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## Araştırma Makalesi • Research Article

**An Analysis of the Influence of Ancient Babylon's Concepts of Mother Nature and Homo Deus on "Naturalist Economic Doctrines" within the Framework of Gospel and Risale-i Nur***Antik Babil'in Tabiat Ana ve Homo Deus Kavramlarının "Naturalist İktisadi Doktrinlere" Etkisinin İncil ve Risale-i Nur Çerçevesinde Bir Analizi*İpek Madi Erkekoğlu<sup>a,\*</sup><sup>a</sup> Dr. Öğr. Üyesi, Marmara Üniversitesi, İslâm Ekonomisi ve Finansı Enstitüsü, İslâm Ekonomisi ve Finansı Anabilim Dalı, 34722, İstanbul/Türkiye  
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## ÖZ

"Babil tarihinde, borçlunun yüksek faizi ödeyebilmek için karısını, çocuklarını, hatta kendisini garanti olarak verebilmesi; hükümdarların zalim uygulamaları (Nemrut'un kendi çıkarı için doğan tüm erkek bebeklerin öldürülmesini emretmesi gibi), Antik Babil'de sosyal ve ekonomik yaşama hükmeden "ana tanrıça/tabiat ana"nın temsil ettiği düzenin bazı neticeleridir. Antik Babil paganizmi, faizle borç verme konusunda da olmak üzere, bireysel çıkarların azamileştirilmesinde sınırlamaya hiçbir sebep kabul etmeyen Naturalist felsefenin ürünüdür.

Ancak, İsa Peygamber'in dinine göre "ağözlülük putperestlikle özdeşdir". Risale-i Nur'da: "İstirahatim için zahmet çek; sen çalış, ben yiyeyim" içtimai hayatın intizamını bozan ribanın manasıdır; ve esbaba tesir veren felsefenin birey için kaidesi "uluhiyet iddia etmektir" ve tabiatın icad kudretine sahip olduğunu varsaymaktadır.

## ABSTRACT

Throughout Babylonian history, usury-high interest rates for which the borrower could give his wife and children, even himself for guarantee of debt; brutal practices of leaders (such as Nimrod ordering all born baby boys be killed for his own benefit) were some of the consequences of the order represented by "mother goddess/mother nature" ruled over social and economic lives in Ancient Babylon. Ancient Babylonian paganism is a product of Naturalist philosophy that considers no reason to limit the individual to maximize self-interest, in the matter of lending money at interest as well.

However, from the religion of Prophet Jesus: "Covetousness is identical as idolatry". From the Collection of Risale-i Nur: "You suffer hardship so that I can live in ease; you work so that I can eat" is the usury's (riba) meaning, destroying the public order; and the principle for the individual of the philosophy which attributes effects to causes is "to claim godhead" and it assumes nature having the power to create.

**1. Introduction**

From the Collection of Risale-i Nur: "It was the swamp of Naturalist philosophy that gave birth to idols and established

goddesses in the heads of the ancient Greeks, that nourished and nurtured Nimrods and Pharaohs. It was again that same Naturalist philosophy that produced the philosophies of

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ancient Egypt and Babylon,” (Nursî, trans. 2013b: 561).

Among the principles of Babylonian philosophy, some can be stated as follows: The first is that “everything is a result of organic evolution (no need of a creator, human has contribution to his creation and evolution)”. The second is “superiority of human reason”. Third principle is “random sexual relationship was encouraged even it breaks up a family”. (Babylonian Philosophy, 2023). First one is related with the Naturalistic feature of “secular economic mentality”. Second one is related with “rationality axiom” of human nature (*homo sapiens* of Darwinism in economic life, which means *homo economicus*). Third one is related with hedonistic/utilitarian features.

Throughout this work, the concept of “True Christianity” is used to mention the truths of Christianity which are based on the Tawhid principle of the religion of Prophet Jesus. According to Islamic belief, Jesus is a prophet and he has taught his ummah the divine message based on the principle of Tawhid. Again according to Islamic belief, verses based on Trinity in Gospel were because of the corruptions in religion in the period after ascension of Prophet Jesus, these verses are not involved in this work but the verses that are compatible with the Qur’anic truths (Risale-i Nur, in this work) are included. Trinity concept is related with ancient paganism and *mother-nature* belief.

From Gospel: “Of all the commandments, which is the most important?” “The most important one,” answered Jesus, “is this: Hear, O Israel, the Lord our God, the Lord is one.” (Mark 12: 28, 29). “So believe in Allah and His messengers and do not say, “Trinity.” Stop!—for your own good. Allah is only One God.” (Qur’an, 4:171). “But they neither killed nor crucified him—it was only made to appear so. Even those who argue for this crucifixion are in doubt. They have no knowledge whatsoever—only making assumptions. They certainly did not kill him. Rather, Allah raised him up to Himself. And Allah is Almighty, All-Wise.” (Qur’an 4:157-158)

The role of the pagan temples had been influential on social and economic lives in ancient Babylon; in this work, it is shortly described in order to clarify its relation with “mother-nature order”. Naturalistic foundations of ancient Babylonian life is discussed with presenting their influence on secular economic doctrines; the discussion is made in separate sections related with “nature” and “homo deus (for secular economic life “a new definition of homo economicus due to 21<sup>st</sup> century-naturalistic currents”)” with briefly presented relevant philosophical foundations regarding the integrity of the study. Sections based on concepts *conflict* and *usury* emphasize the relation of the mentality with economic doctrines’ bases. Criticisms are made within the framework of Christian truths and Risale-i Nur, according to the essences of Christianity and of Islam. At the end of study, some Darwinist secular economic mentality’s foundations are criticized within the framework of Christian truths and Risale-i Nur, as an addendum.

## 2. The Role of Temples in Ancient Babylonian Economic Life:

Babylonia had governed all Middle East for a particular period. Its culture has survived from Roman-Greek period to recent days (Jursa, 2008, trans. 2017:7). The name Babylonia comes from the capital Babylon of which the oldest name was Chaldea and the people living there were called Chaldeans (Albayrak, 2015:886). Babylon is geographically located in the southern part of Mesopotamia. It is in the south part of Samarra, present-day Iraqi city. A large part of Syria and the Middle Euphrates region should be connected to the same cultural region, at least for some periods (Jursa, 2008, trans. 2017:49). In Ancient Ages, there were city-states and large kingdoms in Mesopotamia. Authority was not like Egyptian deity-kingdom, i.e. no unlimited authority like pharaohs. Deity was absolute master of land, humans and properties; the king was regent. (*Théma Larousse* Tematik Ansiklopedi, 1993-1994b: 38). The king was the high priest of the city god; however, his domination over temples was due to the increase of his earthly force (Roaf, 1990, trans. 1996:121).

