He hath made subject to you the sun and the moon, both diligently pursuing their courses; and the night and the day hath he (also) made subject to you* And He giveth you of all that ye ask for. But if ye count the favours of Allah, never will ye be able to number them. Verily, man is given up to injustice and ingratitude. (Qur'an, *Ibrahim*: 32-34).

Interestingly, it was found in (Genesis 17:6),

God promised Abraham, "I will make thee exceeding fruitful and I will make nations of thee".

Likewise and according to the Old Testament, God is supposed to have been a resource optimist.

Let us make man in our image, after our likeness and let them have dominant over the fish of the sea and over the fowl of the air and over every living thing that moveth upon the earth. (Genesis 1:26, 28)

The Almighty did not seem worried about the limitations of the earth's resources for Abraham descendents as God also said "I will multiply thy seed as the stars of the heaven and as the sand which is upon the sea shore." (Genesis 22:17)

In fact, God describes nature as abundant and plentiful as we saw in the Qur'an and the Old Testament and, therefore, God in His objective and wisdom wants to create the abundance way of thinking or mentality that, in turn, creates a cooperative relationship and generous behaviour among people. Convincingly, psychological studies have been consistent with the religious propagation of abundance as Solomon (2007) described in his article *about Scarcity, Abundance, And Slave Mentalities*.

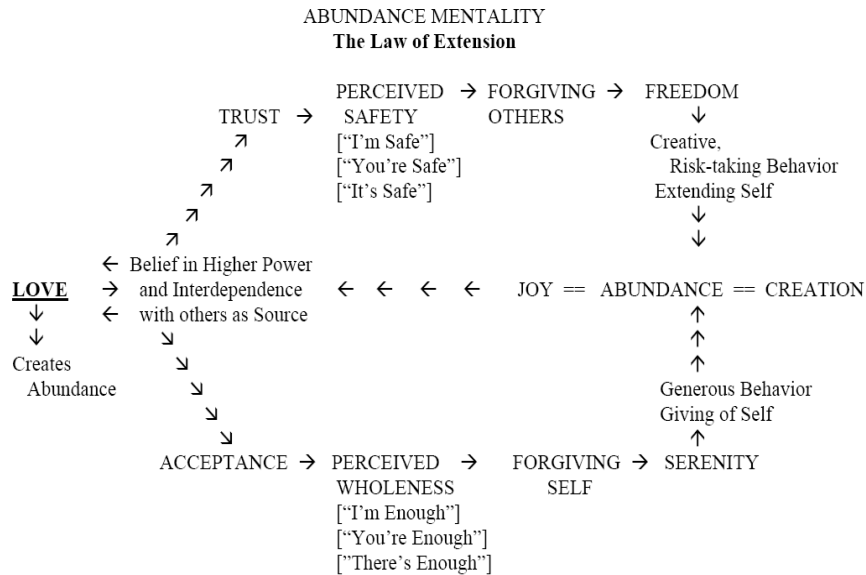
An "abundance mentality" is derived from the *healthy belief* that there is more than enough raw materials to make enough pies for all the families of humanity's global village to share. An abundance mentality gives birth to the co-operative mind-set that inspires our blended, extended family members to work together for the common good of all God's children. When Adversity strikes, a person with an abundance mentality will make a "faith-based" decision to try to find a way to bake another pie rather than to die for nothing. This optimistic person tends to have a positive attitude and tends to see a partially filled glass of water as always "half full".

Even corporations and organizations are coaching abundance thinking. As Johnson (2005) stated, abundance is the state in which there is more than one as there are plentiful resources available to everyone. Furthermore, he postulates a philosophy of shared abundance that teaches that a world of giving is a world of receiving and a key principle of Shared Abundance is that all resources are available to all; and the more you give, the more you will receive; and the more you share, the more you will receive abundance by sharing.

Relevantly, Harry Owens (n.d) from St. Charles Medical Center, who reported the effect of scarcity vs. abundance on human behavior describes, the positive circular effect of the abundance mentality.

with abundance mentality there is a belief in a Higher Power and interdependence with others as source (being equitably resourceful to each other). This, in turn, is closely linked with love, which creates more abundance, with a win-win outlook. The love, faith in a Higher Power, and interdependence with others all focus on acceptance and trust. With trust there is the perception of safety: "I'm safe"/ "You're safe"/ "It's safe." This leads to forgiveness of others, which leads to freedom, which then allows for creative, risk-taking behavior and extending self. This leads to creation, abundance, and joy, and back to faith in a Higher Power and love. With acceptance there is the perception of wholeness: "I'm enough"/ "You're enough"/ "There's enough." This leads to forgiveness of self, which leads to serenity, which then allows for generous behavior and giving of self. This leads to creation, abundance, and joy, and back to faith in a Higher Power and love.

