

## Perspectives on Morality and Human Well-Being

Written by Administrator

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Naqvi, Syed Nawwab Haider (2003) *Perspectives on Morality and Human Well-Being: A Contribution to Islamic Economics*, Leicester, UK: The Islamic Foundation.

Professor Naqvi deals with the relationship between economics, ethics, and religion. He talks about the philosophical premises of contemporary economics and secular and religious sources of morality. Here is a lengthy excerpt from the Preface of the book:

“This book marks the culmination of a theme which I have been revisiting, like the ghost of Hamlet’s father, since 1978 — namely, the ethical foundations of Islamic economics. The theme is foundational because it explicitly recognizes that individual economic well-being has a deep moral basis, which itself is rooted in religious beliefs. However, none of these statements is noncontroversial. The first part of the statement has for long been denied — or contemptuously ignored — by mainstream (i.e., neo-classical) economics, which insists on its secularity and amoral character. It is claimed that individual well-being and social and material prosperity are best looked after by rational behaviour, which simply means self-interestedness. The aim of economic activity, which is driven exclusively by selfishness and cupidity is, accordingly, to attain an “unimprovable” Pareto-optimal state in which everyone has a share but no responsibility, because there is nothing for an individual to be responsible for. This state, though distributionally neutral, is not regarded as morally reprehensible because it represents the highest feasible collective good. (How can anyone complain about a move from a Pareto-inferior to a Pareto-superior state?) It is, therefore, not rational for people to be committed to a cause or to make sacrifices if none are needed — to work for the good of others means taking a cut in one’s own welfare. Thus, a disregard of social welfare would be regarded as rational and moral behaviour could be dismissed as irrational. The second part of the statement is even more controversial for its overt non-secularity. It remains unacknowledged even by those (now a rapidly multiplying tribe) who accept the essential morality of economic behaviour. The reason cited, though not always explicitly stated, is that what is morally correct (or incorrect) has been intuitively obvious to men/women of normal intelligence, even in times before the advent of Religion. Thus, the formation of moral intuition is independent of any particular religious beliefs. And even if religious beliefs are accepted as relevant, then these are dominated by secular morality. Therefore, they are redundant as determinants of human well-being.

But, despite the strength of the agnostic positions about its central theme, this work seeks to examine and challenge such positions about the scientific invulnerability of an amoral and a secularist economics. It argues for an economics informed by a deep sense of morality, even one leavened by religious morality. The nature of the spiritual problem hidden behind an

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apparently amoral economic mechanism is brought out so as to show that economic well-being is guided not by a vague, faceless moral intuition, but by one whose features are honed and chiselled by religious values that individuals hold without question. Not only that; what men/women do for their own well-being and for the collective good, is strongly coloured by the religious beliefs to which human societies subscribe. In the Islamic context, this statement means that the economic behaviour of individuals in a typical Muslim society would normally be guided by Islamic morality. No less important is the reverse causation, running from economics to ethics. One does not have to be a Marxian to believe that a 'living' morality must respond to social and economic challenges — i.e., to the 'unfinished agenda' of human existence — by making life more free, prosperous, and equitable. Indeed, an ethical system that does not do so will be overrun by systems that respond to these challenges. These statements, however, should not be construed as an attempt to 'balkanise' economic science into societies and religions, or to deny the universality of some of its laws. It is rather a plea to explain human motivation better and more fully. It is also to inform it with a sense of history by taking into account its physical location as well as the moral and religious mainsprings of economic activity. [...]