Temple and temple economy dominated in Babylon. The temple house was hierarchical; at the top was the symbolic god of the temple. Those who actually ruled the temple were the “temple ruler” or officials. Under the orders of the administrative structure were numerous other rulers and worship personnel, such as watchmen, scribes, exorcists, sacrificial fortune tellers, craftsmen, and workers. The share of temples in the national economy was significant. Lands were exchanged for livelihood in return of service of temple staff or rented to private persons unconnected with temples. Temples gradually began to give the right to manage some of the fields where they made economic gains to third parties. These were sales agents, that is, businessmen of various kinds. Private businesses controlled the temple economy by relying on agency concessions during the 6<sup>th</sup> century. Moreover, the wealth management and distribution of a temple in Babylon passed into the hands of a private banker, in the Hellenistic period. (Jursa, 2008, trans.2017: 63, 64, 67-68)

History of banking goes back to the 35<sup>th</sup> century B.C. Deposit and loan transactions precede money circulation. The first banks were temples, and the priests were the first bankers. In ancient times, goods were entrusted to temples. Priests worked for the “temple benefit” by keeping value accounts. They lent these assets to those in need. Those who worked with the land offered some of their products to the priests; those who borrowed seeds returned more than enough. Due to the fact that “the most important asset in loan transactions was animal”, the borrower added a baby while paying his debt. In ancient languages, the word *breeding* means *interest*. Signs have been found indicating that loan transactions took place in the Red Temple, first in Mesopotamia. The heyday of the Red Temple was seen in Babylonian civilization. The Greeks learned banking from Phoenicia and Babylon. (*Genel Ekonomi Ansiklopedisi*,

1988: 86, 87). High interest rates were somewhat constant throughout Babylonian history. Although the concept of compound interest was known, it was rarely raised. Some of wealthy urban dwellers were professional traders. (Jursa, 2008, trans. 2017: 74, 75)

King Hammurabi was the foremost person at the beginning of second millennium, he reigned between 1792 B.C. and 1750 B.C. (Roaf, 1990, trans. 1996:121). Hammurabi made his laws in his own words: “so that the strong do not do injustice to the weak”. However, kings could not act in detachment from traditional norms. Judiciary in Babylonia had several domains, and in some cases arbitrary judgment was allowed. (Jursa, 2008, trans. 2017:80). Mieroop’s 2014 and Tanilli’s 1994 studies (cited: Özkan, 2019: 37) mentioned that the laws formed to regulate social life in Babylon were against the poor people. The people were made slaves to pay the debt because of the heavy taxes and loan sharks that forced them. According to the laws of Hammurabi, every loan in Babylon had to be witnessed by a public official. Also every loan had to be recorded in a written contract. In case of charging more than the legal rate the debt was simply cancelled as a penalty. The borrower could give his wife, his children, even himself for guarantee; but laws restricted personal slavery after 3 years. Code laws of Hammurabi had not changed for 1200 years. (Armstrong, 2023)

In the Babylonian city, pagan practices had become a method of putting pressure on society by completely passing into the hands of the dominant powers (Altunay, 2015b:107). Taplamacıoğlu’s 1966 work (cited: Albayrak, 2015:890) mentioned that Babylonian priests exploited the wealth of the rich and the fear of the poor. They acquired great wealth during the ceremonies and built large temples with this wealth. Some of them took charge upon themselves to impregnate infertile women waiting in the courtyards of these temples.

### 3. Mother Nature of Ancient Babylonia:

The opposite of belief in one God is expressed by *polytheism* in which many gods may have multiple names representing a particular role, trait, or story. *Paganism* is also included in the concept of polytheism, consisting of worshipping objects and/or figures believed to represent divine beings. The word “idolatry” was derived from the Greek words “*eidolon*” (idol) and “*latreia*” (worship); and “paganism” derived from the Latin word “*pagan*” (peasant, provincial). (Sinanoğlu, 2010:194)

All elements of pagan belief come from *nature*. In paganism, a “fertile, creative, nurturing” feature is attributed to *nature*. It is believed as a “*goddess attribute*” that symbolizes the whole world, and in this context, it is seen as a “*mother*”. To be more precise, the “*mother goddess*” is considered as the one who governs the relations of nature, who rules over life and death – “*mother nature*”. Naturalistic philosophers look for the source of life in the elements in *nature*. (Altunay, 2015a: 150,163-164)

According to paganism, “*the goddess*” is the power that directs the world and life on earth; “*everything is from and to her*”: Human takes his food and life from nature, resorts to nature for survival and returns to nature when he dies; in this context, pagan sees “*mother goddess*” in nature. “*Nature (or goddess) is identified with woman*”. According to paganism, before the sole rule of one God, it is believed that a single great goddess had creative power and was divided into three attributes: Virgin, Mother, and Sophia; which were later ascribed to a single God appeared later and filled with notions of Father, Son and Holy Spirit. (Altunay, 2015a: 163-164)

Different beliefs merged and developed in Babylonia, in the way Sumerian beliefs continued by changing names. Babylonian paganism gave importance to the relations with the gods and the rituals of the relations with *nature*. Sculptures and idols took the place of god in Babylonian paganism (Altunay, 2015b: 106-107). One of the deities had been given anthropomorphic traits allowing to distinguish distinct personalities. “Ishtar, a passionate and sometimes cruel lover” had been said to monopolizing the attributes of femininity and supplanted all the primitive goddesses. (Garelli, 1975:50)

