

IGE-PEARL  
COURSE CURRICULUM  
2022

THE PROGRAM FOR  
ETHICAL, APPROPRIATE &  
REGENERATIVE LIVELIHOODS  
(P E A R L)

A VEHICLE FOR THE  
ISLAMIC GIFT ECONOMY  
(I G E)

CONCEIVED, DESIGNED & TAUGHT

BY

DR. 'ADI SETIA

&

MR. RHAMIS KENT

AN ONLINE

48-HOUR, 12-MODULE, 4-PART COURSE

WINTER/SPRING

MONDAY, FEBRUARY 21—WEDNESDAY, MARCH 30

2022



VISION & MISSION  
OF THE **IGE-PEARL** COURSE

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*FROM COURSES TO COMMUNITIES*

*If we can feed ourselves we can free ourselves.* Growing food is the beginning of freedom. By the humble, simple, soul-enriching act of growing good food on healthy, fertile soil, and, in the process, cultivating and nurturing the bio-diverse landscape we call home, we lay a firm agro- and socio-ecological foundation for generating the varied, mutually re-inforcing, value-added, meaningful socio-economic enterprises and vocations that go into making a truly flourishing, regenerative, self-reliant, and self-sufficient Community. In such a Community, the individual finds meaning and purpose in his or her unique individuality by proactively identifying their callings in life and fulfilling them in dedicated, sincere service towards realizing the Common Good of the Community, and thereby their own personal good. Thus,

*I Am because We Are & We Are therefore I Am*

## A NOTE TO READERS

1. Please read through the IGE-PEARL Course Curriculum carefully before deciding to formally enroll as students in the course.
2. The IGE-PEARL Winter/Spring Course 2022 commences on Monday, February 21 through Wednesday, March 30, 2022. Please see the detailed Course time-table at the end of this document.
3. The Course fees for the Winter/Spring Course 2022
  - (a) USD 500 for new students,
  - (b) USD 200 for repeat students.
4. If any further clarification or information is needed, please contact:  
Mr. Rhamis Kent: [info@antsregenerate.com](mailto:info@antsregenerate.com),  
or Dr. Adi Setia: [wiraige@gmail.com](mailto:wiraige@gmail.com).

Thank You.

# CONTENTS

Vision & Mission of the IGE-PEARL Course	3
A Note to Readers	4
1. Introduction	6
2. The Islamic Gift Economy	6
3. The Program for Ethical, Appropriate & Regenerative Livelihoods	9
4. IGE-PEARL Core Activities	11
5. The Problem Context	11
6. Desired Outputs	14
7. Current Reach of the IGE-PEARL Course	15
8. IGE-PEARL Curriculum	16
Part 1	15
Part 2	18
Part 3	25
Part 4	28
9. Teachers' Profiles	28
Dr. Adi Setia	28
Mr. Rhamis Kent	29
10. General Instructions to Students	30
11. Students' Competency Assessment	30
12. IGE-PEARL Certificate of Study	30
Appendix 1: The Economics of Purpose	31
Appendix 2: IGE-PEARL Course Time-Table	39

THE PROGRAM FOR ETHICAL, APPROPRIATE,  
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Husbandry is the foundation of civilization—all sustenance derives from it, as well as the principal benefits and blessings that civilization brings.

*Ibn 'Abdūn in his treatise on Ḥisbah, c. 1147, Seville*

## 1. Introduction

The IGE-PEARL initiative grew out of an intensive year-long (2019-20) series of discussions on the notion of *Regenerative Livelihoods* between Mr. Rhamis Kent, Dr. Adi Setia and Mrs. Atika Akram. This culminated in their collective decision to formally launch the Program for Ethical, Appropriate & Regenerative Livelihoods (PEARL) to promote the Islamic Gift Economy (IGE) and Social Permaculture to a global audience through a systematic series of well-structured educational courses and training workshops, as well as to explore the possibility of offering general and technical advisory and consultancy services in this area.

The inaugural 12-module, 36-hour, standard IGE-PEARL course was offered in October 2020, and since then (as of February 2022) seven standard IGE-PEARL courses have been offered and taught, in addition to several shorter versions of the standard course as well as numerous related talks and seminars.

As the program develops, matures and progresses through its initial 2-5 years, it is hoped that it will lead to the establishment of the Institute for Regenerative Livelihoods (IRL) sometime in mid-2022, God willing, *āmin!*

## 2. The Islamic Gift Economy?

The Islamic Gift Economy (IGE)<sup>1</sup> is an autonomous, integrative economic system designed, structured and operationalized to be capable of standing and prospering on its own ethical and socio-economic principles while in critical, constructive engagement with the currently hegemonic neoliberal financial capitalist system.

As an applied system of community-driven economics the IGE<sup>2</sup> serves to revive the axio-teleological, philosophical, cosmological, and epistemological principles of the Worldview of Islam and apply them to the socio-economic domain of life as practical

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<sup>1</sup> Please visit the IGE website [www.islamicgifteconomy.org](http://www.islamicgifteconomy.org) for articles on various aspects of the IGE, and also the website of the *Journal of Islamic Sciences* (JIS), <https://cis-ca.org/#/jis/>, especially issues from 2011-2016.

<sup>2</sup> The vision of the IGE was first mooted by Dr. Adi Setia in an academic paper sometime in 2009 and was first formally presented to the public in a series of talks hosted by Awqaf SA in South Africa in 2010; see <https://waqfacademy.org/resources/>.

wisdom (*ḥikmat ‘amaliyyah*), namely, as true knowledge realized in right action (*adab*).<sup>3</sup> It applies the Worldview of Islam<sup>4</sup> to bear critically, constructively and systematically upon all aspects of the socio-economic or *mu‘āmalah* domain of daily life, at the level of the individual, family and community.

The intellecto-spiritual and ethico-moral tradition of Islam has explicitly highlighted in great detail the importance of enabling the establishment of community-relevant socio-economic systems rooted in Right Livelihood (*kasb ṭayyib*) and the Common Good<sup>5</sup> (*maṣlahah ‘āmmah*) as a means of manifesting and thus realizing the ethical and moral principles of Islam in daily life through bringing about benefit (*manfa‘ah*) and preempting harm (*dārrah*) in all aspects of our interactions and transactions (*mu‘āmalāt*) with culture and nature.

As al-Imām Rāghib al-Iṣfāhānī (d. 502/1108) explains in some detail in his profound work, *al-Dharī‘ah ilā Makārim al-Sharī‘ah* (*The Path to the Nobilities of the Law*), the general calling or vocation of human beings on Earth is basically three, namely (i) devotion to the Creator (*‘ibādah*), (ii) cultivation of the Land (*‘imārat al-arḍ*) and (iii) stewardship of the Earth (*khilāfah*).<sup>6</sup>

The purpose of the IGE-PEARL’s carefully thought out and structured educational and training programs is thus to impart to students, Muslim and non-Muslim alike, the intellecto-moral capacities required for answering and fulfilling that divine calling. In the light of the above considerations, the Islamic Gift Economy can thus be formally defined as:

“the provisioning and sharing—by mutual giving and receiving through fair social and commercial exchange—of natural and cultural abundance for realizing material and spiritual well-being.”<sup>7</sup>

It can also be defined more succinctly as the “economy of earning and provisioning” (*iqtisād al-iktisāb wal-infāq*).<sup>8</sup>

This definition of IGE is made operative in practice through a systematic, integrative revival of the structures of religious, social and commercial exchange as formally explicated in the traditional *fiqh* (jurisprudence) of *‘ibādah* (devotions) and *mu‘āmalah* (transactions), such as *zakāt* (obligatory charity), *waqf* (charitable endowment), *ṣadaqah* (voluntary charity), *hibah* (gift-giving), *farā‘id/irṭh* (estate division), *waṣiyyah* (bequest), *qarḍ ḥasan* (interest-free goodly loan), *‘ariyyah* (lending something for

<sup>3</sup> For a detailed conceptual exposition of the concept *adab* as it relates to the refinement of character (*tadhdhib al-akhlāq*), education and transactional ethics, see Syed Muhammad Naquib al-Attas, *The Concept of Education in Islam: A Framework for an Islamic Philosophy of Education* (Kuala Lumpur: ISTAC, 1999), <http://www.mef-ca.org/files/attas-text-final.pdf>.

<sup>4</sup> As expounded by Syed Muhammad Naquib al-Attas, *Prolegomena to the Metaphysics of Islam: An Exposition of the Fundamental Elements of the Worldview of Islam*, 2<sup>nd</sup> ed. (Kuala Lumpur: ISTAC, 2001), especially the Introduction, 1-40, which can be read as an extended, rigorous definition of the Worldview of Islam.

<sup>5</sup> Adi Setia and Mahdi Lock, trans. *Right Livelihood and the Common Good: Three Classics from the Islamic Tradition*, special ed. (Kuala Lumpur: IBFIM, 2013).

<sup>6</sup> See Yasein Mohammed, *The Path to Virtue: The Ethical Philosophy of al-Raghib al-Isfahani* (Kuala Lumpur: IUM, 2006), 214-215, 472-473.

<sup>7</sup> Adi Setia, “The Meaning of ‘Economy’: *Qaṣd, Iqtisād, Tadbīr al-Manzil*,” in *Islamic Sciences*, 14:1 (Summer 2016), [https://cis-ca.org/media/pdf/2016/1/TEM\\_temtmoqita.pdf](https://cis-ca.org/media/pdf/2016/1/TEM_temtmoqita.pdf).

<sup>8</sup> This definition is derived from close reading of many classical Islamic texts on earning a livelihood (*kasb*); see especially Book 13 of the *Ihyā’*, and alludes to the Qur’anic verse in *al-Baqarah*, 2:267.

use), *ijārah* (renting and hiring), *ja‘alah* (job wages), *muḍārabah* (venture capital or financing a profit-sharing venture) and *mushārahah/sharikah* (business partnership).<sup>9</sup>

‘Giving’ or ‘gifting’ corresponds with the notion that a virtuous circulative exchange between rich and poor—or an *economy of interdependence* in which the surplus of the rich is “returned” (*raj‘*) to the poor—is seen as being essential to ensure the maintenance of a general state of order, peace, and equilibrium (*mīzān*) in society. Therefore, the “gift” economy (*al-iqtisād al-iḥsānī*) is the “return” economy, in which the circulation and recirculation of wealth in a healthy society serves “the common good” (*maṣlahah*).<sup>10</sup> In this respect a ‘gift’ is seen to be intrinsically constituted by the elements of licitness, ownership, valueness, benevolence and relevance.

The IGE’s operative principles are cooperation (*ta‘āwun*), mutual consent (*tarāḍin*), and partnership (*mushārahah*). These are based on the foundational ethics of justice (*‘adl*), magnanimity (*iḥsān*), mercy (*rahmah*), gratitude (*shukr*), generosity (*karam*), moderation (*‘iffah*), stewardship (*khilāfah*) and trustworthiness (*amānah/thiqah*). These ethical and operational principles are grounded in the foundational psycho-cosmological outlook expressed in the belief that: (1) the natural and cultural resources of the world are abundant, while (2) the material needs, wants and desires of human beings are limited,<sup>11</sup> and ought to be so.<sup>12</sup>

The natural and cultural resources of the world seen as blessings and bounties from the Merciful Creator are abundant and even unlimited, in principle and in reality. Viewed in the light of true belief (*īmān*), these resources are understood to be gifts and favors from the realm of transcendence to which the human ethico-cognitive response is gratitude resulting in good works (*a‘māl ṣāliḥah*), which in turn generates contentment (*qanā‘ah*) and plenitude (*fadl, ziyādah*). Hence, man will take according to his need but not his greed because a firm belief in abundance and plenitude as a default psycho-cognitive and ontic-cosmological condition eliminates fear and anxiety over scarcity.<sup>13</sup>

Dr. Adi Setia has over the past twelve years or so developed a standardized 21-hour IGE certificate course<sup>14</sup> with a core syllabus derived from a number of classical *kasb* texts,<sup>15</sup> especially Imām al-Ghazālī’s very important *Kitāb Ādāb al-Kasb wal-Ma‘āsh*

<sup>9</sup> See the section on Transactions in Nuh Ha Mim Keller, *Reliance of the Traveller* (Amana, 1997), 371-459.