Owens called the law of abundance mentality as the law of extension and he presented a diagram that reflects the effect of the abundance mentality.



(Harry Owens n.d.)

One of God’s names is *Al-Qader* which means The Power and accordingly one of His attributes is *Al-Qudra* which means the Powerful. (Al-Sabouni, 1981) Surprisingly, psychological studies after more than one thousand four hundred (1400) years found that with the abundance mentality, there is a belief in a higher power. However, that higher power that was stated by Owens is nothing but God Power, as it is reflected in His power of creating an abundant nature and universe with heavens and earth.

The Originator of the heavens and the earth: When He decreeth a matter, He saith to it: “Be,” And it is. (Qur’an, *al-Baqarah*: 117)

Commentary: The above verse describes God as the Innovator and Creator of the heavens and earth, in which if God wants something; He says to it “Be” and accordingly it will “Be”.

3.2 THE CONCEPT OF GOD POWER

Thy garden, say: ‘Allah’s Will (Be done)!’ There is no power But from Allah!’ (Qur’an, *al-Kahf*: 39)

In the previous discussions as the above verse shows, we saw God's Power in creating and expanding the resources and provisions. Likewise, He also has the power to restrict them based on His complete wisdom.

See they not that Allah enlarges the provision and restricts it, to whomsoever He pleases? Verily in that are Signs for those who believe. (Qur'an, *ar-Rum*: 37)

Commentary: Do not they see God's Power in enlarging and restricting the provisions so that they do not give up if they are poor in which the fact of God power is the sign for those who believe in God's wisdom. (Al-Sabouni, 1981: 479)

As it mentioned earlier, God is full of knowledge and wisdom. In addition to that, God is Watchful and Well-acquainted. Therefore, we find that when God enlarges and restricts the provisions to His servants; He does that from His full knowledge and wisdom of these servants, as we see how humans would behave if the provision was given at zero marginal cost from the economic point of view.

If Allah were to enlarge the provision for His servants, they would indeed transgress beyond all bounds through the earth; but He sends it down in due measure as he pleases. For He is with His servants Well-acquainted and, Watchful. (Qur'an, *ash-Shura*: 27)

Commentary: If God would expand the provisions and sustenance to people; they would behave arrogantly and transgresses which would lead to corruption and chaos. As a result, God only sends the provisions according to what He sees; it is beneficial to the servants based on His Wisdom. This goes consistently with what is known in the Holy Hadith which states: *among my servants are those who do not complete their belief except richness so I make them rich and if I made them poor, it would affect their belief. And among my servants are those who do not complete their belief except the poverty and if I make them rich, it will affect their belief.* (Al-Sabouni, 1981: 140)

Similarly, when God restricts the provision; He does not intend scarcity for his creatures. However, Malthus stated: *How can a God who is good, omnipotent and wise will*

scarcity for his creatures. Indeed, God is good, omnipotent and wise but He never intends scarcity for His creatures. Nevertheless, He sends the provision in a quantified proportion for the betterment and benefit of His creatures to work, innovate and build civilization as scientific studies shows how lump sum abundance has a negative impact on human behaviour.

Convincingly, scientific studies showed that abundance might have negative consequences. As it was mentioned by Tamas (2001) on the findings of a new wider study (1998), resource abundance can distract overall policy on the environment, leading to less investment, lower accumulation of human capital, persistent income inequality, an unsustainable path of resource usage, lower levels of social capital, and “factional” political patterns that erode institutional capital. Furthermore, Tamas (2001) mentions Sachs and Warner (1995) who presented empirical evidence that shows how resource abundance distorts innovation and that, in turn, distorts economic growth due to great dependence on resources.

As a result, God does not provide the resources on a lump sum basis as He has the sources of all the resources but He provides them based on a quantified proportion to make human beings work and innovate.

And there is not a thing but its (sources and) treasures (inexhaustible) are with Us; but We only send down thereof in due and ascertainable measures. (Qur’an, *al-Hijir: 21*)

Commentary: Whatever sources of provisions and resources of various creatures are with Us but We (God) sent it in accordance with their need and benefit. (Al-Sabouni, 1981: 108).

3.2.1 God Power versus Scarcity

Apparently, the Power of God in restricting the provisions or resources in due and ascertainable measure might resemble the effect of Robbins relative scarcity. However, in terms of ideological orientation, it is totally different. From Robbins’ perspective, nature is niggardly while from the Qura’nic perspective, nature is abundant. As a result, Robbins

postulated relative scarcity whereas God postulated the concept of God Power. In fact, there is no inference from the Qur'an that promotes scarcity from its two dimensions.