According to paganism, the woman gains her own ancient energy around the goddess symbol (Altunay, 2015a: 168). For the Babylonian society, women were considered second-class and inferior; they were treated like bought and sold goods. (Altunay, 2015b: 105). It is said that under the protection and command of Ishtar-Babylonian goddess of physical and “free” love-male and female prostitutes had spread into many works of which differences are not known, they performed their works in anywhere. Marriage was basically for having children; and for “free love” there was neither any obstacle nor “a stigma of sin” based on a religious consideration. In “an ethical and religious framework” “free love” was considered “a simple enjoyment”, it was either homosexual or with opposite sex. For the ones who did not want to get into trouble with justice, the only limit that should not be exceeded was “others’ rights, properties and freedom”. Therefore, from the earliest ages, an organization of prostitution had developed with many categories. (Bottéro, trans. 2015: 83-85). The most disgraceful Babylonian custom was that “every woman must once in her life sits in the temple of Aphrodite, gives herself to a stranger”. (Altunay, 2015a: 184)

In pagan symbolism, “*mother goddess*” as well as being the symbol of the *earth (la terre)*, carries a meaning like materiality, material wealth etc. Soil /earth means integrating with *nature* (Altunay, 2015a: 105). In Eason’s 2001 study (cited: Altunay, 2015a: 105): “Since *earth* also represents order, it has also been considered relevant to finance, law, politics, health, and even education.”

In 1977, Peter Gay, in his writing, *The Rise of Modern Paganisme*, named philosophers of Enlightenment as “modern pagans”; for him, Enlightenment Age should also be named as “Modern Paganism” (Kaya, 2000: 68). The

capitalization of the word *nature* as *Nature*, indicates the marginal meaning attributed to nature in the West during the Enlightenment period, “an 18<sup>th</sup> –century habit (Altunay, 2015a: 149,151).

Considering the integrity of the study, it is necessary to briefly explain the views of some Enlightenment philosophers.

#### 4. Naturalistic Foundations of Enlightenment within Secular Economic Mentality and *homo deus*:

For Harari, in the last three centuries, secularism has been adopted frequently. Liberalism, communism, capitalism, nationalism etc. are the *new nature religions* that they call themselves “ideologies, not religions”. Buddhists believed in “a superhuman order based on natural and inescapable laws”, and communists believed these laws were established by Karl Marx, Friedrich Engels, and Vladimir Ilyich Lenin. Harari stated that like other religions, communism had its own scriptures and books. Humanist religions, on the other hand, worship *homo sapiens*: the belief that “*homo sapiens has a sacred nature of its own*”. Like Buddhists’ superhuman order, for “a creation of superhuman”, Harari stated that the obstacle to this were ethical and political objections that slow down technical research on this subject. (Harari, 2012, trans. 2015:224, 228, 229, 230, 395)

According to Harari, data religion argues that humans have completed their cosmic mission and will enter new formations; techno-humanism claims that *homo sapiens* has no place in the future and that technology must be used for *homo deus* to become a superior human model. For him, the African ape who has become the ruler of the world was *homo sapiens*; with the Second Cognitive Revolution, *homo deus* will become the “lords of the galaxy”. (Harari, trans. 2016: 365-366)

For Enlightenment economists, life is conducted not by human but the laws of nature; humans should not interfere into this natural order (Erkekoğlu, 2015: 2; Kaya, 2000: 26-27). Tabakoğlu stated that natural law, free competition and “laissez-faire” slogans are all reflections of the principle of “big fish eat small fish” (Tabakoğlu, 2005: 3). Tabakoğlu, in his 2010 work, stated that the economic mentality structure of the Enlightenment view, which is based on the laws of nature reflecting the Darwinian worldview as social law, considers *homo sapiens* aiming to maximize self-interest, i.e. *homo economicus*/economic man. (Madi, 2014:252)

As Sickert, in 2009, stated in his work “Homo Economicus”, assumption of *homo economicus* was mentioned in 1848 by John Stuart Mill’s work, *Essays on Some Unsettled Questions of Political Economy* (cited: Madi, 2014:107-108). In 1995 Persky’s work, “Retrospectives: The Ethology of Homo Economicus”, mentioned that there were Lamarckian character practices in the examples of Mill’s economic man (cited: Madi, 2014:108). The axioms were edited by Jevons, Menger, and Walras in the late 19th

century, as Sickert stated in 2009 (cited: Madi, 2014:107-108), both were two of the founders of Utility theory who worked with “additive utility” functions (Blaug, 1978:343). Ner and Putterman, in their work “Homo Economicus Meets “The Moral Animal””: On Some Implications of Evolutionary Psychology”, stated that *homo economicus* is at best immoral, at worst completely unvirtuous: An assumption of human nature capable of taking any action that provides benefit for himself, such as fraud, theft, or even murder, without regard for the welfare of others, and who fears of punishment or only consequences some of future loss. (cited: Madi, 2014:108)

Six axioms can be stated for the assumption of “*homo economicus*”, as the following: Perfect information, optimizing, consistent preferences, nonsatiation/“covetousness”, rationality and egotism. Nonsatiation/“covetousness”, rationality and egotism are mostly important axioms relevant to this work such that: Economic man always prefers more over less even he has got the sufficient quantity/part in a specific basket, he is insatiable/covetous/greedy (Madi, 2015: 148; Özkazanç et al. 2003:21-22); the behavior of economic man as “choosing the alternative which provides him utility/benefit” denotes he is rational (Demir, 2013:63-64); *homo economicus* is egoistic since “his aim is to maximize only his own benefit/utility” (Madi, 2014:114).

Self-interestedness of human has generally been based upon Darwin’s idea of “life is conflict, the strongest survive” (Heywood, 1999:25). Everyone is assumed to be “enemy and foreign” for egoistic *homo economicus*: “Since the selfish man is both pessimistic, conceited, and self-centered” (Nursî, trans. 2013b:27). Egotism is a derived axiom based on “second fundamental” of secular economic mentality (see Addendum): It is assumed to be a rational behavior (for survival) in a brutal aggressive rivalry (conflict) in economic life in order to maximize his/her self-interest. From three main fundamentals (mentioned in Addendum) the other sub-fundamentals can be derived; as well as assumptions for human nature for models.

Nonsatiation axiom of *homo economicus* has been deemed essential for “mathematical growth” which does not provide justice since it arises from the axiom of egotism that makes possible to “sacrifice the benefit of the whole community for the benefit of one person.” A superhuman-*homo deus* is similar to the ancient Babylonian-philosophical principle that humans “have the power and contribute to their existence” (Erkekoğlu, 2017:74). Ancient Babylon’s view of human and the universe, based on a pagan mentality in social and economic life, was caused by the belief in the “*mother goddess/mother nature*”.