<sup>10</sup> But it is important not to conflate *maṣlahah* with modern secular ‘utility’, see Adi Setia, “Freeing *Maqāṣid* and *Maṣlahah* from Surreptitious Utilitarianism,” in *Islamic Sciences* (Winter 2016).

<sup>11</sup> Despite the human subjective sense or imagination of unlimited desire, because that subjectivity is limited by objective physical and biological realities, such as the objective reality of human mortality.

<sup>12</sup> Further elaboration in Adi Setia, “*Mu‘āmalah* & the Revival of the Islamic Gift Economy,” in *Islam & Science* (Summer 2011), [https://cis-ca.org/media/pdf/2011/1/TEM\\_tematrotige.pdf](https://cis-ca.org/media/pdf/2011/1/TEM_tematrotige.pdf).

<sup>13</sup> There is now a growing rejection of the notion of scarcity; see, for instance, Stephen Scalan, “The Scarcity Fallacy,” in *Contexts* (Winter 2010), 34-39; and Juliet Schor, *Plenitude: The Economics of True Wealth* (Penguin, 2010).

<sup>14</sup> Now expanded to 28 hours.

<sup>15</sup> See his, “Ja‘far ibn ‘Alī al-Dimashqī on Community, Money, and Prudent Management in Trading and Spending: Four Excerpts from His *Kitāb al-Ishārat ilā Maḥāsin al-Tijārah*,” in *Islam & Science* (Summer 2011), [https://cis-ca.org/media/pdf/2011/1/A\\_jiaocmapmitasfehkaima.pdf](https://cis-ca.org/media/pdf/2011/1/A_jiaocmapmitasfehkaima.pdf); “Imam Muḥammad Ibn al-Ḥasan al-Shaybānī on Earning a Livelihood: Seven Excerpts from his *Kitāb al-Kasb*, in *Islam & Science* (Winter 2012), [https://cis-ca.org/media/pdf/2012/2/A\\_imiaaoealsefhka.pdf](https://cis-ca.org/media/pdf/2012/2/A_imiaaoealsefhka.pdf); “The Restoration of Wealth: Introducing Ibn Abī al-Dunyā’s *Iṣlāḥ al-Māl*,” (Winter 2015), [https://cis-ca.org/media/pdf/2015/2/A\\_trowiaaia.pdf](https://cis-ca.org/media/pdf/2015/2/A_trowiaaia.pdf); and “Al-Muḥāsibī on Scrupulousness and the Pursuit of Livelihoods: Two Excerpts from His *al-Makāsib wa’l-Wara‘*,” *Islamic Sciences* (Summer 2016), [https://cis-ca.org/media/pdf/2016/1/A\\_aosatpoltefhaw.pdf](https://cis-ca.org/media/pdf/2016/1/A_aosatpoltefhaw.pdf).

(translated as the *Book of the Proprieties of Earning and Living*), constituting Book 13 of his magnum opus, *Ihyā' ʿUlūm al-Dīn (The Revivification of the Sciences of Religion)*.<sup>16</sup>

The IGE-PEARL course is taught in close critical and constructive engagement with both classical *muʿāmalah* and modern economic thought, with a view towards a creative, comprehensive and holistic revival of *muʿāmalah* in the current context among Muslim and even non-Muslim communities<sup>17</sup> throughout the world. As such, the IGE project can be situated within the robust global discourse on formulating alternative economic frameworks<sup>18</sup> that prioritize people, communities and the natural environment over profiteering banks and corporations, and the utterly corrupt corporate-captured nation-state.

### 3. The Program for Ethical, Appropriate & Regenerative Livelihoods (PEARL)?

The Program for Ethical, Appropriate & Regenerative Livelihoods (PEARL) is a systematic initiative concerned with providing a platform to facilitate capacity-building, education, and research in the deployment and implementation of the IGE (hence the compound acronym IGE-PEARL), as well as other similar regenerative socio-economic frameworks, such as Ecological Economics and Social Permaculture.<sup>19</sup> Socio-economic educational and vocational pedagogy, as well as relevant curricula and syllabi development are also areas of focus and interest to foster intellectual and practical self-empowerment as a prerequisite for building autonomous, resilient, community-rooted and -driven socio-economies of right livelihoods (*makāsib tayyibah*).

The transfer of useful experience, knowledge and skills essential to successfully building and maintaining viable *provisioning (infāqī)* economies is sorely needed. As a formal, certified educational program that is comprehensive, rigorous and systematic in its pedagogic methodology, the IGE-PEARL Course integrates the standard core syllabus of the IGE certificate course<sup>20</sup> with the introductory Social Permaculture & Invisible Structures<sup>21</sup> course (hence the IGE-PEARL course).

The main reason for this integration is that we have found the applied practical ethics of Social Permaculture as expounded so brilliantly by Bill Mollison<sup>22</sup> to be very much in accord with the ethico-moral precepts of Right Livelihood expounded in the IGE part of the course. Thus the PEARL part of the course serves to explicate in further

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<sup>16</sup> Adi Setia, trans. (Kuala Lumpur: IBFIM, 2013); see also his, “Reviving an Economy for the Common Good: The Science of Earning in al-Shaybānī, al-Ghazālī and al-Dimashqī,” in *Islamic Sciences* (Winter 2011), [https://cis-ca.org/media/pdf/2011/2/TEM\\_temraeftcgsociaaaa.pdf](https://cis-ca.org/media/pdf/2011/2/TEM_temraeftcgsociaaaa.pdf); and his, “al-Ghazālī on the Proprieties of Earning and Living: Insights and Excerpts from His *Kitāb Ādāb al-Kash wal-Maʿāsh*,” in *Islam & Science* (Winter 2013), [https://cis-ca.org/media/pdf/2013/1/A\\_aotpoaliaeflkawfrefc.pdf](https://cis-ca.org/media/pdf/2013/1/A_aotpoaliaeflkawfrefc.pdf); see also Sami al-Daghistani, *Ethical Teachings of Abū Ḥamid al-Ghazālī: Economics of Happiness* (Anthem Press, 2021).

<sup>17</sup> Non-Muslims can view *muʿāmalah* (as they have done in the past) as public virtue ethics premised on the Golden Rule and applied to the cross-cultural socio-economic domain of public life; see the Appendix on “The Economics of Purpose.”

<sup>18</sup> Laszlo Zsolnai, “A Framework of Alternative Economics,” in *International Journal of Social Economics*, 20:2 (1993), 85-75.

<sup>19</sup> Gerald Taylor Aiken, “Permaculture and the Social Design of Nature,” [file:///C:/Users/Lenovo/Downloads/TaylorAiken2017%20\(1\).pdf](file:///C:/Users/Lenovo/Downloads/TaylorAiken2017%20(1).pdf); and Rosemary Morrow, “Social Permaculture,” in *Earth User’s Guide to Permaculture* (Kangaroo Press, 2006), 237-258.

<sup>20</sup> Based on Book 13 of the *Ihyā’*.

<sup>21</sup> <http://www.thegardenattheendoftheworld.info/social-permaculture/>.

<sup>22</sup> Bill Mollison, “,” in *Permaculture: A Designers Manual* (Tagari,).

detail the practical implications of the IGE part by drawing upon the socio-legal structural strategies developed in Social Permaculture.

The Course demands a high degree of sincere intellecto-moral commitment from students (as well as its teachers, obviously!), especially as regards willingness to go out of their current cognitive comfort zone and *re-vision* the multi-faceted, multi-layered interrelations between community, society and the economy in a fresh, “new-yet-old” and holistic light. Along the way they will soon discover or rediscover that what is “new” turns out to be a re-articulation of an age-old, largely forgotten wisdom that is now being critically and creatively revived and re-applied to the contemporary socio-economic challenges. Instructional platforms with similar ethical sensibilities, such as Ecological Economics, Permaculture<sup>23</sup> and Agroecology<sup>24</sup> in general are utilized to introduce some of this material by way of a well-tested pedagogical framework. Please see Section 8 below for details of the two-part IGE-PEARL curriculum.<sup>25</sup>

Courses, seminars, talks and workshops related to this area of concern have been conducted over the past few years with academic institutions such as the Center for Advanced Studies on Islam, Science & Civilization (CASIS, Malaysia),<sup>26</sup> Zaytuna College’s Center for Ethical Living and Learning (ZCELL, USA),<sup>27</sup> as well as with numerous formal and informal grass-roots community groups and organizations such as The Oasis Initiative’s Zawayah Retreat (Spain),<sup>28</sup> Urban Hijau (Malaysia)<sup>29</sup> and Awqaf SA (South Africa),<sup>30</sup> in an effort to stimulate interest within Muslim and non-Muslim communities to systemically address this important, yet much neglected collective duty (*fard al-kifāyah*)<sup>31</sup> of establishing thriving, vibrant Communities of Right Livelihood.<sup>32</sup>

The response so far, from a diverse audience of Muslim and non-Muslim professionals, academics, college students, homemakers, business people, community activists, farmers and others, has been very encouraging, and therefore the IGE-PEARL initiative aims to regularly and systemically promote and deliver these courses and workshops to a larger, more diversified local, regional and global audience.

Though its main target audience is Muslims, salient aspects of the IGE framework has been presented to non-Muslims in many inter-religious dialogues and conferences on the theme of reviving an Economy of Life, especially in the many ecumenical conferences hosted annually by the Lutheran World Federation (LWF) and the World Council of Churches (WCC) for the past ten years or so, ever since the

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<sup>23</sup> Bill Mollison, [https://arl.human.cornell.edu/linked%20docs/Illich\\_Tools\\_for\\_Conviviality.pdf](https://arl.human.cornell.edu/linked%20docs/Illich_Tools_for_Conviviality.pdf)

<sup>24</sup> Food and Agricultural Organization (FAO), *The Ten Elements of Agroecology: Guiding the Transition to Sustainable and Agricultural Systems*, <http://www.fao.org/3/i9037en/i9037EN.pdf>.

<sup>25</sup> Please see Section 8 below for details of the two-part IGE-PEARL curriculum.

<sup>26</sup> <https://www.utm.my/casis/>

<sup>27</sup> <https://www.facebook.com/ZaytunaCollege/posts/the-zaytuna-center-for-ethical-living-and-learning-zcell-was-founded-upon-sustai/10157863016609253/>.

<sup>28</sup> <https://www.theoasisinitiative.org/programs>.

<sup>29</sup> <https://www.uhijau.org/>.

<sup>30</sup> <https://awqafsa.org.za/>.

<sup>31</sup> Adi Setia, “*Fard al-Kifāyah & the Commonweal*,” in *Islamic Sciences* (Summer 2013), [https://cis-ca.org/media/pdf/2013/1/TEM\\_temfamatceatetc.pdf](https://cis-ca.org/media/pdf/2013/1/TEM_temfamatceatetc.pdf).

<sup>32</sup> Karim Lahham, *The Vocational Society* (Tabah Foundation, 2014), <https://tabahresearch.org/en/?publication=vocational-society>; and Ivan Illich, *Tools for Conviviality* (Harper & Row, 1973), [https://arl.human.cornell.edu/linked%20docs/Illich\\_Tools\\_for\\_Conviviality.pdf](https://arl.human.cornell.edu/linked%20docs/Illich_Tools_for_Conviviality.pdf).

financial crash of 2007-2008.<sup>33</sup> The paper in Appendix 1 on the “Economics of Purpose” is a result of this wide-ranging cross-cultural dialogue.

Hence, in addition to the IGE courses and workshops, similar programs in Social Permaculture and Invisible Structures will be developed, leading eventually to a projected 500-page book tentatively entitled *Social Permaculture: A Designers' Manual*<sup>34</sup> in order to support the proposed standardized 72-hour Social Permaculture Design Certificate (SPDC) course to complement and reinforce the long-established Permaculture Design Certificate (PDC) course, which focuses mostly on the agroecological or *visible* aspects of Permaculture.

The SPDC, in contrast, will focus on the social ecological and socio-economic aspects of Permaculture, or what is called *Invisible Structures*.<sup>35</sup> We believe that the restoration of the landscape (*islāḥ al-ard*) requires an aptitude for both Agro-Ecological Landscape Design (AELD) and Socio-Ecological Landscape Design (SELD).