However, Rosly (2005) asserted that there is a positive attitude from the Qur'an towards scarcity and resource allocation in which he cited three verses from the Qur'an in addition to a Prophetic Hadith that strengthens his position. Among the verses that he cited are:

“Surely man is created greedy and impatient” (Quran, *al-Ma'arij*: 19)

Critically speaking, Rosly (2005) did not continue with the following verses. In fact, if he continued; he would find that the Qur'an condemns scarcity as it will be shown in the proceeding verses with its Commentary.

Fretful when evil touches him; *And niggardly when good reaches him; * Not so those devoted to Prayer; *Those who remain steadfast to their prayer; * And those in whose wealth is a recognised right. *For the (needy) who asks and him who is prevented (for some reason from asking); *And those who hold to the truth of the Day of Judgment; *And those who fear the displeasure of their Lord, * For their Lord's displeasure is the opposite of Peace and Tranquillity; *And those who guard their chastity, * Except with their wives and the (captives) whom their right hands possess,* for (then) they are not to be blamed, (Qur'an, *al-Ma'arij*: 20-31).

Commentary: The nature of mankind is such that it inherits neither patience for the worldly test nor is it thankful to their God for His bounties sent to them. In addition, if they face calamities; they immediately give up. However, if they are given bounties; they behave in a niggardly manner. Nevertheless, those who establish prayer are an exception from the previous negative attributes of impatient human behaviour. (Al-Sabouni, 1981: 445)

Not only this, Rosly (2005) cited another verse, which he thinks it promotes scarcity.

“Fair-seeming to men is made the love of desires, of women and sons and hoarded treasures of gold and silver and well-bred horses and cattle and tilth: (Quran, *al-Imran*: 13).

However, the proceeding verse convincingly condemns scarcity.

Say: Shall I give you glad tidings of things Far better than those? For the righteous are Gardens in nearness to their Lord, with rivers flowing beneath;

therein is their eternal home; with companions pure (and holy); and the good pleasure of Allah. For in Allah's sight are (all) His servants. (Qur'an, *al-Imran*: 14)

Commentary: People tend to love their desires for women, children, hoarded gold and silver, in addition to the best and finest pedigree horses, cattle, means and symbols of good farming. However, Allah has the best return and reward in comparison to all these terminate desires. Accordingly, God ordered His messenger to say to the people: for the righteous people on the Day of Judgment; paradise over rivers in which they will be their residence forever with their pure wives and Allah's pleasure upon them. (Al-Sabouni, 1981, P.189)

In fact, God undermines the value of these worldly desires as compared to what He has reserved for the believers in the Hereafter. Consequently, by undermining worldly desires; God condemns scarcity as it should not be the stimulating and motivating factor for human behaviour in pursuing economic activities.

3.2.2 God Power and Motivation

However, the concept of God Power dominates whenever the discussion on resources is concerned either in terms of restriction or in terms of enlargement. Not only provisions but all things are created in proportion and measure, even the earth is revolving around the sun in a measurable path. If it diverges one kilometre away from the sun it will freeze. Similarly, if it diverges one kilometre towards the sun it will explode.

Verily, all things have We created in proportion and measure.(Qur'an, *al-Qamar*: 49)

In fact, the rain that is sent by God is quantified in a measurable proportion.

That sends down (from time to time) rain from the sky in due measure; and We raise to life therewith a land that is dead; even so will ye be raised (from the dead. (Qur'an, *az-Zukhruf*: 11)

Commentary: It means, sending rain in a proportional measure from the clouds in accordance with the need, neither huge so it voids the earth nor little for the trees to get

sufficient water. But, it is made sustainable in the earth so that it can benefit its creatures. However, God can let it flow inside the earth so no one can get it and consequently this would lead to thirst, drought and death. (Al-Sabouni, 1981: 305)

Moreover, even in terms of worship, God determines the rewards based on certain measurements as He has the power to let one night be special and different from other nights by letting the reward be more than worshipping God for one thousand months.

We have indeed revealed this message in the night of power * and will explain to thee what the night of power is? * the night of power is better than a thousand months. (Qur'an, al-Qadr: 1-3).

Commentary: We (God) revealed the Qur'an in the night of power and the meaning of revelation here is the revelation from the *Luh Al-Muhafuz*¹ to the heaven of this world and from the heaven of this world, it was revealed through *Jabraeel*² to the earth during the twenty-three years of the Prophetic mission. And what will explain to you the greatness of the night of power? The night of power is better than one thousands month. It was stated by *Al-Muffasrin*: the good deed in the night of power is worth more than the worship of one thousand months as God made it exclusive to the nation of Prophet Muhammad (PBUH). (Al-Sabouni, 1981: 585)

3.3 THE SEEN AND THE UNSEEN WORLD

So I do call to witness what ye see*And what ye see not. (Qur'an, *al-Haqqa*: 38-39)

Commentary: God swears what we see and we do not see. That is, according to Al-Alussi, God swears on what we see and we do not see from the effect of His Power. (Al-Sabouni 1984:438)

¹ Inscribed in A Tablet Preserved. See *The Holy Qur'an: English Translation of the Meaning and Commentary*. Al-Madinah Al-Munawarah: King Fahd Holy Qur'an Printing Complex, 1980.