As Peter Gay stated that the Enlightenment Age should also be named as “Modern Paganism” (Kaya, 2000: 68); the impact of Enlightenment, on the field of secular Economic Thought, should be examined in particular but briefly discussed in this work, for being within the framework of the topic.

A French Enlightenment philosopher Voltaire, In *Histoires des voyages de Scarmentado* 1754 (cited: Berthelot, Bury, Charpentier J. and Charpentier M., 1992: 431) for the assumption of human, he said: “*l’homme est un loup pour l’homme*” (“A man is a wolf for another man”) just like Hobbes stated. Materialistic philosophy has entered in a new stage with Hobbes after Francis Bacon. Marx mentioned deterministic approach of Hobbes that connects everything to the *matter*. (Usta, 2016: 93-94)

For Julien Offray de La Mettrie, another philosopher of French Enlightenment, happiness-the ultimate aim of life-is based on *hédoné* which is the same everywhere. For him, human is only made up of bodies; even the highest intellectual pleasures are material; in his sense of ethics goodness and evil, even “enlightenment” are not very important as “the good and the evil follow the same path of pleasure”. (Cevizci, 2017: 266-267)

In Economic Thought, the view of society consisting of “nothing but a group of atoms that only care about their own small universe” has been a big problem (Hill and Myatt, 2010, trans. 2017:55). The “new mechanical philosophy”-the atomistic view that nature consists of nothing but particles of matter governed by universal laws-“left *mother nature* dead and impersonal.” René Descartes argued that all living beings except humankind were machines or automata devoid of consciousness; however, human has been assumed as “another machine prone to vanity and self-delusion”. (Porter, 2001:13-14)

For Economics and Politics, Rothschild stated the first kind of Enlightenment that was considered to be a disposition, a sect, a mentality, “a reform in ways of thinking”. Second one was a society of philosophers and literary men; theorists, historians who were apostles of it; “*Wealth of Nations* was the “code”” (Rothschild, 2001: 15).

According to the writer of *An Inquiry into the Nature and Causes of the Wealth of Nations* (1776)- Adam Smith , Scottish liberal philosopher of Enlightenment, - the individual is the best judge of his self-interest; therefore, he should be free to follow this. Also, for another one, Jeremy Bentham, the writer of *Defence of Usury*, “there was no reason to limit the individual to maximize his own benefit for example in the matter of lending money at interest” (Plamenatz and Duignan, 2023); each individual is the best judge of his own advantage; he should seek without any obstacle (Kazgan, 2004:59). So that connected with a principle: “*everything owns itself*” (See Addendum).

As Smith’ saying in *Théorie des sentiments moraux*, “when nature created man for society,” it gave him the motivation to behave appropriately in order to be approved by society (Sarfati, 2010:113). He, who was *illuminated* in Edinburgh (Smith, trans. 2018:1; Madi, 2021:297) claimed as if everyone maximizes his own pleasures and enjoyments satisfying his benefit then, by the guidance of this egotism maximum level of welfare for society will be achieved *itself* (Erkekoğlu and Madi; 2016:2; Madi, 2021: 297). The logic

relies on rationality (with egotism certainly) axiom (of “economic man” explained below) as well, such that the individual should choose the alternative which provides pleasure for himself/herself.

Another Naturalist, Scottish Enlightenment philosopher, impressed by John Locke, who impressed Smith (Zeytinoğlu, 1981:40), was famous with his doctrine about *causality* (Cranston and Jessop, 2023): David Hume, with real last name Home. (Kaliç, 2013: 130; 131). For Hume and Smith, political economy was a science that included a discourse “containing the human imagination and leaving room for the unknown”. It was “a science of alternatives and choices”. The Smithian emphasis, close to Voltaire, accepted political economy in search of a society “beyond the religious”: At this point, the differences between the “human assumption” of the Philosophy of Political Economics and the “human assumption” of the science of Economics are important. As long as the New economics accepts human as *ratio*, economics will not be associated with human emotion so that Economics becomes a science that has nothing to do with ethics. The desire of man's *ratio* “to sit in the center of the world” will cease to be a surprising thing. The universe is assumed to be designed as a mathematical space and that the construction of a new one with a “Descartes’ understanding” becomes the mission of science with a definition “beyond sensations”. With the narration of Sarfati, the realization of Descartes' dream is expressed as “the only power holder who sends God to the other side” based on the human *ratio*. He said that “science is “science” to the extent that it cuts off its relationship with the eternal, it is effective in meeting material needs, and provides “benefit” to mankind”. (Sarfati, 2011: 105, 106,107, 108, 109, 111). İşler, on the other hand, emphasized that “instead of limiting ourselves, we should be open to the possible contributions of fundamental criticisms that set out from a philosophical point of view”. He also stated that accepting the fundamental principles such as rationality and mathematical method as problematic, only fundamental criticisms about what the real alternatives might be, can provide effective results. (İşler, 2011:88)

##### 5. “Revolution/ Conflict” From the Perspective of Some “Naturalistic Philosophers”:

In Kazgan’s work (2004: 334, 335), a brief comparison of liberal economic doctrine and socialist economic doctrine is represented; she stated that the two doctrines are based on the same source: Natural Law Philosophy and Utilitarianism.

Karl Marx was affected by Darwin’s biological evolution theory; he took the fundamentals as biological basis of *class conflict*. (Kazgan, 2004: 295). Both for Darwin and Marx, struggles had no moral concern, “even *might* was doing it right”. For Darwin, in animal world, struggle ensures the development of species, in Marx’s doctrine class conflicts provides the development of societies. (Doğan, 2012:100). For Marx, history was not the history of national struggles,

but of the struggle of classes. From Hegelian perspective, structural changes are related to social transformations of the relations between classes. (Gellner, 1994, trans. 2012:25, 29)

Adam Smith agreed with Darwin's thought on many issues; was one of the economists who mentioned economic evolution: that political economic thought had the idea of economic evolution. (*Théma Larousse* 1993-1994a:332-334; Erkekoğlu, 2015:128). For Smith, the benefits of those engaged in commerce or industry are always in some respects contrary to the public benefit. It is in the benefit of businessmen to constrict competition by expanding the market. By increasing their profits, it "allows businessmen to impose an inappropriate tax on their fellow citizens" for their own benefit. This benefit comes from a class of people who find benefit in crushing the public benefit. (Smith, trans. 2016: 282-283)