#### 4. IGE-PEARL Core Activities

PEARL seeks to raise the profile of the IGE framework as well as Social Permaculture in general, with a multifaceted strategic approach that is comprised of the following initiatives:

- Regular classes covering IGE and Mu‘āmalah texts and translations, as well as related topics with a specific focus on the published works of the Malaysian Islamic scholar Dr. ‘Adi Setia. He has produced a number of original academic articles as well as translations of traditional scholarly works, such as those authored by Imam al-Ghazālī (d. 1111)<sup>36</sup> and Imam Muḥammad al-Shaybānī (d. 805),<sup>37</sup> discussing the general subject of how to properly earn an ethical and licit livelihood (*kasb ṭayyib* or *ṭīb al-maksib*) and its importance for a meaningful and wholesome personal, family and communal life.<sup>38</sup>
- Forging strategic alliances with like-minded activists, business people, researchers, community leaders and scholars seeking to revive *mu‘āmalah* and community-rooted regenerative economies of right livelihoods in general. They shall be invited to present or teach on topics such as Social Permaculture, Agroecology and Ecological Economics, including *mu‘āmalah* contract laws and fiqh of *mu‘āmalah* relevant to realizing the objectives of the IGE-PEARL initiative.

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<sup>33</sup> A report on this is Wan Aimran, Adi Setia, and Aliff Basri, “Engaging Structural Greed Today: Christians and Muslims in Dialogue,” in *Islam Sciences*, 12:1 (Summer 2014); see also Adi Setia, “Economy of Life: Money, Wealth and Community,” in *Ecumenical Review*, 67:2 (July, 2015), <https://onlinelibrary.wiley.com/doi/abs/10.1111/erev.12157>.

<sup>34</sup> Which expands on Chapter 14 of Bill Mollison’s *Permaculture: A Designers' Manual*.

<sup>35</sup> Bill Mollison, *Permaculture: A Designers' Manual* (Tagari, 1988), especially Chapter 14.

<sup>36</sup> See especially Book 13 of the *Iḥyā’*.

<sup>37</sup> Especially his *Kitāb al-Kasb*; see Adi Setia, “al-Shaybani on Earning a Livelihood,” in *Islam & Science* (Winter, 2012), [https://cis-ca.org/\\_media/pdf/2012/2/A\\_imiaaocalseflka.pdf](https://cis-ca.org/_media/pdf/2012/2/A_imiaaocalseflka.pdf).

<sup>38</sup> <http://islamicgifteconomy.org/>.

- Practical modelling and demonstrations of IGE and related systems to serve as “living laboratories” as well as conducting careful, detailed and relevant case studies on the ground. The aim is to develop structural and operational models, plans and templates (such as proactive *mu‘amalah* contract templates, business models and plans for social enterprises, etc) that enable creative and successful replications of community-led regenerative socio-economic projects sensitive to local social ecological contexts anywhere in the world.
- Reviving interest in land-based productive economics/economies, emphasizing the importance of being active and proactive ethical producers, providers and *provisioners*, rather than passive consumers.
- Providing commissioned and customized advisory, consultancy, educational and training services to individuals, communities and organizations wanting to implement the IGE framework, including Social Permaculture, in their personal, family and communal economies, including appropriate corporate restructuring along regenerative lines.

## 5. The Problem Context

Due to the misguided corporate and popular focus on, and interest in, what is called Islamic Banking & Finance (IBF),<sup>39</sup> there has yet to be systemic large scale research into, and implementation of, regenerative socio-economic systems like the IGE that offer intellectually compelling and pragmatically viable alternatives to parasitic, usurious financial capitalism and current moribund neoliberal economic thinking in general.<sup>40</sup> This debilitating secularization, even *dehumanization of economics* is largely condoned with little or no serious challenge to, or questioning of, the narrow, secular utilitarian worldview and assumptions that underpin it.

As a result, contemporary discourse on Islamic economics is largely captured by surreptitious utilitarianism and is thus too narrowly focused on corporate (rather than community) agendas and issues related to “islamizing” conventional banking and finance.<sup>41</sup> This has distracted attention from the true nature, function, scope and purpose of Islamic Economics, which involves also domains of exchange other than the purely financial, commercial, or market-driven.

It can be shown from Islamic economic history and *fiqh al-mu‘amalah* (Islamic laws of transactions) that by far the major domain of exchange in an Islamic economy has been the voluntary, devotional, and communal, including the afore-mentioned commercial exchanges in addition to non-monetary lending and borrowing of tools and facilities, as well as reciprocal non-monetary exchange of skills, services, expertise, and goods. In such a people-centered economy, *efficiency is but a function of equity and serves it.*

<sup>39</sup> A good critique of IBF is Mahmoud A. El-Gamal, *Islamic Finance: Law, Economics and Practice* (Cambridge: Cambridge University Press, 2006); see also Harris Irfan, *Heaven’s Bankers: Inside the Hidden World of Islamic Finance* (Abrams Press, 2015); see also Tarek al-Diwany, *The Problem with Interest*, <https://www.sifif.tn/images/articles/the%20problem%20with%20interest.pdf>.

<sup>40</sup> Hazel Henderson, *Creating Alternative Futures: The End of Economics* (Kumarian Press, 1996).

<sup>41</sup> Adi Setia, “Freeing *Maqāṣid* and *Maṣlahah* from Surreptitious Utilitarianism,” in *Islamic Sciences* (Winter, 2016), [https://cis-ca.org/media/pdf/2016/2/A\\_finamfsu.pdf](https://cis-ca.org/media/pdf/2016/2/A_finamfsu.pdf).

It can be argued and empirically demonstrated that these equitable commercial and social (or charitable) exchange mechanisms were comparably efficient—if not more so—in the just, equitable, and timely allocation of natural and cultural resources to those most in need of them. The Islamic Economy is at once the material and moral economy, or the *market-welfare* economy,<sup>42</sup> in which welfare is served rather than frustrated by the market, and in which the financial or monetary aspect of the economy is thoroughly embedded in the real economy of goods and services and serves it.<sup>43</sup>

One fundamental problem with current IBF is its adherence to the Fractional Reserve Banking (FRB) model of the conventional, usurious banks by which debt-based money is created as interest-bearing credit, as a multiple of the capital base. Although an Islamic bank may be arguably “shari‘a compliant” in the formal narrow legalistic sense (and even this can be thoroughly contested), it is nevertheless captured by, and thus operating within, the structural parameters of the usurious FRB principle.<sup>44</sup> Hence, an alternative economic model consistent with Islam’s ethico-legal tradition is needed, as expressed in the terms *adāb*, *maqāṣid* and *maṣāliḥ*, in which legal forms serve substantive ethical, moral, social and spiritual ends.<sup>45</sup>

Muslim economists, including academics, intellectuals, policymakers, muftis, fuqaha and ulama in general, should make it a salient aspect of their communal obligation (*farḍ kifāyah*) to take a deep, critical and proactive interest in these constructive trends toward an alternative or counter-economics, and thereby contribute towards developing a creative and systematic Islamic viewpoint to the global post-economic discourse. One important aspect of this communal intellectual duty would be for ulama, researchers and intellectuals to work closely together to rearticulate traditional Islamic economic ethics and transactional laws in contemporary discursive terms, and then to systemically work out the implications of this ethico-legal framework for a positive transformation of what is happening on the ground in the modern global economy.

The larger problem context is obviously the current dogmatic adherence to the neoliberal capitalist economic and financial framework and its parasitic growth imperative. In this respect, the many counter-economic schools of thought that have blossomed recently, such as ecological, steady state and common-good economics,<sup>46</sup> will

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<sup>42</sup>Relli Shechter, “Market Welfare in the Early-Modern Ottoman Economy: A Historiographic Overview with Many Questions.” in *Journal of the Economic and Social History of the Orient* 48(2), June 2005, <https://ur.booksc.org/book/43779732/a40ec9>.

<sup>43</sup>Michael Bonner, “Poverty and Economics in the Qur’an,” in *Journal of Interdisciplinary History*, 35:3 (Winter, 2005), 391-406; idem, “In Search of the Early Islamic Economy,” in *al-‘Uṣūr al-Wuṣṭā*, 27:1 (2019), 1-39.

<sup>44</sup>Vladimir Z. Nuri, “Fractional Reserve Banking as Economic Parasitism: A Scientific, Mathematical & Historical Expose, Critique and Manifesto,” <https://empslocal.ex.ac.uk/people/staff/mrwatkin/nuri.pdf>.

<sup>45</sup>Yusuf Jha, “Examining the Meta-Principles of Modern Economics and their Implications for Islamic Banking and Finance,” in *Islamic Sciences* (Winter 2013); [https://cis-ca.org/media/pdf/2013/2/TEM\\_temetmomeatifibaf.pdf](https://cis-ca.org/media/pdf/2013/2/TEM_temetmomeatifibaf.pdf). As an historical case example in this regard, see Bilal Ibrahim, “Beyond State and Peasant: The Egalitarian Import of Juristic Revisions of Agrarian and Administrative Contracts in the Early Mamlūk Period,” in *Islamic Law and Society*, 16 (2009), 337-382; [https://www.academia.edu/4747972/Beyond\\_State\\_and\\_Peasant\\_The\\_Egalitarian\\_Import\\_of\\_Juristic\\_Revisions\\_of\\_Agrarian\\_and\\_Administrative\\_Contracts\\_in\\_the\\_Early\\_Maml%C5%ABk\\_Period](https://www.academia.edu/4747972/Beyond_State_and_Peasant_The_Egalitarian_Import_of_Juristic_Revisions_of_Agrarian_and_Administrative_Contracts_in_the_Early_Maml%C5%ABk_Period).

<sup>46</sup>Herman Daly, *For the Common Good: Redirecting the Economy toward Community, the Environment and a Sustainable Future* (Beacon Press, 1994).

be found to dovetail very well with IGE principles and practices, as well as with Social Permaculture<sup>47</sup> and the Permaculture Economy.<sup>48</sup>

The IGE is conceived, designed and structured to fill this need for a robust intellectual and practical engagement with all aspects of the modern economy with a view towards recovering and realizing afresh the true meaning and purpose of the socio-economic domain of life, which is, in a nutshell, the *judicious organization of Right Livelihood for the Common Good*.

## 6. Desired Outputs

Among the anticipated outputs from the IGE-PEARL program are as follows:

- Regular review and study of the classical *makāsib* (livelihoods) texts with scholars familiar with the Islamic intellectual and legal tradition in close collaboration with academics and researchers who are critically engaging modern economic theory and practice.
- Regular reading, study and teaching of alternative people- and community-centered economic and regenerative systems, as well as the socio-legal structures enabling such systems to function effectively, equitably and thrive across multiple generations.
- Convening convergence events of like-minded activists, scholars and researchers to identify and discuss successes as well as failures in the often challenging process of transitioning to the Right Livelihood Economy,<sup>49</sup> and to share experience and best practices in realizing such an economy through their community enterprises and projects.
- Organizing customized training in the IGE-PEARL program for muftis, fuqaha', ulama' and shuyukh, in order for them to know how to creatively revive classical *mu'amalah* in close critical engagement with modern economics while avoiding the hollow legalese of so-called Islamic Banking and Finance.<sup>50</sup>
- Establishing and identifying well-documented working examples that can be basically adapted to, and replicated in, diverse local, regional and global contexts.
- Mapping out the contours of a counter-economics research program that students and scholars can opt to pursue in academia.

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<sup>47</sup> Bernard Alonso and Cécile Guiochon, *Human Permaculture: Principles for Ecological and Social Life Design* (New Society, 2020).

<sup>48</sup> Charles Paprocki and Wayne Weisman, "Principles and Guidelines for Designing a Permaculture Economy," <http://prsinstitute.org/downloads/related/economics/prout/DesigningaPermacultureEconomy.pdf>.

<sup>49</sup> Anwar Fazal & Lakshmi Menon, *The Right Livelihood Way* (Right Livelihood College, 2016);

<sup>50</sup> Walid Mansour & Jihed Madjoub, "How Ethical is Islamic Banking in the Light of the Objectives of Islamic Law?," in *Journal of Religious Ethics*, 43: 1 (March, 2015), [https://www.researchgate.net/publication/271538614\\_How\\_Ethical\\_is\\_Islamic\\_Banking\\_in\\_the\\_Light\\_of\\_the\\_Objectives\\_of\\_Islamic\\_Law](https://www.researchgate.net/publication/271538614_How_Ethical_is_Islamic_Banking_in_the_Light_of_the_Objectives_of_Islamic_Law).