² Jabraeel is one of God's Angels who is responsible for transferring the message or revelation of God to the God's Messengers.

As all of us live in this world, we all have eyes to see the surrounding environment and that what is known as *the Seen World*. On the contrary, there is another world which is known as *the Unseen World* which people do not see and realize it.

Returning to Robbins who advocated the relative concept of scarcity, in which he stated:

Here we are, sentient creatures with bundles of desires and aspirations... The external world does not offer full opportunities for their complete achievement. Life is short. Nature is niggardly. Furthermore, Malthus mentioned that we should turn our eyes to the book of nature, where alone we read God as he is.

Observing these above perspectives, we will find that both Malthus and Robbins were pessimistic about the resources as Robbins said that nature is niggardly despite his reference to scarcity in its relative sense. However, he does not differ much from his pioneer, Malthus who described scarcity from the absolute dimension. In fact, they shared the same perspective on nature as Malthus said we should refer to the book of nature where we can read God as he was.

Nevertheless, religion asks Malthus to refer to the book of revelation, where he alone can read God as He was and is.

A.L.M. * This is the Book; in it is guidance sure, without doubt, to those who fear Allah. * Who believe in the Unseen* And who believe in the Revelation sent to thee, and sent before thy time, and (in their hearts) have the assurance of the Hereafter. (Qur'an, *al-Baqarah*: 1-4)

Commentary: These verses are the opening verses of the Second Surah in Al-Qur'an. The verses started with special opening called the (*Al-Huruf Al-Mugatta*). These letters are one of the miracles of the Qur'an and nobody but Allah (Alone) knows their meanings, as Ibn Taimiah said. Furthermore, this book, which is in no doubt, as it guides the righteous people; those who fear God, believe in the Unseen and in revelation. (Al-Sabouni, 1981: 32)

It is obvious that both Malthus and Robbins were excluding religion from economics as they accuse God or the external world of not providing full opportunities to fulfil the

human desires. Even Malthus went to the extent of denying the fact of revelation so it is not surprising if religion is to be excluded as both religion and revelation are strongly interrelated.

Obviously, there is a strong relationship between the *Unseen world*, the *Hereafter* and *Revelation* in which the belief in the Hereafter will be determined through the belief in the *Revelation*. *Revelation*, in turn requires the belief in the *Unseen world*. Consequently, those who deny *Revelation* will certainly deny the existence of the *Unseen world* and automatically ignore the *Hereafter* whereas those who believe in *Revelation* will believe automatically in the *Unseen world* and then, of course, the Hereafter. Therefore, we see our environment including the earth, sea, river, lakes, mountains and the apparent sky, however, we do not see God but we believe in God.

Accordingly, whatever we see is the *Seen World* but whatever we do not see is the *Unseen world*. Therefore, God is unseen because we do not see him. Likewise, God Who is unseen creates the resources and provisions which are unseen.

As a result, Malthus and Robbins fall into the trap of imputing scarcity and niggardliness to nature as they exclude religion from economics which leads them to ignore *Revelation* from the analysis and by ignoring revelation, the belief in the *Unseen World* disappears from their conceptual framework. Not surprisingly, Malthus asked for referring to the book of nature by which he concluded that how can a God Who is good, omnipotent and wise will scarcity on his creatures. That conclusion remark was because Malthus depended on what he saw only.

However, if Malthus and Robbins were to incorporate *Revelation* into economics, they would not formulate economics from the scarcity point of view because scarcity does not reflect the *Unseen World*. In contrast to the concept of scarcity, the concept of God Power reflects the *Unseen World* as it becomes apparent in the coming verse that shows how God with His Power set the provisions and sustenance of creatures in heaven, which is unseen.

And in heaven is your sustenance, as (also) that which ye are promised.
(Qur'an, *az-Zarayat*: 22)

Commentary: In heaven, the means for your provision in addition to rain which is the cause of the life on the earth. (Al-Sabouni, 1981: 253)

Basically, God postulates to us, the belief in abundance and in His power to give provision and sustenance. Despite that we do not see the resources abundantly. Similarly, God exists and we believe in Him even though we do not see Him.

Therefore, this worldly life is nothing but a general *test* in which people are ordered to believe in the unseen God and His power to give provision in a restricted manner or in abundance. Convincingly, one form of the worldly *test* is to enlarge or restrict the provision.

