



Principles of Economic Ethics in the Field of Consumption in View of Religious Teachings

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Received: 01.02.2015; Accepted: 06.06.2015

Abstract. Islamic religious teachings has determined criteria and limitations for consumption which is based on the world monotheism and is in line with achievement to ultimate goal. High targets of Islam for consumption has led to the formation of positive incentives to the Muslim consumer. From the perspective of Islam, consumption is the preliminary and a tools to achieve real prosperity and desirable ideal. In this case the material needs of human should be met at a standard level, and futile and false expenses should be avoided. In this article, we mention the most important economic elements and ethics of consumption in the field of economy from the perspective of religious ethics

Keywords: Religious Teachings, Ethics, Consumption, Principle

1. INTRODUCTION

Material and spiritual dimensions of the human, each is the origin of needs which is considered a lot in nature-based and realistic teachings of Islam. Even the men of God who were at the peak of spirituality, naturally needed material resources. Holy Quran in many verses rejected the notion that prophets like angels don't need material things and believes that their needs to food, going to the market and preparing life necessities are normal.

And we have not sent before you any messengers but they most surely ate food and went about in the markets; and We have made some of you a trial for others; will you bear patiently? And your Lord is ever Seeing (Al-Furqan: 20).

Accordingly, the Holy Quran has directly or indirectly, by prescribing consuming has encouraged consumption and has condemned the ideological or practical sanctions of legitimate gifts, thus on the one hand, in several verses says that all the blessings and possibilities of existence are in the service of man, and the occupation and use of them are allowed unless in certain things, and principally legitimates such consumptions (see. Baghareh: 168; An'am 45, Maedah., 4, 5, A'raf: 157; Haj: 30). On the other hand, by encouraging to use the legitimate blessings, knows its sanction as heresy (Maedah: 5; An'am: 138, 140 and 150, Younos: 59 and 60) and blames avoidance of consumption.

Say: who has prohibited the embellishment of Allah which He has brought forth for His servants and the good provisions? Say: These are for the believers in the life of this world, purely [theirs] on the resurrection day; thus do We make the communications clear for a people who know. (A'raf: 32)

Thus, from the perspective of religious doctrine, the seizure of natural resources and the blessings of God by human is fully confirmed. The key question is whether religious teachings

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have identified criteria and restrictions for consumption in the field of economics? What are the most important principles that should be applied in the view of religious teachings? In this paper with the descriptive-analytic method some principle economic ethics in the field of religious teaching have been introduced.

1.1. Economic ethics in the field of consumption

From the perspective of Islamic values, manner and amount of consumption are specified according to some criteria of which the important ones are investigated in short.

1.2. The Principle of Consumption in the Need Framework

In life, human has diverse needs a part of which are material needs. Need is one of the factors that influences the allocation of income and consumption motivations. The ultimate goal of people in the Islamic world view is achieving the rank of divine closeness through worship. Everything that help human in achieving that goal, is counted as a need. Undoubtedly meeting living material and facilities for taking this road is necessary and therefore, from an Islamic perspective, consumption with the aim of meeting the material requirements is a valuable necessity. It is for this reason that the quantitative and qualitative consumption of products that prevents achievement to the ultimate goal is forbidden. (Mirmoezzi, 1999, pp. 94-96)

In religious teachings, the need has two objective and subjective aspects. The subjective aspect of need (feeling of need) is a psychological issue which originates from high standards of judgment in which the individual believes that he is in great need, such feeling is condemned in narratives which is known as "Faghr Ol-Nafs" (Poverty of self) (Amadi the 1987, p. 232). But what is paid attention to in the Islamic sciences and has been approved, is the objective aspect of needs or the real needs of the people which must be met for everyone, enough and appropriate and according to the circumstances of the day (Sadr, 1408 AH, pp. 697-698). One of the basic issues of Islam on consumption behavior is the negation of false needs which itself is one of the fundamental differences between economic school of Islam and capitalism. From the perspective of Islam, human material needs should be provided at a standard level, but futile consumption has not been confirmed in any way, and if it create a barrier against the evolution and ultimate goal then it is considered as an anti-value. Some of these needs include:

1.3. Needs Arising from the Demands of the Soul

Instinct and lust, are two driving force of human in gaining benefit and pleasure, and its existence is necessary for survival and maintenance of health. However, the tendency of human beings is of two kinds: some direct human to development and prosperity and it is only possible if the soul desires and lust are controlled by human wisdom and religion and in order to stimulate human to meet the real needs. Second are the wants that lead man to degeneration, trap him into the false needs, and fanatic desires, and this is the thing which is condemned in the religious teachings which is interpreted as "self passion" and interpretations of this kind "*surely [man's] self is wont to command [him to do] evil, except such as my lord has had mercy on*" (Yousof: 53).

One of the effects of sensualizing is that to stimulate people to their passions, by weakening the force of reason, it creates needs in their illusion which are not actually required, but its origin is lust, and desire for hedonism (Amadi 1987, p. 64), providing such needs manifests itself as extravagance, limitless luxury, fashions and consumerism arisen from arrogance. That's how Quran, states that the performance of extravagant ones are in a decorated form in their opinion, "*thus that which they do is made fair-seeming to the extravagant*" (Younos: 12). What distinguishes the actual needs from indecent lust and passion is that actual needs are moderated demands of human to supply his health and in the range of wisdom orders and divine teachings. But indecent lust and passion, are unlimited and uncontrollable desires which harm human body

and spirit by opposing intellectual and religious teachings. Therefore, even though it creates false needs in the Islamic vision, but consumption out of passion is condemned in this sense, because such consumptions lead man against the direction of ultimate goal (closeness to God). Hence, the Prophet (pbuh) said: "The one who eats, wears and rides whatever he wishes, then God will not bless him, unless he leaves it and repent ..." (Harrani, 1398 AH, p. 37).

1.4. Needs Caused by Advertising

The impact of this element on the consumption and economy model of today is well known. Investors around the world through the advertising media, continuously attract the audience's mind to choose their goods and promote consumerism in different ways. From the economic view of Islam, this advertisement method which is in line with the profit and pleasure objectives of capitalists has no worth, because by creating false needs, drag human to consumerism, which is contrary to the supreme tendencies of Islam such as justice and altruism and noble values such as piety and frugality.

The men of God on the one hand by presenting a practical model that is based on religious values, promote Islamic consumption and through asceticism and simple life, reject any form of consumerism, and on the other hand, through adjustment and control of business advertisement any action of the Muslims that indicated consumerism was condemned. (Hosseini, 1980 p., P. 175).

1.5. Needs Arising from the credit Dignity

Some think that people with high social status, should act differently compared to ordinary people, and by benefiting from more facilities turn to a luxury and luxurious life. They justify such behavior with the issue of dignity and by assuming it as a necessity, believe that it is contrary to the dignity and prestige.

Generally religious teachings indicate that the dignity of people in benefiting from the facilities is considered in two ways; one of them is acceptable and reasonable and the other is unacceptable and unreasonable. The first form of dignity which affects the determination of the type and amount of consumption, is explained in this way:

In the Islamic system, values and abilities of individuals, determine their social status and responsibility and these positions accordingly determine the duties of people. It is natural that everyone requires facilities in performing their duties. Therefore, the dignity of each person which is his position and responsibility, poses some duties upon his shoulders which entitles him in accordance with his dignity to use necessary facilities to do his tasks properly. Accordingly, the dignity of each person, is associated with their actual needs and reasons that he use.

On the other hand, the use of some goods for the people with high social status, because of particular circumstances of time and place, cause some kind of shame and humiliation in their community. Here too, to keep one's personality, the degree of his consumption changes as much as it is necessary, as Imam Reza (AS), referring to this point, says: my poor lovers want me to sit on wad and wear harsh clothes, but our time, does not take it (Majlesi, 1403 AH, vol. 76, p 309).