## 7. Current Reach of IGE-PEARL

Various courses covering the aforesaid concerns have been hosted by both Zaytuna College's Center for Ethical Living & Learning (ZCCCELL) in Berkeley, California as well as The Oasis Initiative's Zawiyah Retreat held at Alqueria de Rosales in Southern Spain. Sidi Rhamis Kent has also helped ZCCCELL to install a permaculture/agroecology-inspired productive landscape at its Upper Campus to serve as a working example for the larger community of the material being taught in the courses that have been held there. For two consecutive summers, permaculture and IGE related themes were among the featured topics for the Oasis Initiative's program titled "Tending the Earth: The Art of Living with God's Creation."<sup>51</sup> The IGE-PEARL educational initiative can be also seen as building upon and continuing the the positive responses of the participants and students in the Oasis Initiative programs.

The IGE framework as such has also been presented to diverse popular and scholarly audiences in Malaysia, Indonesia, Singapore, Thailand, India, Australia, New Zealand, South Africa, Nigeria, Qatar, Spain, England, Scotland and Brazil. Including the inaugural online (by Zoom) IGE-PEARL Course in October 2020, the Course have been held online in real time seven times, reaching a global audience and totaling hundreds of hours of systematic thought-provoking and soul-searching instruction backed by many hundreds of pages of scholarly books and papers, and many case examples, as well as presentations by specially invited Muslim and non-Muslim guest speakers. There is clearly a need and yearning for this instruction and knowledge among concerned Muslims and non-Muslims alike who are seeking long term, deep-structural (rather than short term, knee-jerk) solutions to the ongoing socio-economic crisis that is impacting so negatively on community and societal life. Through the IGE-PEARL initiative we teach and train thinking people to rediscover their intellecto-moral agency and thereby their freedom to pursue, understand and implement the aforementioned regenerative socio-economic solutions. The most important outcome for the IGE-PEARL initiative is facilitating the graduation of empowered and capable students possessing the knowledge and skills required for establishing flourishing communities guided by ethical sensibilities enabling them to become the best version of their true selves through identifying and pursuing their higher callings (*vocations*), and thereby to find their life's meaning and purpose in dedicated, wholehearted service to *soil, soul and society*.<sup>52</sup>

Our aim is the revival and renewal of the largely neglected teachings and practices of this Islamic and universal tradition of virtue-based economics, or Islamic *virtuenomics*,<sup>53</sup> that surely has a great deal to offer a world in deep existential crisis.<sup>54</sup>

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<sup>51</sup> <https://www.theoasisinitiative.org/multimedia>.

<sup>52</sup> Satish Kumar, "Soil, Soul and Society," in the *Ecologist*, <https://theecologist.org/2012/dec/07/soil-soul-and-society>.

<sup>53</sup> On the term 'virtuenomics', see Joseph Chase, "Virtuenomics: Aristotle's Liberality And The Creation Of A Sustainable Economic System," in *Mudd Journal of Ethics*, (Spring 2016), <https://my.wlu.edu/Documents/mudd-center/journal-vol-1/virtuenomics-aristotles-liberality-and-the-creation-of-a-sustainable-economic-system.pdf>. An exposition of holistic economics grounded in Islamic virtue ethics is Sami al-Daghistani, *Ethical Teachings of Abū Ḥāmid al-Ghazālī: Economics of Happiness* (Anthem Press, 2021).

<sup>54</sup> Ahmed Paul Keeler, *Rethinking Islam and the West: A New Narrative for the Age of Crisis* (Equilibra Press, 2019).

The IGE framework serves to inform how our communities are to be structured and function, inspiring others, Muslims and non-Muslims alike, to apply the regenerative framework to their particular social ecological contexts.

*And help one another unto righteousness and mindfulness.*

(Qur'ān, *al-Mā'idah*: 2)

## 8. IGE-PEARL Curriculum

The IGE-PEARL curriculum consists of four (4) parts. The core course consists of Part 1 and Part 2, comprising 12 modules and 48 hours of class meetings; and this is complemented by Part 3 and Part 4, comprising up to 6 sessions and 18 hours of class meetings. **PART 1** consists of the 28-hour, 7-module IGE, 7-session certificate course dealing with topics directly related to explicating the core intellecto-moral concepts and structures of the Islamic Gift Economy (IGE). This part closely follows Book 13 of Imām al-Ghazālī's *Ihyā' 'Ulūm al-Dīn*,<sup>55</sup> and yet engages closely with various salient aspects of traditional and modern economic thought and structures. **PART 2** on Social Permaculture consists of a 20-hour, 5-module, 5-session course dealing with topics related to the practical application and realization of these IGE core-concepts in the real economy by connecting them axiologically or ethically to the Invisible Structures of Permaculture, or Social Permaculture, or the Permaculture Economy. This part is largely based on Chapter 14 of Bill Mollison's magnum opus, *Permaculture: A Designers' Manual*,<sup>56</sup> whose ethos we have long ago found to be very much in accord with the IGE-PEARL vision and mission.

**PART 3** consists of a projected three, 3-hour sessions<sup>57</sup> focusing on presentations by specially invited Guest Speakers of case examples and case studies of family and community projects, big and small, from various parts of the world, that have succeeded to some significant degree in realizing the Program of Ethical, Appropriate & Regenerative Livelihoods (PEARL) discussed in Part I & II of the course, with the hope that their efforts and projects may inspire and motivate students to undertake similar ventures in a manner appropriate to their respective social ecological contexts. The three main (largely overlapping) themes covered in this 3-module seminar are Agroecology, Social Enterprise and Civil Societal Organizations.<sup>58</sup> **PART 4** consists of between one to three 3-hour sessions of Student Seminars<sup>59</sup> in which students are expected to present on a theme or topic of their choice pertinent to the IGE-PEARL discourse to express their critical appreciation of concerns, issues and materials covered therein. This part of the Course constitutes the formal Student Competency Assessment process toward the award of the IGE-PEARL CERTIFICATE OF STUDY.

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<sup>55</sup> Adi Setia, trans., *The Book of the Proprieties of Earning & Living* (Kuala Lumpur: IBFIM, 2013); see also Adi Setia, "al-Ghazālī on the Proprieties of Earning & Living," in *Islamic Sciences* (Summer, 2013), [https://cis-ca.org/media/pdf/2013/1/A\\_aotpocaliaefhkawfrefc.pdf](https://cis-ca.org/media/pdf/2013/1/A_aotpocaliaefhkawfrefc.pdf).

<sup>56</sup> The chapter is aptly entitled, "Strategies for an Alternative Nation."

<sup>57</sup> Depending on the number of guest speakers presenting and the time they require to do so, including the time taken up in questions and discussions. Normally, between 2 to 6 guest speakers are invited to speak to the students in each offering of the Course.

<sup>58</sup> There will naturally be much overlap between these three themes in respect of concerns and issues discussed and presented.

<sup>59</sup> The number of sessions held will depending on the number of students actually presenting.

PART I  
28-HOUR, 7-MODULE  
IGE CERTIFICATE COURSE  
CORE SYLLABUS  
(DESIGNED & TAUGHT BY DR. ADI SETIA)

MODULE 1. INTRODUCTION TO THE ISLAMIC GIFT ECONOMY (IGE)

- Understanding Key Concepts:
  - *mu'āmalah*, *iqtiṣād*, *tadbīr al-manzil*, *farḍ kifāyah*, community (*ummah*) & the common good (*maṣlahah*);
  - the nature of the Gift;
  - economy, ecology, economics & the end of the economic life (*iqtiṣād*);
  - *ādab* (ethical comportment) in relation to *fiqh* (legal rules), *mu'āmalah* (transaction) & *kasb tayyib* (Right Livelihood);
  - Imam al-Ghazālī on the Virtues of Earning a Livelihood (*faḍl al-iktisāb*);
  - readings, case studies & discussions.

MODULE 2. PRACTICING JUSTICE (‘ADL) IN BUSINESS TRANSACTIONS

- the concept of justice (‘*adl*) in general & in relation to commerce (*tijārah*);
- avoiding oppression (*ẓulm*) & the prohibition of hoarding (*iḥtikār*);
- avoiding unjust & oppressive contracts (‘*uqūd*);
- avoiding hoarding & monopoly (*iḥtikār*);
- avoiding oppression in the medium of exchange (money/*naqd*);
- justice, empathy, transparency & good counsel (*nushḥ*);
- justice in relation to marketing, advertising, & the prohibition of defrauding, obfuscation & deception (*ghash*);
- imperative of giving full measure;
- fair price, fair wage & fair trade;
- not taking advantage of the innocent;
- reflections on economic justice in general;
- readings, case studies & discussions.

MODULE 3. PRACTICING MAGNANIMITY (IḤSĀN) IN BUSINESS TRANSACTIONS

- meaning of *iḥsān* in general & in relation to commerce;
- *iḥsān* in relation to ‘*adl* (justice);
- *iḥsān* in relation to profiting & fair pricing;
- distinction between profiting & profiteering;
- modest profit in relation to business turnover;
- showing indulgence to the destitute & the debtor;
- *iḥsān* in relation to debt repayment;
- allowing the rescinding of a sale agreement;

- deferring payment for the hard-pressed;
- *ta'aruf* & *ma'ruf* in relation to knowing one another;
- *ihsān*, charity & philanthropy;
- *ihsān* & the question of economic liberality;
- personal & structural *ihsān*;
- *ihsān* & the economy of virtue and purpose (*iqtisād*).

#### MODULE 4. ON SHOWING CONCERN (*SHAFQAḤ*) FOR ONE'S RELIGION

- material & spiritual capital & profit;
- worldly life as the seed-bed of the Afterlife (*al-dunyā mazra'at al-ākhirah*);
- vision, intention & action;
- earning & provisioning;
- personal good in relation to the common good;
- seeking sufficiency rather than opulence;
- the market & the mosque;
- remembrance of Allah in the market place;
- avoiding covetousness, the unlawful and the doubtful;
- *ḥalāl*-ness is no excuse for indulgence;
- care in choosing business partners;
- avoiding transacting with oppressors;
- the difficulty of virtuous dealings at the end of time;
- the upright, the elite & the truthful;
- accounting & accountability (*muḥāsabah*);
- the eschatology of economics;<sup>60</sup>
- readings, case studies & discussions.

#### MODULE 5. INTRODUCTION TO COMMERCIAL & SOCIAL CONTRACTS (*'UQŪD*)

- what is a contract (*'aqd*)?;
- the function, scope & objective of a contract;
- preempting usury (*ribā*), risks, uncertainties (*gharār*) & disputes (*khusūmah*);
- contractual forms as binding invisible structures;
- the contractual bond as self-governance;
- importance of *proactive contracting*;
- readings, case studies & discussions.

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<sup>60</sup> An interesting discussion from the perspective of ecological economics and Christianity is Herman Daly, "Eschatology, Ecology, Economics: In Memory of Enzo Tiezzi," in *International Journal of Design & Nature and Ecodynamics*, 6:4 (2011), <file:///C:/Users/Lenovo/Downloads/D&NE060402f.pdf>; and his "Ethics in Relation to Economics, Ecology and Eschatology," in George F. DeMartino and Deirdre McCloskey, eds., *Oxford Handbook of Professional Economic Ethics* (Oxford, 2016), <https://www.oxfordhandbooks.com/view/10.1093/oxfordhb/9780199766635.001.0001/oxfordhb-9780199766635-e-010>.

## MODULE 6. INTRODUCTION TO COMMON TRANSACTIONS (*MU'ĀMALĀT*)

- Commercial transactions:
  - sale (*bay'*),
  - hiring & renting (*ijārah*),
  - business partnership (*mushārah*),
  - venture capital investment (*muḍārahah*), &
  - advance buying (*salam*).
- Social (or charitable) contracts:
  - endowment (*waqf*),
  - gifting (*hibah*), &
  - article lending (*'ariyyah*).
- Ethico-moral & socio-economic analysis of these common contracts;
- Readings, case studies & discussions.