Now, as for man, when his lord trieth him, Giving him honor and gifts, then saith he, (puffed up), "My Lord hath honored me."*But when he trieth him, restricting his subsistence For him, then saith he (in despair), "My Lord Hath humiliated me!" (Qur'an, *al-Fajr*: 15-16)

Commentary: When God tests a human being and made him rich, he will say: God honoured me because He made me rich. However, he does not realize that God is testing him to determine whether he is thankful or not. Likewise, when God tests a human being by restricting the provision to him; he says: God humiliates me and He does not understand the wisdom behind such a restriction. As a result, Al-Qurtubi said: this is a sign of the non-believer who determines the merits and the returns based on this worldly life which in contrast to the believers who are more concerned about the rewards in the Hereafter³. (Al-Sabouni, 1981: 557-558)

The moral behind citing all these verses was to show that God uses an approach that postulates an abundance way of thinking or, stating it otherwise, the abundance mentality so that human behaviour will tend to be cooperative especially between the poor and needy (unlike the scarcity mentality which leads to conflict). However, despite the postulation of the

³ One of the purposes of this verse is to reflect the Divine Test in this worldly life and How God tests human beings for good and evil, wealth and poverty, the human desire to acquire wealth.

abundance way of thinking, God in His full Knowledge and Wisdom does not provide the resources without cost because if it were realized abundantly, it might lead to extreme counter-conflict at an extreme level or distort innovation of the lesser evil.

3.4 CHARITY AND GOD POWER

In several verses, we will find that God links between His Power to abundance or restriction in the resources and the motivation to spend on charity. However, God has the power to provide the poor directly without ordering the rich to pay charity to them. But, as we stated earlier, this worldly life is nothing but a comprehensive *test*. Therefore, God wants to distinguish those who follow His commands from those who do not. As a result, God entrusts human beings among the various creations by letting them be responsible for whatever resources and provisions they have acquired. Furthermore, the wealth that is in the possession of the people belongs to God and people possess nothing but the trust of this wealth so that when the real owner, who is God, orders and commands people to spend for His sake, they should respond quickly.

Give them something yourselves out of the means which Allah has given to you. (Qur'an, *an-Nur*: 33)

Commentary: Give them from what God provides to you. (Al-Sabouni, 1981: 337)

Therefore, when God describes Himself as the Power who has the power, He wants to convince people that as He has the power to create and provide, He also has the power to provide back to them whatever they spend for His sake to the poor and the needy.

Whatever good ye give, shall be rendered back to you, And ye shall not be dealt with unjustly. (Al-Qur'an, *al-Baqqarah*: 272)

As we can see, God promises those who spend for His cause to return and replace to them what they have spent; given the fact of God has power over the resources, provisions and sustenance. Likewise, God condemns those who are

reluctant, stingy and niggardly to spend for His sake as He has the heritage of the heavens and earth.

How is it with you that you spend not in the cause of Allah for to Allah belongs the heritage of the heavens and the earth. (Al-Qur'an, *al-Hadid*: 10)

Commentary: What hinders you from spending for the sake of God given the fact that you will die and leave your property so that it will go to God as He has the heritage of the heavens and earth. Therefore, it is worth much if you spend it for the sake of God rather than letting it lie idle and consequently God inherits it. Moreover, He also describes Himself as having the treasure of the heavens and earth as He abhors those who do not spend for His sake given that He has the source of provisions for all the creatures. (Al-Sabouni, 1981: 322)

They are the ones who say, "spend nothing on those who are with Allah's Messenger, till they disperse but to Allah belong the treasures of the heaven and the earth; but the hypocrites understand not. (Qur'an, *al-Munafiqun*: 7)

Commentary: This verse was revealed due to the conflict that arose between the Migrants (*Al-Muhajrin*) and the Supporters (*Al-Ansar*) in which one of the hypocrites whose name was Abdullah Bin Salul said: do not ever spend money on those who are with Muhammad until they disperse but God replied to them by saying: to God belongs the sources of provision which He gives to whoever He wants. However, the hypocrites do not know the wisdom behind the secrets of provision. (Al-Sabouni, 1981: 387).

Investigating the reluctant behaviour of human beings, we will find that such reluctance is due to the deficiency of the belief in the *Unseen World* of which the belief in God Power is one. Likewise, the key element that motivates the person to give to charity is his full belief in the unseen God who has the ultimate power to create and provide for him or her; whatever he or she has spent in His cause. Therefore, the belief in the unseen God develops the Trust in God and to complete the relationship, firstly, the belief in *Revelation* leads to belief in the *Unseen World* and the belief in the *Unseen World* develops the *Trust* in God, which it is one of the major aspects of worship.