The aim of this book is not to prove the absolute superiority of one ethical system over competing systems; nor is it to show that one or the other system enjoys some kind of an uncontested monopoly over knowledge and wisdom. It is rather to demonstrate that, within the parameters of their inner logic and societal compulsions, all ethical systems stand to gain from what others recommend to maximize human well-being. In other words, the universal messages of apparently self-sufficient ethical systems can be enriched by building bridges of understanding between them and learning from each other. With this overarching theme, it is intended to comment on the 'secular' advances in ethical philosophy and delve deep into the diverse historical experiences of Islamic, Christian, and Judaic religions to come up with the many ways in which moral ideals have been (and can be) reconciled with the 'hard' social and economic reality. In this context, worthy of note by Muslim thinkers (and, in particular, the 'ulama') are the intellectual efforts made by the Calvinists and Levellers in Europe, and the Social Gospellers in the United States, to strengthen the processes of industrialisation and economic growth. Their success in abandoning the morally enervating doctrines of predestination, innate human depravity, original sin, and in freeing the mind and the soul from the weight of excessive dogmatism, greatly helped scientific and technological fluorescence in Western societies. The reasons why this has not happened in the Muslim world are many, and some beyond its control; but what has contributed most to perpetuate discontent in these societies is that, long ago, they gave up rational thought, ignominiously surrendered before the un-Islamic principle of predestination, and forsook the revolutionary concepts of human freedom and individual responsibility. Worse still, with sullen obstinacy, they have clung to stasis and inaction when circumstances demand standing up to the difficult social, economic, political, and moral challenges of a fast-changing world. The net result has been to imprison human reason, underrate the power of scientific advance, and undermine economic progress and human development. The tragic reality is that the fabric of Muslim societies is falling apart around a conservative centre that can no longer hold the forces of change.

In a rather optimistic vein, it is argued that, for all their social and economic infirmities, Muslim societies still have it in them to do it better if they mobilise the full force of their moral ideals and translate them into a just and dynamic public policy. This is especially true of the luminous Islamic teachings on distributive justice and poverty reduction. Islam has stated these moral values much more explicitly and emphatically than has been done by Western secular and religious thought. The equality of mankind before Allah and towards each other and the poor having a prior right in the wealth of the rich are the two regnant Islamic moral principles which have survived the vicissitudes of Muslim history and wilful misinterpretations to tame the awesome waves of Islamic egalitarianism. By contrast, the tendency in the West to overemphasise unbridled individualism and to substitute public responsibility for individual responsibility has prevented it from satisfactorily resolving the fundamental conflict between the pursuit of self-interest and the commitment to work for collective good, notwithstanding its splendid success in vastly increasing the national wealth. Their dilemma is that collective goals, even when universally accepted, cannot be achieved through purely individualistic behaviour, which has a tendency to drift into an incapacitating isolation. In particular, the dominant libertarian secular philosophy — that insensitively denies the poor man's right to aid, accepts the rich man's (unlimited) claim to private property, and condescendingly advises the poor to help themselves — is deeply rooted in Western religious ethics. Thus, for instance, Christian thinkers (including religious scholars) have tended to "reverence the attainment of riches as the supreme facility" and "regard the poor as damned in the next world" [Tawney (1937); p. 265]. True, there have been some commendable efforts made in the West to escape from the stranglehold of its traditional religious positions on distributive justice and poverty reduction; but the differences between the old and the new still lie more in the mesmerising appeal of the chosen words and less in substance. Thus, distributive justice is still equated by Christianity and Judaism with the inegalitarian Aristoetlian concept of "commutative justice" — i.e., that which seeks equality in bilateral personal and economic relations — and the right of poor peoples and nations in the wealth of the rich is quietly ignored in intellectual debate as well as in policy-making. The superiority of Islamic ethics in this respect comes out clearly in the recent relative economic performance of Muslim and non-Muslim societies. There is evidence that the (poorer) Muslim countries, on average, have done significantly better than the (much richer) non-Muslim countries on account of distributive justice. This result, which is decidedly related to their respective ethical heritage, is the more remarkable for all the impediments to distributive justice (e.g., feudalism) which Muslim societies themselves erected — and, unfortunately, sometimes justified in the name of religion. Yet, the manifest originality of the Islamic message in this respect notwithstanding, it is still unwise for Muslim thinkers to become excessively complacent and tradition-bound. 'Secular' moral philosophy would definitely help in articulating the Islamic thinking on the subject more explicitly and cogently as a guide to practical policy. Thus, for instance, the former makes transparent that Muslim countries have come out badly with respect to attempts at poverty reduction, despite the clarity of their moral message, because the unattended moral hazard and assurance problems would not permit private morality alone to address this issue comprehensively. The success in poverty reduction hinges on a proactive public policy that helps sustain high rates of economic growth and human development for decades at a stretch. [...]" (pp. xv-xxiv)

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