## MODULE 7. INTRODUCTION TO SOCIO-LEGAL STRATEGIES FOR REVIVING *MU'ĀMALĀH*

- the social and the legal, or Law & Society;
- visible & invisible structures;
- social enterprise; venture philanthropy;
- formal & substantive endowment (*waqf* & trust);
- community-supported businesses;
- alternative corporate structures; benefit companies;
- community land trust; cooperatives, common-ownership;
- integrating charity (*ṣadāqah* & *zakāt*) & investment (*muḍārahah*) funding;
- *bayt al-māl* in relation to family and community investment funds;
- rethinking wealth, money, capital & investment;
- rethinking careers, employment, jobs, vocations & work;
- rethinking banking & finance;
- Islamic Gift Economy in relation to the Counter-Economics Discourse
- readings, case studies & discussions.

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PART II  
20-HOUR, 5-MODULE COURSE IN  
SOCIAL PERMACULTURE & INVISIBLE STRUCTURES:  
AN INTRODUCTORY OVERVIEW<sup>61</sup>  
(TAUGHT BY SIDI RHAMIS KENT)

You never change things by fighting the existing reality. To change something, build a new model that makes the existing model obsolete.

Buckminster Fuller

The greatest change we need to make is from consumption to production, even if on a small scale, in our own gardens. If only 10% of us do this, there is enough for everyone. Hence the futility of revolutionaries who have no gardens, who depend on the very system they attack, and who produce words and bullets, not food and shelter.

Bill Mollison

This second part of the IGE-PEARL curriculum closely engages the themes covered in Chapter 14—*Strategies for An Alternative Nations*—of Bill Mollison’s seminal text, *Permaculture: A Designers’ Manual*. The following modules, derived from key sections of the Manual, outline practical, sensible strategies for positive, proactive transformation in the social and economic domains of societal life.

MODULE 8. INTRODUCTION TO SOCIAL PERMACULTURE:  
ETHICS, COMMUNITIES & INVISIBLE STRUCTURES

- Defining and thinking through the key-terms *communities*, *social permaculture* and *invisible structures*.
- Growing, building, and managing natural systems for human and earth needs, and teaching people to do so; building a global, interdependent, and cooperative body of people involved in ethical land and resource use.
- Defining and operationalizing an agreed-upon common ethical basis for a community or a nation.
- Defining a *nation* as a people subscribing to a common ethic and aspiring to a similar culture, namely:
  - (a) to care for the earth
  - (b) to care for people
  - (c) to invest and reinvest all capital and intelligence to these ends.

Hence, *to care for Nature & Culture and to invest and reinvest in both.*  
Ethical Basis Overview

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<sup>61</sup> Jointly conceptualized and designed by Rhamis Kent & Adi Setia.

- Sustainable (and regenerative) societies emphasizing the duties & responsibilities of people to nature equal to those of people to people.
- Beneficial behavior in managing natural systems for their own and our long-term benefit, not for exploitative personal gain.
- Adopting an ethic of *Right Livelihood*, expanding the concept to *social & environmental* responsibility, and creating our own *financial & employment* strategies in these areas.
- Studying & learning as part of a total integrated system framework so as to be conscious of how our knowledge and actions permeate all systems, and thus working for foreseen benefits.
- Developing *conservator societies*, by reducing and reusing, avoiding waste, and deploying durable technologies.
- Developing a mosaic of interlinked and networked small, well-managed, and effective systems, and thus avoiding widespread upheavals and external, unethical control.
- Gaining and realizing meaning in by action towards a common ideal, in serving the whole according to our physical, intellectual and spiritual capacities, by meaning well and doing right.
- Enriching cultural life by generating leisure for expressing our individual creative capacities, and thus *gaining time for life*, to be actors not spectators.

#### MODULE 9. STRATEGIES OF FOR BUILDING RESILIENT COMMUNITIES

- Defining and thinking through the meaning of *resilience*.
- Bioregional Organizations
- What is a Bioregion?
- Some Foundational Bioregional Considerations:
  - Food & food support systems
  - Shelter & buildings
  - Livelihoods & support services
  - Information, media, communication, and research
  - Community & security
  - Social life
  - Health services
  - Anticipating Future trends
  - Transport services
  - Maps, guidebooks, micro-histories, publications of the bioregion.
- Extended families

- What is a Family and the Familial?
- A familial system of shared ethics;
- By selective recruitment, skills and resources can be acquired, or developed by education & group capital investment;
- Establishment of Family and Community Investment Funds.
- Trusts and Legal Strategies:
  - Trusts in the public interest as legal basis for community services, charities, aid programs.
  - Self-funding trusts can also self-fund via social businesses to become foundations, fully equipped with their own income sources.
- Developmental and Property Trusts:
  - As appropriate to village development, land rehabilitation; to purchase real estate for improvement, lease, or rental on behalf of small investors.
  - Funds can be used for the following:
    - To set up the trust deed and management company;
    - To pay for the work of the trustee;
    - To pay management a retainer for their work; and
    - To pay for normal running costs of the trust, including office expenses, printing, bookkeeping, accounting, valuation, and the travel of management to inspect properties.
  - Specific project areas in which ethical trusts operate:
    - wildlife habitat
    - land rehabilitation
    - village development
    - special enterprise development
    - purchase of community assets/resources
    - clean energy systems
- Village Development:
  - A village provides *privacy* in homes and gardens; *access to tools* as leased, rented, or easily accessed equipment from computers to tractors; *entertainment* & cultural recreation from local performers and produced media; *conservation* (& *regeneration*) as a village wildlife, water, and forest reserve; and *outdoor recreation* in the near environment, as well as *basic life essentials* of shelter, food and energy.
  - Aims of a sensible village group.
  - Initial capital in the developing new villages.
  - Site criteria for village development

- Procedural stages for village development
- Land allotment and village Infrastructure
- Village energy
- Financing public services
- Enterprises, occupations, vocations
- Steady-state in community economy
- Effective working groups & Right Livelihoods

#### MODULE 10. BARTER, MONEY, CURRENCY & FINANCE

- What is Barter? What is Money? What is Currency? What is Finance? What is Wealth? How are the four related?
  - Of the four concepts, which is the foundation for all the rest? How are they ranked in a hierarchy of importance?
  - The ontology & axiology of money.
  - Money as generator of diverse asset & resource categories.
  - Money in relation to labor, time & participatory democracy.
- Categories of Financial (i.e., dealing in public funds) Institutions:
  - Credit Unions
  - Credit Cooperatives
  - Trusts & Foundations
  - Savings & Loans Associations/Banks
  - Insurance agencies
  - Finance companies & lending organizations
  - Commercial & merchant banks
  - Investment brokers & stock exchanges
  - Limited liability companies
  - Trading & public companies
  - Cooperatives
  - Common-ownership companies
  - Benefit companies
  - Enterprise partnerships
- The Informal Economy:
  - What is 'informal'?
  - Barter
  - Community barter club
  - Labour exchanges
  - Barter center, exchange networks, trade unit
  - LET System & Community Currency
  - More reflections on the informal economy
- The Formal Economy

- What is 'formal'?
- Relations & Interactions between the formal & informal economies.
- (Informal?) integration between the formal and informal economies?
- Formal structures in a community economy:
  - cooperatives
  - community savings & loans
  - small business service office
  - special projects investment funds
  - leasing company/system
  - credit union
  - enterprise fund pool
  - SHARE
  - CELT
  - Community currency
- General rethinking of money, banking & finance
- Rethinking usury, interest, & *riba*.

#### MODULE 11. REGENERATIVE INVESTMENT STRATEGIES

- Investing in Land Access
  - What is Land?
  - Problems & Questions of Land Economy & Land Law
  - Ownership vis-a-vis Stewardship, Trusteeship & Right of Use
  - Land gifts & bequests, & land trusts, & how much land?
  - Land Access Office, land lease system
  - City Farms, community gardens
  - Urban farms & forestry
  - Farm Link (Producer-consumer cooperatives)
  - Commonwork land trust system
    - developmental design programs for a commonwork land trust.
- Ethical Investment Strategies:
  - banking on the earth
  - local community funding
  - ethical investment funding
    - ethical brokerages
    - guarantee circles
    - ethical credit unions
    - community loan trusts
    - bioregional common fund agencies
    - labor & workday exchanges
    - direct market systems
    - pre-purchase systems
    - rewriting business & company charters

- Recommended types of investments:
  - Staggering in terms of ultimate returns,
  - Short term
  - Medium term
  - Long term
  - Permanent
- Ordering investment value
  - Active
  - Passive
  - Neutral
  - Unethical
- Priorities of Active Investment
  - Biological aspects
  - Environmental aspects
  - Holistic auditing for assessing performance
- Active versus Passive Investment Involvement
  - Investment centers & parties
  - Proportional Investment
  - Investment Sources
  - Crash-proof local investment
  - Redirecting capital flows towards beneficial systems
- Strategies for Investment in the Environment
- Total Approaches to Finance in Society
  - interest-free financial system
  - steady rate & steady state economic system
  - money, land and tax reforms
  - new barter systems

#### MODULE 12: ENVISIONING THE REVIVAL OF THE REGENERATIVE ECONOMY

- Ecological Economics
- Steady State Economics
- Other counter-economics schools of thought.
- Engaging Current & Future Challenges
  - Environmental Deterioration
  - Pollution
  - Extinction of Natural Systems and Species
  - Adverse Climatic Changes
  - Social, Political and Economic Crises
  - Direct Human Concerns
  - Education, Research and Scientific Concerns

- Finding & applying effective solutions
  - responding to environmental challenges
  - agroecological measures
  - bioregional solutions
  - educational resources: library of solutions case histories
- Aid and Assistance in Areas of Need
  - Defining successful/effective aid
  - Factors assisting effective aid
  - Aid as Joint Enterprise
    - Financial
    - Ethical
    - Social
  - Fair Trade between the Developing and Developed World
    - Long-term aim
    - Main/Primary aim
    - The best aid is fair trade
  - Limits to Development & Growth
- Imperative of Decentralized, Localized, Autonomous yet formally and informally networked Community Socio-Economies

### PART III

9-HOUR, 3-MODULE SEMINARS FOCUSING ON  
 CASE EXAMPLES & CASE STUDIES  
 OF INITIATIVES IN THE  
 GIFT & REGENERATIVE ECONOMIES  
 (MODERATED BY DR. ADI SETIA & MR. RHAMIS KENT)

This Part III of the IGE-PEARL Course features detailed discussions and presentations of relevant case examples and case studies of family and community projects, big and small, from various parts of the world, that have succeeded to some significant degree in realizing the Program of Ethical, Appropriate & Regenerative Livelihoods (PEARL) discussed in Part I & II of the course.

This part of the course will be jointly moderated by Dr. Adi Setia and Mr. Rhamis Kent, and involve presentations by specially invited guest speakers sharing with students their first-hand experiences and journeys in establishing regenerative economies in their respective communities.

The case examples and case studies are differentiated into (largely overlapping) three main categories or themes, each constituting a module, namely, Module (a) Social Enterprise, Module (b) Agroecology, and Module (c) Civil Societal Organizations (CSOs).

## MODULE A: SOCIAL ENTERPRISE

Social enterprises are *for-profit*<sup>62</sup> businesses concerned with recirculating or reinvesting profits or surpluses from ethical enterprises into specified public interest or charitable causes. Such ethical enterprises include benefit companies, cooperatives, trading trusts, common-ownership companies, barter networks and social businesses.

## MODULE B: AGROECOLOGY

Agroecology shares much in common with other traditional (eg., Islamic *filahah*<sup>63</sup>) and modern approaches (eg., Polyfarming,<sup>64</sup> Permaculture) to sustainable, regenerative agriculture and land management in general. Agroecology is concerned with food and biomass production that makes the best, regenerative (rather than exploitative) use of nature's goods and services while conserving, even regenerating these same resources.

Farming and land management become successful over the long term when it works in harmony with local ecosystems (including local *social ecological* systems)<sup>65</sup>, for example, by improving soil and plant quality through available biomass and biodiversity, rather than battling nature with agro-chemical inputs or genetically modified (GMO) seeds.