In contrast, the concept of scarcity was the result of relying only on the *Seen World* as Malthus did through reading God from the book of nature as he stated and then he imputing that God scarcity on his creature. Nevertheless, the concept of God power incorporates the *Unseen world* and the *Seen World* as is mentioned in the Qur'an which reflects the truth of this worldly life. Meanwhile, the concept of scarcity is limited only to the elements of the *Seen World* which does not necessarily incorporate God as the one who provides and creates. Therefore, the concept of scarcity, either in its absolute or relative sense, exists within the era of excluding religion from economics in which its negative consequences and implications were proven. As a result, such a concept must be outside of the framework of Islamic economics because it does not incorporate elements of the *Unseen World*.

4.1 AL- QUR'AN AL-MADANI AND THE DIVINE RULE

When God ordered the believers to establish prayer and pay Zakah, He know that Muslims had already been spiritually prepared as they were injected with faith type of verses in God and His power over the creation and the resources. Taking the rule of paying *Sadaqat* (Charity) as an example, we will find that the Qur'anic verses that stress them were appeared in *Surah Al-Baqarah* (The Cow) in which this *Surah* was revealed in Madinah. Firstly, the verses encourage the believers to spend their money for charitable purposes.

The parable of those who spend their wealth In the way of Allah is that Of a grain of corn: it groweth Seven ears, and each ear Hath a hundered grain. Allah giveth manifold increase to whom He pleaseth : And Allah careth for all And He knowth all thing. (Qur'an, *al-Baqarah*: 261)

Commentary: The verse describes the reward of spending for the sake of God which is equivalent to multiplying by ten to seven hundred which is similar to a grain of corn that produces seven ears, and in each ear, there are hundred grains to those who sincerely spend in the cause of God. And God multiplies accordingly to whom He pleases as He is far reading and knowledgably. (Al-Sabouni, 1981: 168)

However, the previous verse discussed *Sadaqat* (voluntarily donation) but there is another type of compulsory charity which it is called *Zakah* (obligatory charity) which is considered as the third pillar of Islam which was made obligatory while the Muslims were in Madinah.

Alms are for the poor And the needy, and those employed to administer the (funds): For those whose hearts Have been recently reconciled (To Truth); for those in bondage And in debt ; in the cause of Allah. And Allah is full of knowledge And wisdom. (Qur'an, *at-Tauba*: 60)

Commentary: The verse describes *Zakah* (obligatory charity) to the eight mentioned categories as God knows what benefits people. (Al-Sabouni, 1981: 543)

Unlike *Sadaqat*, God prohibits usury because it works in a reverse way to *Sadaqat* and *Zakah*. We can find that in the usury system, the resources will be channeled from the poor to the rich which is against the pattern of life. As a result, all religions without any exception prohibit usury.

O ye who believe! Fear Allah, and give up what remains of your demand for usury, if ye are indeed believers *If ye do it not, Take notice of war from Allah and His Messenger. But if ye turn back, ye shall have your capital sums: Deal not unjustly, and ye shall not be dealt with unjustly. (Qur'an, *al-Baqarah*: 275-279)

Commentary: The meaning of the two verses is to forget whatever usury you have claimed on people if you really believe in God. Nevertheless, if you do not obey, you will permit a war against God and his Messenger. Ibn Abbas commented that on the Day of Judgment, those who deal in usury will be asked to take up weapons to fight God and His Messenger. However, if you repent, take only the capital neither above nor below and if the debtor was in difficulty, give ease to him until he can repay you but if you forgive him and consider it as charity, it will be better for you if you know. (Al-Sabouni, 1981: 175)

4.2 ECONOMICS IN THE QUR'AN

According to Rothbard (1995), the word economics is originated from the word *Oikonomia*, a Greek term that means household management. However, the Arabic meaning of the word economics is *Iqtisad*. In the Qur'an, the word *Iqtisad* appears in two forms: *Muqtasid* and *Aqsid* where the word *Iqtisad* is a noun form. For the sake of illustration, we will cite the two verses in Arabic to show the word *Muqtasid* and *Aqsid* in a highlighted manner. (Johan & Porter, n.d.)

Firstly, *Muqtasid* is an adjective, which appeared in *Surah Fater* in the context of describing the behaviour of three types of people, where *Muqtasid* is one of the types of behaviours.

ثم أورثنا الكتاب الذين اصطفينا من عبادنا فمنهم ظالم لنفسه ومنهم مقتصد ومنهم سابق بالخيرات بإذن الله.

Then We have given the Book for inheritance to such of Our Servants as We have chosen: but there are among them some who wrong their own souls; some who follow a middle course; and some who are, by Allah's leave, foremost in good deeds; that is the highest Grace. (Qur'an, *Fatir*: 32)

Commentary: We (God) bequeathed this Qur'an to the best nation and it is the nation of Prophet Muhammad that we choose from among various nations. According to the majority of Muffasrin, the people are of three types in terms of reading and implementing the Qur'an: the disobedient, the pious and between these two is the *Muqtasid*. (Al-Sabouni, 1981: 576)

In the above translation, the word *Muqtasid* is translated to mean a middle course between those who are wrong in their soul and those who are good in their deeds.