Thus, observing dignity means taking advantage of the facilities that are appropriate to the time, to perform tasks and to maintain a type of dignity which creates a certain consumption pattern which has been confirmed in Islam.

The second case in which the impact of the dignity of individuals in consumption is unacceptable, is the respect for credit dignity, meaning that people because of their social status or affinity to a reputed person, try to consider themselves in need to use expensive goods, and justify it with the dignity issue, without actually needing it. Compliance with such dignity is neither sensible nor acceptable, because many verses and hadiths and lifestyles of infallible Imams believed that credit dignity that some individuals or groups considered special privileges for themselves is baseless. For example, many verses imply the necessity of the companionship of the prophets with the deprived believers and those who lack social status (see. Hood: 27 and 29; Kahf: 28; Shoara: 111-114) Although many of the society aristocratic converted to the prophet's religion provided that the prophets stay away from the poor, but they never changed their life and behavior to attract the rich ones. The story of the marriage of the Prophet (PBUH) the leader of the Islamic government, with Zeinab, the divorced wife of the freed slave of the Prophet, as well as the story of the marriage of Joyber, a boy without material facilities and social prestige with Zolfa a girl with a wealthy family according to the order of the Prophet (PBUH) are examples of invalidation of credit dignities (Koleyni, 1990, p, c. 5, pp. 339 - 343). The most important issue, is the simple life of Prophet (PBUH) and Ali (AS) during their ruling and even statement of Ali (as) on the necessity that rulers should have a simple life is a solid evidence of this claim. (Seyed Razi, 2010 letter No. 45).

Thus, social status, if it does not require a real need to use some facilities not only it rejects luxury but it creates additional responsibility on the necessary of asceticism and simple life. (Tabatabaei Yazdi, 1413 AH, Vol. 2, p. 206).

2. PRINCIPLE OF LIVELIHOOD ADJUSTMENT

One of the most important principles of Islam in consumption, is the management of economic affairs which is considered as livelihood adjustment. Livelihood adjustment in fact is proper planning and organizing economic issues so that the use of financial resources to meet the needs and to provide relative welfare is done more and better. It is clear that the lack of necessary measures in the allocation of income and consumption results in the waste of material assets and makes it difficult or impossible to achieve prosperity, especially in the case of limited income and resources. The importance of this issue in economic dimension and consequently in other aspects of life, is to the extent that in narratives it is mentioned as "half of the means to meet the needs of life" and a sign of faith and perfection. Imam Ali (AS) states that recognition and measurement, is half of the living.) (Harrani, 1398 AH, p. 105) he also states: the consistency of life depends on the good adjustment and its criteria is good management). (Amadi, No. 1987, p. 354). Religious teachings indicate that livelihood adjustment is at least based on two fundamental bases and revenue allocation should be managed and organized based on the two axes, which are:

2.1. Ratio of Revenues to Costs

The Qur'an says: "*Let him who has abundance spend out of his abundance and whoever has his means of subsistence straitened to him, let him spend out of that which Allah has given him; Allah does not lay on any soul a burden except to the extent to which He has granted it; Allah brings about ease after difficulty.*" (Talagh: 7)

Prophet (PBUH) said: truly the believers, have learned a good behavior from God: when God provides them with wealth and blessing, they also lose their pockets, and when God narrows his blessing they take it hard as well) (Koleyni, 1990 s, C 4, 287, Majlesi, 1403 BC, vol. 76, p 313).