Agroecological farmers seek to improve food yields for balanced nutrition, establish and strengthen fair markets for their produce, promote healthy ecosystems and communities, and build on ancestral knowledge and customs, and thereby reinforce the long term resilience and sustainability of their local social ecological commons in the process.<sup>66</sup>

## MODULE C: CIVIL SOCIETAL ORGANIZATIONS<sup>67</sup>

Civil society organizations refer, in general, to various non-governmental organizations, associations and societies set up by conscientious individuals or groups of individuals to address pressing cultural, economic or social needs, concerns or issues in their communities.

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<sup>62</sup> The term *non-profit* is too misleading as a term, because like any business, a social business or enterprise must generate profits or surplus in order to fund its public interest work, but in this case, it is *for-public profit!*

<sup>63</sup> <http://filaha.org/>.

<sup>64</sup> [https://polyfarming.eu/wp-content/uploads/2020/11/Polyfarming-system\\_fact-sheet-n%C2%BA1\\_Components.pdf](https://polyfarming.eu/wp-content/uploads/2020/11/Polyfarming-system_fact-sheet-n%C2%BA1_Components.pdf).

<sup>65</sup> [https://en.wikipedia.org/wiki/Socio-ecological\\_system](https://en.wikipedia.org/wiki/Socio-ecological_system); see also Irene Petrosillo & Roberta Aretano, "Socioecological Systems," [https://www.researchgate.net/publication/281630887\\_Socioecological\\_Systems](https://www.researchgate.net/publication/281630887_Socioecological_Systems).

<sup>66</sup> <https://www.agroecologyfund.org/>; <http://www.fao.org/3/i9037en/I9037EN.pdf>.

<sup>67</sup> <http://www.globaleducationmagazine.com/civil-society-organizations-2/>; see also Rachel Cooper, "What is Civil Society," [https://opendocs.ids.ac.uk/opendocs/bitstream/handle/20.500.12413/14242/488\\_What\\_is\\_Civil\\_Society.pdf?sequence=1&isAllowed=y](https://opendocs.ids.ac.uk/opendocs/bitstream/handle/20.500.12413/14242/488_What_is_Civil_Society.pdf?sequence=1&isAllowed=y); and Andrew Clayton, "Civil Society Organizations and Service Provision," Civil Society and Social Movements Programme Paper Number 2 (United Nations Research Institute for Social Development, October 2000), [https://www.unrisd.org/80256B3C005BCCF9/\(httpAuxPages\)/19AB2640214382A380256B5E004C94C5/\\$file/intrac.pdf](https://www.unrisd.org/80256B3C005BCCF9/(httpAuxPages)/19AB2640214382A380256B5E004C94C5/$file/intrac.pdf).

## PART IV

### STUDENTS' COMPETENCY ASSESSMENT SEMINARS

This Part 4 consists of Student Seminars in which students are expected to present on a theme or topic of their choice pertinent to the IGE-PEARL discourse to express their critical appreciation of concerns, issues and materials covered therein. This part of the Course constitutes the formal Student Competency Assessment process toward the award of the IGE-PEARL Certificate of Study.

Each student's presentation is expected to last between 20 to 30 minutes, followed by short comments from teachers and other students. Depending on the number of students presenting in each quarterly offering of the Course, the Students Seminars are expected to consist of one 3-hour session per day over two to three consecutive days until all students have presented.

### 9. Instructors' Profiles

DR. 'ADI SETIA  
([adisetiawangsa@gmail.com](mailto:adisetiawangsa@gmail.com))

From 2014—2016 Dr. 'Adi Setia taught Islamic Science, History & Philosophy of Science, and Islamic Economics at the postgraduate Center for Advanced Studies on Islam, Science & Civilization (CASIS), Malaysia (<http://www.utm.my/casis/>).

He was previously a postgraduate student and then a Research Fellow at ISTAC, Malaysia, receiving his MA and PhD in the field of Islamic Science there under the overall guidance of Professor Dr. Syed Muhammad Naquib al-Attas. He has also studied for some years at traditional Malay-Islamic madrasahs in Kedah, Kelantan and Patani.

His current research interests are mainly in History and Philosophy of Science, Islamic Science, Islamic Gift Economy (IGE), and Islamization of Knowledge, systemically pursued according to the integrative conceptual framework of Professor al-Attas. His papers in these areas are mostly published in the Canadian journal *Islamic Sciences* (<http://www.cis-ca.org/islamscience1.php>).

He holds a Permaculture Design Certificate (PDC, taught by Mustafa Bakir of the Permaculture Research Institute of Turkey), and is actively engaged in various community-rooted initiatives among Muslims and non-Muslims in Malaysia and elsewhere relating to Permaculture, Agro-Ecology, Human Rights, Right Livelihood and the Gift Economy. He is a life member of the Malaysian Agroecological Society (<https://www.sri-mas.com/>), and most recently, in 2019, he helped found the Natural Farming Association of Malaysia (NFAM, <https://naturalfarmingassociationmalaysia.business.site/>), and is currently its elected Vice Chairman.

He is also a founding director of IGE Advisory (<https://www.islamicgifteconomy.org/>), which is dedicated to consulting, teaching and researching in the Islamic Gift Economy framework. Most recently, he co-founded the Program for Ethical & Appropriate Regenerative Livelihoods (PEARL) in partnership with Mr. Rhamis Kent and Mrs. Atika Akram, with a vision to formally establish the Institute for Regenerative Livelihoods (IRL) in mid 2022, *āmin!*



MR RHAMIS KENT  
([new.maroon.getaway@gmail.com](mailto:new.maroon.getaway@gmail.com))



Mr. Rhamis Kent, founder and director of ANTS Regenerate (<https://antsregenerate.com/>), is a consultant with formal training in mechanical engineering (University of Delaware, B.S.M.E. '95) and permaculture-based regenerative whole systems design, serving as a registered certified PermacultureDesign instructor with the Permaculture Research Institute (PRI) of Australia.

He also serves as a co-director of the Permaculture Research Institute (PRI), a member of Permaculture Sustainable Consulting Pty Ltd (PSC), and on the Supervisory Board of the Netherlands-registered, non-profit Ecosystem Restoration Camps <http://www.ecosystemrestorationcamps.org/foundation/>.

Mr. Rhamis has taught Permaculture Design (formal Certification and short Intensive courses) in Palestine/Occupied West Bank, Greece, Ethiopia, Yemen, Turkey, Thailand, Malaysia, Italy, Spain, Jordan, Morocco, Tunisia, Australia, and the United States (Michigan, California & Vermont).

He has also performed additional consultancy work on projects in Spain, UAE, Saudi Arabia, Oman, Afghanistan, India, Pakistan, Somaliland, and Western Sahara. Most recently, he co-founded and launched the Program for Ethical & Appropriate Regenerative Livelihoods (PEARL) in partnership with Dr. Adi Setia and Mrs. Atika Akram, with a vision to formally establish the Institute for Regenerative Livelihoods (IRL) sometime in mid 2022, *āmin!*

## 10. General Instructions to Students

1. The IGE-PEARL Course demands serious intellectual commitment from students if they are to benefit as much as possible from the teachers and the materials presented and discussed. They are expected to set aside quality time to attend in real-time all the live in-class sessions as scheduled, and not to be absent and rely on the livestreamed recording on Facebook or Youtube. Moreover, the recordings, though normally available, are NOT formally guaranteed to formally enrolled students. So, live presence and interaction in class is of the utmost importance.

2. Students are expected before each module commences, especially as soon as they have formally enrolled, to read as much as possible the articles and information on the Islamic Gift Economy and Social Permaculture accessible through the links below. It is also extremely important for them to read through the IGE-PEARL Course Curriculum carefully in order to attain a clear overall vision of the nature and purpose of the course and its vision and mission. This preparatory reading will help them to acquire cognitive familiarity the background information needed to learn and participate effectively in the class sessions, and thereby acquire critical appreciation and understanding of the materials imparted.

### A. The Islamic Gift Economy (IGE):

<http://www.islamicgifteconomy.org/index.php/resources/articles>.

### B. Permaculture:

<https://permacultureprinciples.com/>.

### C. Ecological Economics:

<https://theconversation.com/what-is-ecological-economics-and-why-do-we-need-to-talk-about-it-123915>.

3. The IGE-PEARL Course Curriculum also contains valuable references cited the footnotes, and many of these can be googled up and downloaded in pdf format at no cost.

4. Many other relevant scholarly papers and books shall be made known and/or accessible to students in pdfs or internet links throughout the duration of the course, but obviously not all will be discussed in detail during the class sessions, and so, it is expected that students take the initiative to arrange their own post-course readings and reflections.

### **11. Students' Competency Assessment**

To gauge students' critical appreciation for and understanding of the materials presented in the class discussions, the teachers may from time to time pose to them questions about the topics discussed, the answers to which may require them to reconsider the material afresh, and/or do a little research on their own.

In addition, a final competency assessment after the end of the course will be made by requiring each student to do a formal oral presentation on a specific topic or problem related to the course discussion and material. Students shall deliver their presentations in a Student Seminar (Part 4 of the Course) convened about a week or so after the formal completion of the course.

### **12. IGE-PEARL Certificate of Study**

The IGE-PEARL Certificates of Study, signed by the teachers, will be formally awarded to students who have shown diligent participation in each class meeting without any inexcusable absenteeism, and upon successfully delivering their oral presentations to the teachers' satisfaction.

## APPENDIX 1



### THE GOLDEN MEAN & THE GOLDEN RULE: *IQTISAD*, LIVELIHOODS & THE ECONOMICS OF PURPOSE<sup>68</sup>

by

Dr. Adi Setia<sup>69</sup>

*The servants of the Merciful are  
they who tread lightly on the earth.*  
(Qur'an, 25:63)

#### 1. Re-Visioning the Economy

In the wake of the 2007-2009 financial and economic meltdown, a lot of intellectual and practical work has been since done in the area of monetary and economic reform.<sup>70</sup> Activists, business people, intellectuals, researchers, scholars, even farmers are increasingly formally and informally networked throughout the world to *Take Back the Economy*.<sup>71</sup> To set such constructive reform work in a larger conceptual context or discursive framework, we may do well here to briefly revisit the meaning of the term 'economy' or 'economics'.

Although this revisiting is here approached from an Islamic intellecto-historical point of departure, it brings into relief certain core ethico-moral precepts pertaining to the socio-economic domain of life that will be found to resonate very well with the ethico-moral systems of other faith traditions, including traditional non-Western philosophies, such as Christianity,<sup>72</sup> Buddhism,<sup>73</sup> Hinduism,<sup>74</sup> including African *ubuntu*

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<sup>68</sup> A commissioned paper for the forthcoming Ecumenical School on Governance, Economics and Management (GEM School) Publication, *An Economy of Life for Living Well with the Earth and People*.

<sup>69</sup> Co-founder, Institute for Regenerative Livelihoods (IRL).

<sup>70</sup> Sebastian Dullien, Detlef J. Kotte Alejandro, Márquez Jan Priewe, eds., *The Financial and Economic Crisis of 2008-2009 and Developing Countries* (New York: UNCTAD, 2010), [https://unctad.org/system/files/official-document/gdsmdp20101\\_en.pdf](https://unctad.org/system/files/official-document/gdsmdp20101_en.pdf). Please see also the exemplary work of the New Economics Foundation, <https://neweconomics.org/>, eg., Sargon Nissan and Stephen Spratt, *The Ecology of Finance* (London: NEF, 2009), [https://b.3cdn.net/nefoundation/c6625771cd0f87af61\\_37m6y1kg5.pdf](https://b.3cdn.net/nefoundation/c6625771cd0f87af61_37m6y1kg5.pdf).

<sup>71</sup> J. K. Gibson-Graham Jenny Cameron and Stephen Healy, *Take Back the Economy: An Ethical Guide for Transforming Our Communities* (Minneapolis: University of Minnesota Press, 2013), [http://precaritypilot.net/wp-content/uploads/2015/10/j-k-gibsongraham-take-back-the-economy-an-ethical-guide-for-transforming-our-communities\\_intro-Ch1.pdf](http://precaritypilot.net/wp-content/uploads/2015/10/j-k-gibsongraham-take-back-the-economy-an-ethical-guide-for-transforming-our-communities_intro-Ch1.pdf).

<sup>72</sup> Catholic Social Teaching, eg., Peter Rona and Laszlo Zsolnai, *Economics as a Moral Science* (New York: Springer, 2017).