Another derivation of the noun form of *Iqtisad* is *Aqsid* which it is a verb form that stresses order:

وأقصد في مشيك وأغضض من صوتك إن أنكر الأصوات لصوت الحمير

"And be moderate in thy pace, and lower thy voice; for the harshest of sounds without doubt is the braying of the ass." (Qur'an, *Luqman*: 19)

Commentary: Be middle in your walk between fast and slow⁴. (Al-Sabouni, 1981: 493)

4.3 THE MODERATION POSTULATE

As it was stated, the above two verses that talk about *Iqtisad* (economics) originated from the Islamic principle of Moderation which it is one of the characteristics of the Islamic *Shari'ah*. Verse number 143 of *Surah Al-Baqarah* (2) describes such crucial Islamic principle.

Thus, have We made of you an Ummat justly balanced, that ye might be witnesses over the nations, and the Messenger a witness over yourself. (Qur'an, *al-Baqarah*: 143)

Commentary: God says to the believers from the nation of Prophet Muhammad (PBUH) that He made them a nation of the middle path. (Al-Sabouni, 1981: 101)

As it is shown, the word balanced refers to the middle position and middle, in turn, refers to a moderate state or what it is called as the principle of *Moderation*. Furthermore, the Divine ruling is characterized by the principle of *Moderation*.

Make not thy hand tied (like a niggard's) to thy neck, nor stretch it forth to its utmost reach, so that thou become blameworthy and destitute *Verily thy Lord doth provide sustenance in abundance for whom He pleaseth, and He provideth in a just measure. For He doth know and regard all His servants. (Qur'an, *al-Isra*: 29-30)

Commentary: Do not be stingy or extravagant so that you end up with nothing to hold. God enlarges and restricts the provision based on wisdom. He knows what benefits His servants. (Al-Sabouni, 1981: 158)

Obviously, the principle of Moderation prevails in the above mentioned verses in that these two verses are related to economic activity. As a result, there is a strong link between

⁴ This verse was revealed to give wise advice to Luqman as a kind of refutation to the Pagans and their empty beliefs.

the principle of moderation and economics. In fact, economics is about moderation and being neither extravagant nor niggardly as far as the Islamic Shari'ah is concerned.

According to Chaudhry (1999), Islam unequivocally discourages its followers to cross the limits and follows extremes. Given the Qur'anic attribute of being the middle nation that was given exclusively to Muslims, the principle of moderation has a crucial and significant sense in the economic field.

The moral and the wisdom behind the previous discussion is to postulate that the science of economics should be the science of moderation which is contrary to the current view that considers economics as the science of efficiency.

4.4 EFFICIENCY VERSUS MODERATION

In our contemporary times, economics science is considered to be the science of efficiency in which efficiency has two dimensions; which are production and allocation. The former states that production should be at a minimum cost and the latter states that allocation should meet the consumer's full preferences. (McConnel, & Bruce, 1999)

Critically speaking, these two types of efficiency implicitly reflect the concept of scarcity. For example, the producer seeks production efficiency by minimizing cost due to the limited resources available. Consequently, the firm will choose the least cost strategy even if the strategy adapted is a labour intensive strategy, which advocates cheap labour costs that have a low wage rate. As a result, the firm meets its productive efficiency and it gains economic profit assuming the total revenue is higher than the total cost. Consequently, the scarcity mentality of the firm postulates that paying a minimum wage to labour is productively efficient as long as it minimizes costs and maximizes profits for the firm. However, the firm's motive of profit maximization through efficiency contradicts the collective interest of the workers of earning a sufficient and comfortable labour wage. Again,

Adam Smith's ideology of achieving collective common interest through pursuing individual self interest is questionable.

Surprisingly enough, the standard definition of the science of economics is a scarcity-based definition which postulates the efficient use of limited resources to satisfy the maximum number attainable of the numerous human wants.

On the contrary, the principle of moderation advocates justice.

Allah commands justice, the doing of good, and liberality to kith and kin, and He forbids all shameful deeds, and injustice and rebellion: He instructs you, that ye may receive admonition. (Qur'an, *an-Nahl*: 90)

Commentary: God commands good attitude and behaviour by implementing justice between people in addition to doing good to them. At the same time, God forbids indecent deeds, evil and rebellion. (Al-Sabouni, 1981: 139)

4.5 GOD POWER AND THE DIVINE RULE: INTERRELATED

From the previous Qur'anic discussions, all the verses mentioned lead us to postulate two things: the concept of God Power over provisions, resources and the Divine rule of paying *Charity (Zakah and Sadaqat)* and avoiding *Usury (Riba)*. Consequently, the concept of God Power and the Divine rule are interlinked in two verses from *Surah Al-Rum*.