From Kazgan's presentation of Smith's work *The Wealth of Nations*: Smith did not discuss his own moral philosophy; indeed "he derived economic principles from the philosophy of *Natural Law*" such that social order would be established and social wealth would increase if each individual maximizes his own interests. Concepts such as "price, wage, equilibrium" in his analysis always carried the definition of "natural" (Smith, trans. 2016: xiv, xv, xvi). Later, although the Neoclassical School replaced the word "natural" with "normal" for expressing the long term; "indeed, it was the same what they described". (Smith, trans.2016: xxi)

Again, with *an invisible hand*, the communist social order is assumed to be guided without need of any political organization and "in an unexplained way" it is said to be regulated *itself*. According to Marx, free trade "would give an end to the old nationalities"; hostility between proletariat and bourgeoisie would be maximized and accelerate the Social Revolution. For Adam Smith, nations were nothing but the communities of individuals living together. (Gellner, 1994, trans. 2012: 26, 33, 40). British Classical liberal economics- a product of Enlightenment-was claiming that the nation is nothing but the sum of its citizens. As for Smith and Ricardo, the greatest subject of economics was *consumer* who works and produces in order to consume. With Ricardo's saying: "It is necessary to proceed for the benefit of anything that raise consumption or the sum of pleasures/enjoyments". (Södersten and Reed, 1994:4)

David Ricardo's attitude towards the working class was not essentially different from that of Malthus. He was a consistent defender of the capitalist class' interests (Hunt and Lautzenheiser, 2011, trans. 2016: 149, 150). In Ricardo's theory of rent, the most important assumption is that as human population increases geometrically, nutrients will be insufficient and the human race will disappear (Taşar, 2016: 91). According to Robert Malthus, if the population exceeds the proportion of natural resources, there will be a scarcity of resources. In order to prevent the deterioration of economic balance the poor must have fewer children and the state must stop helping the poor. If the state

does not stop helping them, the poor will have more children and these children will be fed from the common income of the society, so that the economic condition of the richer will deteriorate. Thus, the number of children should be reduced. (Burun, 2017:91)

Smith had no doubt on class conflict such that the struggle was between the capitalist and the working class and the capitalists were the stronger with their wealth, control over the administration, and ability to influence public opinion. For him the basis of class conflict was the ownership of land and capital. Also, Marx was interested in "explaining the nature of the social relationship between capitalists and workers". (Hunt and Lautzenheiser, 2011, trans. 2016: 89, 91, 311). For Marx "law of capital accumulation" was one of the laws that would collapse capitalism; that capitalism tended to increase inequality in income-wealth distribution; as the bourgeoisie exploited the proletariat, *weaker capitalists would be swallowed up by stronger ones*, and wealth and capital were concentrated in fewer hands. (Balaam and Dillman, trans. 2020: 123)

The instability at the center of the capitalist production system arises from the contradictions in the relationship between worker and employer. The two parties are mutually dependent but often enemies: This relationship explodes in a way that disrupts the stability of the capitalist system such that it occasionally emerges as a situation where labor is relatively stronger than the capitalist, sometimes as a situation where capitalists overpower, and sometimes as a situation of pressure on workers due to competition between capitalists. Similarly, a situation may occur as workers undercutting prices when bargaining with employers, and sometimes a situation of barriers imposed by those who accumulate wealth to prevent others from accumulating it. (Wolff and Resnick, 2016: 358, 359)

The sources of Marxist Socialism's Revolution theory and future society were "imaginary socialism" and French Revolution (Kazgan, 2004: 293). French Revolution can be an important example for the content of this section and the next one.

As the relationship between the lower and the upper classes was broken so that from above domination, oppression and tyranny descended; while from below hatred, revenge, revolution and envy arised (Nursî, trans. 2013b: 742). From the Collection of Risale-i Nur: "In fact, the revolutionaries famous in history who instigated the French Revolution and were called "irreligious Jacobins," were mostly disaster-stricken common people." (Nursî, trans. 2014: 501)

The Jacobins, who were influential on French Revolution, considered terrorism as "social engineering"; they found it necessary to defend the revolution against its opponents. For them refusal on moral grounds was unforgivable. It was said that, in Robespierre's words, "*higher human species* could only be achieved through violence". (Gray, 2007, trans. 2013:23). Dingli stated in *Robespierre* (2004) that Maximillien François Marie Isidore Robespierre was

“dominant personality of the Jacobin club due to his oratorical talents”. (Minois, 2012:362)

The 1789 Revolution claimed to exclude Christianity and feudal mechanisms from the state (Tabakoğlu, 2005: 10). In 1789 France, there was a chaotic environment with problems such as “complexity in the financial statement, lack of regular accounting, multiplicity of different safes, and protection of certain individual’ interests”. Towards the end of the summer, in the proposed decree of the deputy of the Orléans district: “According to the incoming articles from all cities, the owners have been subjected to terrible banditry. Manors, farms and monasteries were abandoned to plunder; and taxes have been destroyed. Justice was nothing but a ghost wandering around the courtrooms.” He stated that France would soon be dragged into even greater chaos, “like a war of the poor against the rich.” (Hazan, 2012, trans.2016:20, 79)

#### 6. On “Usury (and Interest)- “the Door of Strife/Conflict”- From the Perspective of Gospel and Risale-i Nur:

In contemporary economic literature, interest has been *a priori* accepted. Seyrek and Mızırak stated that basic theories of interest “have aimed to justify the existence of interest”. They compared Keynes’, Fisher’s and Boehm-Bawer’s theories of interest and concluded that these have posed a threat to the balance/stability of the economic system. Minsky, in his 1982-work “The Financial Instability Hypothesis: Capitalist Process and the Behaviour of the Economy” mentioned that the capitalist system is itself instable due to the issue of interest: The economy periodically enters an unavoidable crisis, and this process continues; this is the nature of the capitalist system. Interest is an element of instability in the capitalist system. (Seyrek and Mızırak, 2009: 385, 393)