<sup>73</sup> Phra Brahmaganabhorn (P. A. Payutto), *Buddhist Economics*, trans. Tavivat Puntarigvivat (Buddhadhamma Foundation, 2016), [https://www.watnyanaves.net/uploads/File/books/pdf/buddhist\\_economics.pdf](https://www.watnyanaves.net/uploads/File/books/pdf/buddhist_economics.pdf).

<sup>74</sup> Waleed El-Ansary, *Hindu and Islamic Economics: On the Need for a New Economic Paradigm*, in *The Muslim World* (April, 2017),

[https://www.researchgate.net/publication/314306574\\_Hindu\\_and\\_Islamic\\_Economics\\_On\\_the\\_Need\\_for\\_a\\_New\\_Economic\\_Paradigm\\_Hindu\\_and\\_Islamic\\_Economics](https://www.researchgate.net/publication/314306574_Hindu_and_Islamic_Economics_On_the_Need_for_a_New_Economic_Paradigm_Hindu_and_Islamic_Economics); see also Hrishikesh D. Vinod, *Handbook of Hindu Economics and Business* (Tenafly, NJ: Self published, 2013); and M. V. Nadkarni, "Hindu Economic Philosophy," in H. D. Vinod, ed., *Oxford Handbook of Hindu Economics and Business* (Oxford, 2012), <https://www.mvnadkarni.com/files/Hindu%20Eco%20Philosophy.pdf>.

philosophy,<sup>75</sup> Confucian<sup>76</sup> and Gandhian<sup>77</sup> economic thought, as well as with the general ethical “tenor” of much of the dynamic, ongoing intellectual revisioning of economics and finance now being undertaken in the West from the perspective of what we may call *critical humanism*.<sup>78</sup>

## 2. What is the Economy?

The word ‘economy’ is of Greek provenance (*oikonomia*), from which we also derive the term ‘economics’ as the study of the economy. It originally means household management (Arabic, *tadbīr al-manzil*), or the management of the family homestead, habitation or *settlement*. Thus economics is seen as distinct from ‘ethics’ (management of the self or *‘ilm al-akhlāq, tadbīr al-sakhs, tadbīr al-nafs*), and ‘politics’ (management of the city or *siyāsah, tadbīr al-madīnah*).

Together, these three fields of traditional philosophical inquiry, ethics, economics and politics, constitute practical wisdom (*ḥikmat ‘amaliyyah*).<sup>79</sup> Their formal distinctions notwithstanding, they have overlapping moral concerns due to the fact that they are all concerned about the question of *virtuous ethical*<sup>80</sup> comportment in relation to oneself and to others in the context of communal and societal life.

In household management (or stewardship), the over-riding concern of the head or steward of the household is the prudent, judicious management or stewardship of the resources, income and expenditure of the household so as to provide for the needs of all its members and dependents, humans and non-humans.

In a typical household, or rather, homestead or settlement, relatively more resources are allocated and devoted to the care and provision of the needs of the disabled and the weak (babies, children, the elderly, those with handicaps), while the less dependent and hence more independent members (grown-ups and the able-bodied) are pretty much left to their own devices to fend for themselves, *and* are expected to contribute their share of work or labour towards ensuring the overall livelihood and general wellbeing of the household.

Now, the village, city or the country as a whole can be seen as an extended household in which the steward or caretaker, called the local, municipal or national government or authority, is likewise expected to show similar care and concern for the weak (i.e., the poor and the disadvantaged of the population), and to secure the common good (*maṣlahah*).<sup>81</sup>

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<sup>75</sup> Fainos Mangena, “Hunhu/Ubuntu in the Traditional Thought of Southern Africa,” in the *Internet Encyclopedia of Philosophy*, <https://iep.utm.edu/hunhu/>.

<sup>76</sup> Kazimierz Z. Poznanski, “Confucian Economics: The World at Work,” in *World Review of Political Economy*, vol. 6, no. 2 (Summer 2015), [https://wapescholar.pure.elsevier.com/ws/portalfiles/portal/8605003/Confucian\\_Economics\\_The\\_World\\_at\\_Work.pdf](https://wapescholar.pure.elsevier.com/ws/portalfiles/portal/8605003/Confucian_Economics_The_World_at_Work.pdf).

<sup>77</sup> J. C. Kumarappa, *Gandhian Economic Thought*, <https://www.mkgandhi.org/cbks/Gandhian-Economic-Thought.pdf>.

<sup>78</sup> This is basically an intellectual movement in the West for re-thinking the narrow rationality of the humanism of the Enlightenment.

<sup>79</sup> Barry Schwartz and Kenneth Sharpe, *Practical Wisdom: The Right Way to do the Right Thing* (New York: Riverside Books, 2010).

<sup>80</sup> Yasien Mohamed, *The Path to Virtue: The Ethical Philosophy of al-Rāghib al-Isfahānī* (Kuala Lumpur: ISTAC, 2006); see also, Joseph Chase, “Virtuenomics: Aristotle’s Liberality and the Creation of a Sustainable Economic System,” in *The Mudd Journal of Ethics*, vol. 1 (Spring 2016), 13-18, <https://my.wlu.edu/Documents/mudd-center/journal-vol-1/volume-1.pdf>.

<sup>81</sup> Adi Setia, “The Meaning of Economy: *Qaṣd, Iqtisād, Tadbīr al-Manzil*,” in *Islamic Sciences* (Summer 2016), [https://cis-ca.org/media/pdf/2016/1/TEM\\_temtmoqita.pdf](https://cis-ca.org/media/pdf/2016/1/TEM_temtmoqita.pdf).

Therefore we have the economy extending from the level of the family (*tadbīr al-manzil* = management of the settlement) to the level of the city or community (*tadbīr al-madinah* = management of the city/community/society), and even to the stewardship of whole earth (*oikoumene*, the whole inhabited world) as the macro-household (*khilāfat al-ard* = stewardship of the earth).

From this deep *socio-ecological* perspective,<sup>82</sup> the formal sciences of economics and ecology—and moreover, since etymologically the two words share the same root—are essentially one science and one discipline, not two segregated fields of inquiry forever at loggerheads with one another, such as we find today in the academia and in much of public policy.

There is no tradeoff between economy and ecology, but rather, *economy must conform to ecology*, and the science of ecology should be the basis and framework for the science of economy.<sup>83</sup>

### 3. On the *Purposive Economy*

Moreover, the fact of the matter is that ‘economics’ (*al-iqtisād* = the seeking or realization of what is judicious) in the Islamic understanding is the science of earning land provisioning (*‘ilm al-iktisāb wa al-infāq*). It is the study of how people, as individuals and as communities, earn their livelihoods, by drawing upon the divine bounty in nature (*fadl Allāh fi al-ard*).

It therefore follows that a healthy *economy of life*<sup>84</sup> (*iqtisād al-mā‘ishah*) is dependent upon a healthy ecology. Now, since economics is the science of household management, or rather, the science of household *stewardship*, and the end of this stewardship is the overall well-being of the household, then any economic system that leads, wittingly or unwittingly, to the dissolution of the household or to the dissolution of the earth’s biosphere as the *macro-household*, can only be an elaborate nihilistic inversion of the true, real meaning and purpose of economics and the economy.<sup>85</sup>

Such reconceptualising of the true meaning of ‘economy’, ‘economics’ and the economic life can be gleaned from a close reading of classical Islamic texts on the meaning, function and purpose of work, industry, livelihood and commerce. For instance, Ibn Abī al-Dunyā (d. 281/894, author of *Islāh al-Māl* = *Restoration of Wealth*) has devoted three whole chapters on *qaṣd* in relation to wealth, food and clothing.<sup>86</sup>

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<sup>82</sup> Adi Setia, “The Inner Dimension of Going Green: Articulating an Islamic Deep-Ecology,” in *Islam & Science* (Winter 2007), [https://cis-ca.org/media/pdf/2007/2/A\\_tidoggaaid.pdf](https://cis-ca.org/media/pdf/2007/2/A_tidoggaaid.pdf).

<sup>83</sup> Herman Daly, *For the Common Good Redirecting the Economy toward Community, the Environment, and a Sustainable Future* (Boston: Beacon Press, 1994); see also his *Ecological Economics: Principles and Applications* (Island Press: 2010).

<sup>84</sup> Adi Setia, “The Economy of Life: Money, Wealth and Community,” in *Ecumenical Review*, 67:2 (2015), <https://onlinelibrary.wiley.com/doi/abs/10.1111/erev.12157>; see also Haithem Kader, Human well-being, morality and the economy: an Islamic perspective,” in *Islamic Economic Studies*, 28:2 (2021), <https://www.emerald.com/insight/content/doi/10.1108/IES-07-2020-0026/full/pdf?title=human-well-being-morality-and-the-economy-an-islamic-perspective>.

<sup>85</sup> Yusuf Jha, *The Way of Return: Responding to Economic and Environmental Injustice Through the Wisdom Teachings of Islam* (Kuala Lumpur: IAIS, 2018); see also his, “Economic and Ecological Justice in Islam,” <http://www.issacharfund.org/wp-content/uploads/2017/09/economic-and-ecological-justice-in-islam-final.pdf>.

<sup>86</sup> Adi Setia, “The Restoration of Wealth: Introducing Ibn Abī al-Dunyā’s *Islāh al-Māl*,” in *Islamic Sciences* (Winter 2015), [https://cis-ca.org/media/pdf/2015/2/A\\_trowiaaia.pdf](https://cis-ca.org/media/pdf/2015/2/A_trowiaaia.pdf).

*Qaṣd* in this particular context means judiciousness, prudence, thriftiness, moderation, temperance and frugality in the acquisition and disposal of wealth. From the root word *qaṣd* we derive the Arabic term for economy, *iqtiṣād*, which gives us the meaning of the seeking out, or realization, of what is judicious and prudent. Another meaning of the term *qaṣd* is goal, aim, objective, direction and purpose, and thus the term *iqtiṣād*, has also the meaning of “seeking out or realizing the purpose of something.”

The understanding here is that apart from the immediate worldly and pragmatic purpose of earning a livelihood, there is also a *transcendent* ethico-moral purpose, grounded in both human nature (*fiṭrah*)<sup>87</sup> and divine revelation (*wahy*), in anything that we do or seek in this temporal life. By “transcendent” is meant that a worldly thing is not sought for its own sake, but in virtue of an ethico-moral, spiritual and ultimately eschatological goal or imperative that transcends its immediate worldliness, temporality, materiality, instrumentality and facility.

Such an earning, seeking or work is thereby Right Livelihood, in which a worldly thing of facility (eg., money) is sought insofar as it serves and facilitates some deeper, *trans-personal purpose*, which is well defined in the light of divine revelation, prophetic practice and sound reason. Such a positively purposive seeking is prudent and judicious since it preempts excess, waste and injustice (to oneself or others).

We know that too much of a good thing is bad and hence, the excessive can be oppressive when the original purpose for which a thing is sought is lost, overlooked or exceeded. This is the paradox of the fact that when we acquire more and more of something we find less and less meaningful use of it.

Because the end of any economic activity is well-defined in the light of the guidance of both sound reason and true revelation, anything that exceeds, belies or defeats that end will be considered wasteful and meaningless, even sinful, and thereby, ethically, morally and even legally proscribed.

#### **4. Consumption within the Framework of Provision**

Hence, consumption, if we must use the term, cannot be for its own sake, but for *provisioning* oneself, one’s family and dependents, and by extension, the wider community through the recirculation and regeneration of surplus for the common good, so as to create that socio-cultural environment promotive of personal and communal devotion to God. Hence, *the end of consumption is provision*, both in the sense of provisioning for our material and non-material needs in earthly life, and for our ultimate felicity in the Afterlife.