See they not that Allah enlarges the provision and restricts it, to whomsoever He pleases? Verily in that are Signs for those who believe. (Qur'an, *ar-Rum*: 37)

Commentary: Do not they see God's power in enlarging and restricting the provisions so that they do not give up if they are poor in which the fact of God power is the sign for those who believe in God's wisdom. (Al-Sabouni, 1981: 479)

Consequently, God's Power over the resources has an influential impact on human behaviour and acts as a motivational factor in fulfilling the Divine rule as the subsequent verse states:

So give what is due to kindred, the needy, and the wayfarer. That is best for those who seek the Countenance, of Allah, and it is they who will prosper. (Qur'an, *ar-Rum*: 38)

Commentary: Give charity to the needy, poor and the traveller who has lost his way.

Al-Qurtubi mentioned: when it was mentioned that God enlarges and restricts the provision to the people, He ordered those who had a large provision to spend money on charity as a kind of a test to them that this order was directed to the Prophet peace be upon him and his *Ummah*. (Al-Sabouni, 1981: 479)

From the perspective of the principle of Islamic Jurisprudence (*Usul al-Fiqh*), the Divine rule according to the majority of jurists, is classified into five parts, namely Obligation (*Wajib*), Recommendation (*Mundub*), Permission (*Mubah*), Abhorrence (*Mukruh*) and Prohibition (*Haram*). Consequently, paying *Zakah* reflects Obligation, Paying *Sadaqat* shows Recommendation, unsystematic speculation indicates abhorrence and Usury (*Riba*) means prohibition. (Abu Zahrah, 1958)

Therefore, Islamic economics should be viewed from the perspective of God's Power that motivates the human behaviour to fulfil the Divine Rule of *Obligation, Recommendation, Moderation, Abhorrence* and *Prohibition*.

6.0 CONCLUSION

In the final part of this research, the concept of scarcity was found to be within the definition of the contemporary science of economics since the mid twentieth century.

Historically, the concept of scarcity is divided into two: absolute scarcity and relative scarcity. Malthus viewed scarcity in its absolute sense while Robbins viewed scarcity in the relative sense. Nevertheless, the concept of scarcity was developed within the era of the rise of secularism rise which reduced the role of religion to be practised only in the church. Accordingly, economics was assumed to be neutral from any religious thought. As a result, the definition of contemporary conventional economics is standardized to be a scarcity based definition in which scarcity is not a religious compliant concept.

Investigating absolute scarcity, Malthus claimed: “we should turn our eyes to the book of nature, where alone we read God as He is.” As a result, he concluded: “How can a God who is good, omnipotent and wise will scarcity for his creatures?” Similarly, Robbins, who advocated relative scarcity, claimed that life is short and nature is niggardly. Therefore, both Malthus and Robbins espoused the same ideology and agreed to exclude religion from the economic analysis.

However, psychological studies showed how the scarcity mentality leads to the perception of attacking, anger and results in aggressive behaviour. As a result, we saw how the Renaissance and industrial revolution in Europe led to colonization and thus to conflict which was due to the scarcity way of thinking that creates the perception of “not enough”. Moreover, widespread poverty is also due to the scarcity mentality that perceives the lacking behaviour “I am not enough” and “it is not enough”. As a result, the values of cooperation and donation tend to diminish and disappear in the world of widespread materialism. Therefore, the concept of scarcity, as it is shown ideologically and scientifically, appears and tends to be non-religious compliant.

Accordingly, religious teaching conveys the message of God pertaining to all life aspects of as He is supposed to be a resource optimist in addition to His Power of providing and creating. Likewise, He has the power to enlarge or restrict the resources and provisions from place to place and from time to time. According to Al-Qur'an, there are Al-Qur'an Al-Makki and Al-Qur'an Al-Madani. The former stresses the faith in God's Power to create, provide, enlarge or restrict the provisions; whereas the latter stresses the Divine rule in the form of Obligation, Recommendation, Permission, Abhorrence and Prohibition. Therefore, the fulfilment of the Divine rule originates from the belief in the concept of God's Power that conveys creation, trust, love, safety and generous behaviour.

Moreover, the word *Iqtisad* (economics) appears in several forms in the Qur'an which postulates moderation or the middle path which is a Divine rule in itself. Therefore, Islamic economics should not be viewed from the perspective of scarcity. Rather, it should be viewed from the perspective of God's Power that motivates the human behaviour to fulfil the Divine Rule of *Obligation, Recommendation, Moderation, Abhorrence and Prohibition*.

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