Seyrek and Mızırak also mentioned in their work the following: According to Adam Smith, since the borrower “can make” a profit through the use of capital in exchange, the lender charges interest; however, the word “can” in the word “can make a profit” is a suffix that includes possibility. But in practice, interest treatment does not include such a possibility and the payment is mandatory, guaranteed and under public protection in accordance with the contract. According to Smith, in order to earn interest on money, it is first necessary to have capital. While there are the necessity of laboring and the ability to do work for wages, the necessity of owning land for land income, and the necessity of positive income for profit, there is no requirement for the capitalist to be in a dynamic activity to receive interest. There is an *imbalance of probability between the parties* in the interest process. (Seyrek and Mızırak, 2009:387-388, 393) Like the distinction between “productive” and “unproductive” in Marxian theory, *exploitation* describes “a class process in which the person who appropriates surplus labor is not the same person as the person who performs it”. In capitalist economies, some produce more than the income they receive, while others earn income without contributing

anything. In a sense, the situation that can be described as “*hidden theft*” refers to “surplus taken from workers by non-workers” (Wolff and Resnick, 2016: 31, 214).

*Felicific Calculus* (of Utilitarian approach): If theft is assumed as the only way for a person to feed his family, with a utilitarian approach by including the happiness of the whole family in the short-run and the unhappiness of the person from whom the goods were stolen should be calculated. For Bentham, it is not important what pain or happiness is, but its *intensity* and *duration* are important. (Law, 2007, trans. 2014:133). “Usury (and interest), gambling, cheating, prostitution, perversion, drug use”, which may be derived from the comprehension of “everything that provides benefit/pleasure is good”, can be considered rational in the “secular economic mentality”, so that a market for some of these exists in this context; whereas those are definitely forbidden in “True Christian” and Islamic economic thought.

This basis for “secular economic mentality” relies on the acceptance that pleasure/*hédoné* and pain are “the two sovereign masters that direct human life”-(Benthamist Utilitarian approach, again based on hedonism, (Kaliç, 2013:149) (and may lead even to the murder of someone (even everyone) that threatens its own interests and its sovereignty. (Madi, 2017:60)

Wagner-Tsukamoto asked whether homo economicus reflected a satanic image of human nature, similar to the serpent. (He meant by the serpent which was in “the paradise interactions: God, Adam, Eve and the serpent” with his words.) He mentioned “self-interest and utility optimization” for the motive of behavior of the assumption of economic man. (Wagner-Tsukamoto, 2015:6, 70, 86). As Yuengert’s work “Elements of a Christian Critique of Consumer Theory” in 2009 mentioned : “The fruit” definitely did not represent positive marginal utility for Eve’s utility function; however it was a trap, a deception, an illusion. (Madi, 2014: 188)

Usury (and interest) –as “a *natural law* of “secular’ economic mentality”- triggers the most dangerous and weakest veins of mankind- self-interest, greed and egotism. Below, from Gospel and truths of Qur’an proving the danger;

From the Gospel:

“Mortify therefore your members which are upon the earth; fornication, uncleanness, inordinate affection, evil concupiscence, and covetousness, which is idolatry” (Colossians 3:5). “Know ye wherefore for I will tell you. As God liveth, in whose presence my soul standeth, the avaricious, even though he be silent with his tongue, by his works saith: “There is no other God than I.” Inasmuch as all that he hath he is fain to spend at his own pleasure, not regarding his beginning or his end, that he is born naked, and dying leaveth all.” (The Gospel of Barnabas, “Chapter 122: “Evils of Avarice”).

From the Collection of Risale-i Nur:

“So why can you not understand that your basic duty is not labour like an animal, but to strive for a true, perpetual life, like a true human being.” (Nursî, trans. 2013b: 278-279). “For if man is not a true human being, he is transformed into a diabolical animal, and the more he increases in animal greed, the more animal he becomes” (Nursî, trans. 2011b: 166).

Thus, “ascribing dominicality to his soul like a little Nimrod” (Nursî, trans. 2014: 77) is attached to the 6<sup>th</sup> axiom (egotism) that may be added on the assumption of homo economicus, so that becomes an assumption of *homo deus*. 21<sup>st</sup> century-current of “homo deus” is homo economicus’ claiming of godhead like Nimrod.

King Nimrod of Babylonia was the first to invite people to worship him. The astrologers told him that a child named Abraham would be born, that he would vilify his religion, disperse his community, and break his idols. Then, Nimrod ordered the killing of all born baby boys. But Prophet Abraham was born and grew up in a cave. (Köksal, 2003: 142,143,144-146). When Nimrod learned that Prophet Abraham warned his people to stop worshiping idols and invited them to worship Allah, (Köksal, 2003:152-153) he imprisoned him for 7 years; then he and his people decided to have him killed. (Köksal, 2003:155). From Qur’an: “They said to one another, “Build him a furnace and cast him into the blazing fire.”” (As-Saffat 37: 97). But when Prophet Abraham was thrown into the fire, his trust in Allah was at the highest level (Köksal, 2003: 157). From Qur’an: “We ordered, “O fire! Be cool and safe for Abraham!”; “O fire be coolness and peace” (Al-Anbya, 21:69). The heat and its burning nature were removed from the fire and the fire was turned into a light. (Köksal, 2003:157)

Based on Natural law philosophy, initially/directly cancelling the right of the weak for the benefit of others and even to meet entirely the requirement (or maximize the profit/utility) of one individual and victimize others can be considered as “rational and/or efficient” according to natural law (Erkekoğlu and Madi, 2016:8); just as Nimrod, for his own benefit, murdered all born baby boys and tried to kill Prophet Abraham : The rights of all people could be cancelled for the sake of one despotic.. One of the reasons for overemphasizing rationality is that the need for lack of conscience so that theories shall be formed on an idea that considers the relatively weak ones not to have completed their “human evolutionary stages” and legitimizes their exploitation. (Madi, 2021:294)

Directly cancelling the right of the weakest for the good of the strongest (or *fittest*, can be called *the most rational* and *egoistic* for secular economic mentality), that is to say, Naturalistic view of economic life claims the opposite of what Prophet of Islam says in Hadith (Bozkurt and Erkekoğlu, 2017: 139):

سَبِّرُوا عَلَىٰ سَيْرِ أضعفكم

(el-Aclûni, Keşfü'l-Hafâ, 1:464, hadith no:1518; cited: Nursî, 2006:248), with meaning: “Act according to the gait of your weakest”.