Thus al-Ghazālī (d. 1111 CE) says, “This worldly life is the seedbed of the Afterlife (*al-dunyā mazra‘at al-ākhirah*).”<sup>88</sup> This is because every worldly deed, good or

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<sup>87</sup> Syed Muhammad Naquib al-Attas, *The Nature of Man and the Psychology of the Human Soul* (Kuala Lumpur: ISTAC, 1993); see also his *The Meaning and Experience of Happiness in Islam* (Kuala Lumpur: ISTAC, 1993). See also,

<sup>88</sup> Adi Setia, “Al-Ghazālī on the Proprieties of Earning and Living: Insights and Excerpts from His *Kitāb Ādāb al-kasb wal-Ma‘āsh* for Reviving Economies for Communities,” in *Islamic Sciences* (Summer 2013), [https://cis-ca.org/media/pdf/2013/1/A\\_aotpocaliaefhkawfrefc.pdf](https://cis-ca.org/media/pdf/2013/1/A_aotpocaliaefhkawfrefc.pdf).

evil, however seemingly insignificant, has eschatological significance and hence, consequences for everlasting salvation or perdition. Every moment in this life is bestowed to us as an opportunity to sow seeds of good or bad deeds, the harvest of which, sweet or bitter, is ultimately and everlastingly realized in the Afterlife. Hence, the economy is both material and moral, and the imperative of Right Action (*‘amal ṣāliḥ*) is realized in the economy through Right Livelihood (*kasb ṭayyib*).

We may also cite al-Muḥāsibī (d. 243/857) to further illustrate this clear sense of ethico-moral *direction* underlying and guiding the socio-economic domain of life in Islam, —in which transient pragmatic utility is inseparably and intimately integrated into everlasting purpose:

Therefore, when you wish to go to your market or do something for your livelihood, or take up a craft or become an agent (*wakālah*) or engage in some other vocations in order to seek the licit and to imitate the practice of Allāh’s Messenger—Allāh bless him and grant him peace—and to seek recompense for yourself and your dependents, to earn provision for them, and in order to be independent of people even while showing compassion to brethren and neighbours, and to pay the obligatory alms and discharge every obligatory right, then hold out hope through these efforts that you shall meet Allāh—glorified and exalted be He—while your countenance is as the moon on the night when it is full.<sup>89</sup>

## 5. Wealth as Well-Being

From *qaṣd* we derive also the term *maqāṣid* (sing. *maqṣid* = objective). The preservation of wealth and property (*ḥifẓ al-māl*) is among the injunctions of the Holy Qur’ān, and constitutes the fifth *maqṣid* or objective of the five over-arching objectives of the Revealed Law (*al-sharī‘ah*), namely preservation of religion (*al-dīn*), life (*al-nafs*), intellect (*al-‘aql*), lineage (family, progeny, *al-nasl*), and wealth (*al-māl*)<sup>90</sup>.

The word for wealth is also *ghinā’* in Arabic, which means both wealth and independence, just as, in contrast, the word *faqr* means both poverty and dependence. As exemplified in the saying, *al-ghinā’ min al-‘āfiyah* (*wealth is part of health*), wealth (understood as both *ghinā’* and *māl*) is seen as an aspect of well-being or holistic health (*‘āfiyah*), *but* only if it is earned licitly and expended judiciously to provide for the needs of oneself, family members, dependents, so that they remain independent of people, avoid beggary and thereby preserve their dignity, honour, self-worth and self-respect, and thus *their capacity for exercising intellect-moral agency*.

This material independence is seen in turn to provide them with the wherewithal to help the poor in the community, and to cultivate the peace of mind and emotional tranquility required for nurturing their intellect and their inner spiritual growth and

<sup>89</sup> Adi Setia, “Al-Muḥāsibī on Scrupulousness and the Pursuit of Livelihoods: Two Excerpts from His *al-Makāsib wa’l-Wara’*,” in *Islamic Sciences* (Summer 2016), [https://cis-ca.org/media/pdf/2016/1/A\\_aosatpoltefhaw.pdf](https://cis-ca.org/media/pdf/2016/1/A_aosatpoltefhaw.pdf).

<sup>90</sup> The term *māl* refers in general to any wholesome thing that people incline to and desire for its utility or value, and which can be possessed and traded.

purification. So, wealth is here seen as an instrument for generating personal, communal and spiritual well-being.<sup>91</sup> Moreover, the rich are encouraged to reinvest their surplus wealth into uplifting the socio-economic situation of the poor and needy in their communities. So, the end of one being rich is to enrich others while oneself practices *frugality in prosperity*.

This reinvestment of surplus wealth into promoting the common good (*maṣlahah ʿāmmah*) is achieved through various means, such as charity (*ṣadāqah* and *zakāt*), endowments (*awqāf*), gift-giving (*hibah*), and bequests (*wasiyyah*). It is also achieved even more effectively through various forms of direct people-to-people (P2P) and business-to-business (B2B) funding and investment structures based on venture capital (*muḍārabah*), business partnership (*mushārah*), commissioned production (*salam, istiṣnāʿ*), including the goodly, interest-free monetary loan (*qarḍ ḥasan*).

Such direct investment into substantively serving the real productive economy of the community through various contractual instruments of risk-sharing and equity-financing will facilitate a balanced circulation and recirculation of surplus wealth through all strata of society, so that all can live a dignified, productive life of both personal independence and communal inter-dependence, self-reliance and self-respect, thus preempting wealth from being something that is hoarded, monopolized to circulate only amongst the affluent in society—“so that it won’t circulate merely among the rich in your midst.”<sup>92</sup>

Hence, one salient aspect of the realization of the purpose of the socio-economic life (*al-iqtisād*) is the proper production, acquisition, preservation and disposition of monetary and material wealth to *provision* for personal, familial and communal well-being.

In such a circulative economy, the rich enriches the poor, so that they in turn might become rich (self-sufficient) and enrich others, in a continuous, virtuous cycle of wealth generation, regeneration and recirculation through the community across generations to ensure *inter-generational* prosperity and well-being.

## 6. Economy of the Golden Mean and Golden Rule

This economy of Right Livelihood, articulated as it were in the framework of philosophico-religious virtue ethics (or *practical wisdom*)<sup>93</sup> is obviously premised on the moral precepts of the Golden Rule (justice) and the Golden Mean (temperance).

The Golden Rule, or *commutative justice*<sup>94</sup> in socio-economic life, is realized through engaging in fair, honest, virtuous transactions with people, just as one would

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<sup>91</sup> Adi Setia, “The Restoration of Wealth: Introducing Ibn Abī al-Dunyā’s *Iṣlāḥ al-Māl*,” in *Islamic Sciences* (Winter 2015), [https://cis-ca.org/media/pdf/2015/2/A\\_trowiaaia.pdf](https://cis-ca.org/media/pdf/2015/2/A_trowiaaia.pdf).

<sup>92</sup> Adi Setia, “*Muʿāmalah* and the Revival of the Islamic Gift Economy,” in *Islam & Science* (Summer 2011), [https://cis-ca.org/media/pdf/2011/1/TEM\\_tematrotige.pdf](https://cis-ca.org/media/pdf/2011/1/TEM_tematrotige.pdf).

<sup>93</sup> Barry Schwartz, *Practical Wisdom: The Right Way to Do the Right Thing* (Riverhead Books, 2011).

<sup>94</sup> H. Hassan, “Contracts in Islamic Law: The Principle of Commutative Justice and Liberty,” in *Journal of Islamic Studies*, 13:3 (2002), <https://www.jstor.org/stable/26198407>.

expect similar ethical treatment from them. This is doing justice (‘*adālah*) to oneself and to people.<sup>95</sup>

The Golden Mean is to practice the virtues of judiciousness, prudence, thriftiness, moderation, temperance and frugality in the disposal of one’s wealth in order to realize material and spiritual well-being. This is doing justice to one’s wealth, property and money.

The Economy of Life is thus an integrated Economy of the Golden Mean and the Golden Rule. It is also called the Economics of Happiness (*sa ‘ādah*),<sup>96</sup> or *virtuenomics*.<sup>97</sup>

## 7. Defining the Purposive Economy

We have thus defined this *purposive economy* (which we call the Islamic Gift Economy = IGE) as *the provisioning and sharing—by mutual giving and receiving through fair social and commercial exchange—of natural and cultural abundance for realizing material and spiritual wellbeing*.

This definition takes into consideration that the world and humankind are not only material or physical in nature but, more fundamentally, they are also spiritual and have a higher, metaphysical significance.

They serve a cognitive and moral purpose that transcends their immediate physicality, sensuality, utility and temporality; namely, a purpose which is indicative of a higher, more encompassing Reality from which they have originated, on which they are perpetually dependent, in which they are embedded, and to which they are responsive and ultimately accountable.

We thus have here both an economy of the world and an economy of the soul; an economy of the worldly life and an economy of the Afterlife—an economy of the material in the service of the economy of the spiritual.

## 8. The Restoration of Wealth

The term *islāḥ* in the title of the classical text *Islāḥ al-Māl (Restoration of Wealth)* by Ibn Abī al-Dunyā means reformation, rectification, rehabilitation and restoration, which is to put right what is wrong. It is to make whole, productive, meaningful and purposive again what has been fragmented, corrupted and rendered meaningless and pointless.

This restoration takes place, firstly, *in the mind*, by which the original true meaning and purpose of the socio-economic life is restored to the understanding and wrong notions of it dispelled, and, secondly, in the actual activities of earning of livelihoods and the provisioning of personal and communal needs, and the manner of their organization.

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<sup>95</sup> Justin Parrot, *al-Ghazali and the Golden Rule: Ethics of Reciprocity in the Works of a Muslim Sage* (Yaqeen Institute, 2017), <https://yaqeeninstitute.org/read/paper/al-ghazali-and-the-golden-rule-ethics-of-reciprocity-in-the-works-of-a-muslim-sage>.

<sup>96</sup> Sami al-Daghistani, *Ethical Teachings of Abu Hamid al-Ghazali: Economics of Happiness* (Anthem Press, 2021).

<sup>97</sup> Joseph Chase, “Virtuenomics: Aristotle’s Liberality and the Creation of a Sustainable Economic System,” in *The Mudd Journal of Ethics*, vol. 1 (Spring 2016), 13-18, <https://my.wlu.edu/Documents/mudd-center/journal-vol-1/volume-1.pdf>.

Through this process of systematic recovery and restoration, wealth is rehabilitated to again perform its true, proper and just function, one that is realigned to clear, objective well-defined ethico-moral *purpose*.

Thus the Right Livelihood Economy is the *Economy of Purpose*—it is transcendently *axio-teleological* through and through—in which the material finds its meaning in the moral and the spiritual, and worldly life becomes the seedbed for the Afterlife.

## APPENDIX 2

### IGE-PEARL

2022

WINTER/SPRING COURSE

MONDAY, FEBRUARY 21—WEDNESDAY, MARCH 30

#### CLASS TIME-TABLE

Please note that each of the classes or modules listed below lasts for four (4) hours beginning from 03.00 pm GMT—07.00 pm GMT, with a 15-minute break from 05.00 pm GMT—05.15 pm GMT. This corresponds to 07.00 am PT—11.00 am PT/break 09.00 am—09.15 am PT/resuming 09.15 am—11.00 am PT.\* The times in the table below are in GMT.

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03.00 pm—05.00 pm:	Class
05.00 pm—05.15 pm:	Break
05.15 pm—07.00 pm:	Class

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#### PART 1

##### IGE Certificate Course

Monday, February 21	Module 01:	Introducing the Islamic Gift Economy
Wednesday, February 23	Module 02:	Justice in Transactions
Friday, February 25	Module 03:	Magnanimity in Transactions
Monday, February 28	Module 04:	Concern for the Religion
Wednesday, March 02	Module 05:	Form, Function & Purpose of the Contract
Friday, March 04	Module 06:	Analysis of Transactional Contracts
Monday, March 07	Module 07:	Socio-Legal Strategies for Reviving Mu'amalah

#### PART 2

##### Social Permaculture & Invisible Structures

Wednesday, March 09	Module 08:	What is Social Permaculture?
Friday, March 11	Module 09:	Ethico-Moral Principles of Social Permaculture
Monday, March 14	Module 10:	Strategies for Building Resilient Communities
Wednesday, March 16	Module 11:	Social Impact Investment in Community Building
Friday, March 18	Module 12:	Outlines of the Regenerative Economy

#### PART 3

##### Case Examples

Monday, March 21	Session 1:	Social Enterprise
Tuesday, March 22	Session 2:	Agroecology
Wednesday, March 23	Session 3:	Civil Society Organizations

#### PART 4

##### Student Seminars

Monday, March 28	Student Seminar	01
Tuesday, March 29	Student Seminar	02
Wednesday, March 30	Student Seminar	03 & Certificate of Study Award

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\*Corresponding to 11.00 pm—03.00 am in Malaysia.