The master of all perfections are the Islamic truths that are equipped with a true civilization and true sciences that can transform the souls into a single soul (Nursî, 2005: 184). Among solutions to conflict or revolutions of mankind, one of them is the *prohibition of usury*; from True Christian and Islamic essentials for economic life the proofs are as follows;

Effort and labor are essential; “wealth should not be accumulated in the hands of tyrants, and held on to.” (Nursî, trans. 2013b:780). Prohibition of usury is one of the successful and compassionate way of dealing the problem and of revolutions, immoralities, atrocities, instabilities and it is for the protection of the poor. Moreover, the usury (and interest) is somehow “naturalistic economic order”: With the hedonistic view, “the good (only for himself)” has been defined as “what is providing pleasure/utility (even it causes harms to others)”; so that this acceptance has assumed usury (and interest) as legitimate, even it causes atrocity, instability and immorality.

“A man reaps what he sows” (Gospel, Galatians 6:7); “Man has nothing save that which he strives.” (Qur’an 53:39)

“Now listen, you rich people, weep and wail because of the misery that is coming upon you. Your wealth has rotted, and moths have eaten your clothes. Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days. Look! The wages you failed to pay the workmen who mowed your fields are crying out against you.” (Gospel, James 5:1-4); “Those who store up gold and silver and do not spend it in God’s way, announce to them a most grievous penalty.” (Qur’an 9:34)

“And if you lend to those from whom you expect repayment, what credit is that to you? Even “sinners” lend to “sinners”, expecting to be repaid in full. But love your enemies, do good to them, and lend to them without expecting to get anything back.”; “For with the measure you use, it will be measured to you.” (Gospel, Luke 6: 34, 35, 38); “For the love of money is a root of all kinds of evil.” (Gospel, 1 Timothy 6: 10). “But Allah has permitted trading and forbidden interest.”; “O believers! Fear Allah, and give up outstanding interest if you are true believers.” (Qur’an, 2:275, 278).

As usury (and interest) has driven mankind for envy, hatred, corruption; it has caused struggle between capital and labor, and “the momentous events of Europe”. Declaring usury and interest to be forbidden closes “the door of the strife”, since usury’s meaning is “You suffer hardship so that I can live in ease; you work so that I can eat.” It is the cause of idleness. It causes absolute harm. (Nursî, trans. 2013b: 421,422, 763; 2014: 533).



## 7. Conclusion

Self-interested and hedonistic human nature assumption has been based upon Naturalistic claim as “*life is conflict*”. Activities such as “usury (and interest), gambling, cheating, prostitution, perversion, drug use” derived from the hedonistic and self-interested understanding of human nature such as “everything that provides benefit/pleasure is good” are definitely forbidden for Christian and Islamic truths.

If economic life becomes as if it has nothing to do with ethics; the effectiveness of activities or policies will be measured only in meeting material needs. As True Christianity and Islam do not attribute actual effect to causes and intermediaries so that there is no way for egotism which is the core axiom of homo economicus (or homo deus of 21<sup>st</sup>-century naturalistic currents). Because the issue is not trying to be “the lords of any galaxy” (by greed), but to be “a true human being”.

It is important not to use (or confuse) naturalistic-materialistic concepts when forming concepts in the Islamic economics literature. Policies should not be implemented without an in-depth mentality analysis on issues related to concepts contrary to Islamic principles, such as usury-and interest (which is based on “*life is conflict*”-principle): Usury (and interest) is considered to be “a *natural law* for secular economic mentality”. It is impossible to prove that usury (and interest) does not produce conflict, chaos and rebellion; it causes a situation in which the weak are oppressed by the stronger. Inflation, as a poisonous fruit of it, causes an unjust situation in which “the weaker are more oppressed and the strong become more stronger”, which will be another issue to analyze.

### Addendum: A Brief Critique on ‘Darwinist Secular Economic Mentality’s Principles:

A brief comparison of Secular economic doctrines’ and Divine Religious economic doctrines’ views of universe and life may be as follows: Secular economic doctrines are *naturalistic*, hence *materialistic*. Second fundamental is that “*life is conflict*” in all universe. Thirdly, *everything owns itself*, that means “*formation of species are due to the motion of particles and pre-eternity of matter; nature necessitates and creates*”. On the other hand, the first most important fundamental is Tawhid-Divine Oneness and Divine Unity for Judaism, True Christianity and Islam. The second one is that “there is a *principle of mutual assistance* in the whole universe”. Thirdly, “*universe is created by God, and nature is not the Artist, it is a body of laws of creation, passive and created, not a power*”; also “Pre-Eternal Power is the necessary inherent quality of the Most Pure and Holy Divine Essence” (Nursî, trans. 2014: 75; trans. 2011b: 162 ,233, 244; 2013b: 546; 2008: 249); “those (for instance, Naturalists and Materialists) who are unable to get this truth in their minds, ascribe this to powerless matter.” Minute particles are employed by Divine power according to the plan of divine Determining. It is inscribed in the seed of a

tree, what will happen to that tree. Because, the substances of seeds are simple and similar to one another, “materially they are nothing”. (Nursî, trans. 2013b: 484; 2008:249)

A summary-table may be the following, for most important (derived) fundamentals :

Secular economic doctrines	Divine Religious Economic Doctrines based on (True) Christian and Islamic truths (for this work in particular)
*Materialistic (pre-eternity of <i>matter</i> ); Naturalistic ( <i>nature</i> has been assumed to have power to create)	*Divine Unity and Divine Oneness of God- Godhead and Dominicality (Absolute Power of God)
*Belief in only thisworld	*Belief in thisworld and hereafter
*Life is conflict	*In universe there is mutual assistance, perfect order and harmony
*Human is the enemy of the other: Egotism (preferring the alternative which provides benefit only for himself) is the most rational way to survive/to be stronger in economic life, due to <i>natural law</i> .	* “For where you have envy and selfish ambition, there you find disorder and every evil practice.” (Gospel, James 3:16); “No one should seek their own good, but the good of others.” (Gospel, 1 Corinthians 10:24)
	**“They give them priority over themselves, even if they themselves are needy. Whoever is protected from his natural greed—it is they who are the successful.” (Qur’an 59:9)

Charles Darwin had a philosophical-natural world view; he said:

“it is forgotten or not seen that the birds are feeded by insects and seeds, thus destroying permanent life. Birds that are torn apart and eaten by raptors and other animals, are forgotten.” (Lange, 1866, trans. 2016: 618, 622)

An answer to this “philosophical-natural world view” may be as follows, from a true commentary on Qur’an: (Nursî, trans. 2011b:339, 340, 341, 352)

1. “Also, Almighty God has created carnivorous and carrion-eating birds, and wild animals to be like cleansing and public health officials which collect the corpses of the wild animals and birds that die every day in their millions, cleanse the face of the earth of those

putrid remains, and save other animate beings from such sad, discomfoting sights.”;

2. “Mosquitos and fleas fall upon the turbid blood flowing in the veins polluted by harmful substances, indeed they are charged with consuming the polluted blood.”;

3. “By transforming those rotten, poisonous substances into a sweet and healing syrup, a confection of divine power, that rains onto the leaves of trees, they prove that they are machines for transmuting one substance into another. They demonstrate before one’s eye what a might nation and group these tiny individuals form.”;

4. “Furthermore, although some animal species, from the mosquito to snakes, scorpions, wolves, and lions are harmful to human beings, large beasts like the water-buffalo, ox, and camel, who are important among animals, are extremely docile and submissive. So much so they may be led by even a child.”

Charles Darwin, in his writing, to claim “the *Survival of the Fittest*”, asked the following: “How will the struggle for existence act in regard to variation? Can the principle of selection apply under nature?” He stated that for organic beings, new and changing conditions of life occur, and variability arises. Also similar changes of conditions occur under nature. Under changing conditions of life, there may occur fitting mutual relations of all organic beings to each other. Therefore, “infinitely varied diversities of structure might be of use to each being”. Natural selection, in every variety, eliminates the bad and preserves and accumulates the good. It acts in the interest of and in line with the interests of each entity. Small differences observed between species are due to factors such as climate, food, etc. There are many laws of growth correlation. If a part of this regulation changes in the process of diversification, if it accumulates for the benefit of the living thing through natural selection, it causes the emergence of new and unusual types of changes. (Darwin, trans. 2022: 97-101)

An answer may be as follows, from a true commentary on Qur’an:

For *createdness* and *contingency* are stated below; *delil-i inâyet* (the proof of wisdom and purpose of the Maker of the universe) (Nursî, 2008: 252) and *delil-i ihtirâ* (it is the proof that Almighty God “brings into existence out of nothing, out of non-existence, and creates everything necessary for it, also out of nothing, and places those necessities in its hand”) (Nursî, trans. 2011b: 253) are introduced here as follows:

It is impossible for a perfect skill without will; so that imaginary belief of chance is exiled. As each physical science is witnessed to the order in the universe, they prove and declare the intention and wisdom of the Maker of the universe; like botany and biology declare the createdness of the origins of the more than two hundred thousand species. Furthermore, all the species and all their members are given existence appropriately for the perfecting of their innate

capacities, and for producing their particular works. As contingency does not permit, species could not go back to pre-eternity one after another. “Total reversal of truths is impossible” (Nursî, trans. 2013b: 84), truths cannot turn into their opposites. The chain of intermediate species cannot persist. Thus, *the transformation of sorts is different to the total reversal of truths*. As the thing called *matter* can never escape from ever-changing forms, createdness is definitely certain. Essential differences in the species of beings cannot be provided by forces, forms, so far as they are accidents; accidents cannot be essences. The conclusion is that, all the families of the species and the distinctive features of essences/substances are given existence/*muhtera* just completely out of nothing. In the chains of beings, generation is one of the theoretical regular rules. (Nursî, 2008: 252, 253). From Qur’an (39:6): “*He makes you in the wombs of your mothers, in stages, one after the other.*”

“*Contingency*” and “*createdness*” may be some of the answers (from a true commentary on Qur’an) to the doctrine of causality; such that: The universe is created; “everything which is subject to change is created”; in every year, every season and every day one universe is attached after the other “like the links of a chain”. And “contingency is equal in regard to both existence and non-existence”, i.e. both are equally possible means that “who will specify, prefer, and create is necessary”. Because it is impossible for contingent beings to “create one another in uninterrupted and never-ending chains of cause and effect”. That demonstrates the impossibility of causality. (Nursî, trans. 2013b: 716,717)

A principle from ancient philosophy is the following: ““From one, one proceeds.” That is, “From one person, only one single thing can proceed. Everything else proceeds from him by means of intermediaries.”” (Nursî, trans. 2013b:564). “This principle is associating partners with God, by presenting a need of impotent intermediaries. It gives a sort of partnership in God’s dominicality to all causes and intermediaries. It attributes a title of “Prime Mover” to God. “If the Illuminists (*Ishraqiyyun*), who were preeminent philosophers, uttered nonsense like this, you can imagine how much more absurd will be what inferior philosophers, like the Materialists and Naturalists, say.” (Nursî, trans. 2013b: 565)

In the Gospel, it is mentioned that Christians should reject the worship of idols. There was an anti-icon period in which the struggle to remove icons, pictures and statues from churches; since the Christian clergy has discussed the danger of polytheism as showing respect to the images and depictions of saints. (Sinanoğlu, 2010:195). From Gospel: “For you have spent enough time in the past doing what pagans choose to do—living in debauchery, lust, drunkenness, orgies, carousing and detestable idolatry” (“Living for God”, 1 Peter, 4:3). From “a true commentary on Qur’an”, the Risale-i Nur Collection: “*Or has He only daughters and you have sons?* (*Qur’an 52:39*) Or, like the polytheist philosophers who ascribed partners to God under the name of “the ten intellects” and “the masters of the

species,” and the Sabians, who attributed a sort of godhead to the stars and the angels, do they ascribe offspring to Almighty God?” (Nursî, trans. 2013b: 399)

The philosophy presenting idols and goddesses to mankind of which the norm is “Might is right”, in power there is right, all power to the strongest” so that it has supported tyranny, “encouraged despots and urged oppressors to claim divinity”. However, the principle of prophethood ensures justice and arrests tyranny by saying “Power is in right; right is not in power.” (Nursî, trans. 2013b: 563)

This naturalist approach, which leads to merciless, aggressively competitive economy and unfair economic gains, has had terrible and painful consequences.

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