2.2. Economic Conditions of Society and the Public

Some of the narrations indicate that in livelihood adjustment and life management, in addition to considering the amount of income and life costs of individual and family, the general economic conditions should be given attention as well, meaning that the poor economic conditions of society, should be based on the type and amount of consumer goods and way of income allocation of the individual, even if he is in suitable condition and the difficult economic situation, naturally don't affect him. Observance of this point in the narratives, is mentioned as "the good adjustment of livelihood". An example is the behavior of Imam Sadegh (AS) at the time of food shortages and high prices in Medina, he sold the stored food that was kept for the consumption of his family and then started shopping daily along with other people, and provided half barley and wheat for his family even though he had the ability to buy just wheat. He said: I want God to see me in this way that I have respected the adjustment of livelihood well) (Koleyni, 1990 , vol. 5, p. 166).

Therefore, storage of required food for several months, is a kind of livelihood adjustment and supplying to the market in difficult economic conditions (financial Movasat), is an example of good adjustment of livelihood. Thus, the livelihood adjustment and life economy policy should be based on these two economic axes. And other principles of consumption and preferences of individuals in choosing goods (in the framework of the criteria) should be put into considerations and it should be tried to avoid factors such as the prodigal or curmudgeon ones become a modeling criteria.

2.3. The Principle of Moderation

One of the important Islamic criteria in all aspects of life, including consumption is the principle of moderation. This principle which is emphasized by religious teachings is also confirmed by reason and nature, that's because the organization of individual and social affairs of human is due to the observance of this principle.

In addition, the importance of moderation in consumption, is because on the one hand human needs are various and due to the limitations, he cannot meet all of them to the highest amount. Therefore various needs must be moderately considered and addressed. On the other hand, most of the material facilities are limited and group extravagance in consumption will lead to the exclusion of others. On the other aspect, health and human endeavor and addressing other aspects of life, especially spiritual matters, needs a moderate consumption.

In religious teachings the principle of moderation expressed with interpretations such as "economy" (Mottaghi Hendi, in 1409 AH, Vol. 3, p. 53), "consistency" (Furghan: 67) and "middle" (Koleyni, 1990 Sat, vol. 6, p. 540) each has condemned polarized attitude toward economy.

The importance of moderation is to the extent that even spending money for the sake of God and charity should be done at the middle and away from extremes, " *And do not make your hand to be shackled to your neck nor stretch it forth to the utmost [limit] of its stretching forth, lest you should [afterwards] sit down blamed, stripped.* (Israa: 29).

Imam Hassan Askari (as) said: "generosity has a boundary so that more than that is wastefulness ... and moderation has a boundary, so that less than that is greediness." (Majlesi, 1403 AH, vol. 6, p. 407).

One of the main topics of discussion on moderation is that how and by what criteria, we can recognize the middle. Considering the verses and traditions of moderation in consumption there are at least two basic criteria to determine moderate consumption:

1: When the need of human to material resources and consumer goods, is not enough to meet the needs of human, then it would be an example of negligence and if it is beyond the needs then it will lead to dissipation that is a kind of exceeding the intermediate limitations. Therefore consuming as much as necessary so that it could provide health, vitality and efficiency of the individual will be moderate behavior. It is clear that the needs arising from dignity, is also acceptable in the right concept and it is not considered to be out of moderation. Imam Sadegh (AS) states on this criterion: "There's no dissipation in [consuming] what is good for the body, but dissipation is when the property is destroyed, and the body is harmed. "The narrator says: I said: What is the meaning of taking hard? He said:" Eating bread and salt, while you have the power to consume other than that. "I said: What is moderation? He said:" [occasionally eating], bread and meat and milk and vinegar and oil.) (Koleyni, 1990, Vol. 4, p. 53).

B: conditions of time: this criteria affects the determination of the mediate limitation on 2 aspects:

The first aspect: the economic conditions of the society and the livelihood adjustment of people, and justice in the distribution of resources demands that each person's share of consumer goods be determined according to the resources available in the community. Therefore, in a rich society the average of public consumption, would be higher than the poor and disadvantaged society. Several narrations imply on this issue, including the famous hadith of Sofyan Souri. When he saw the beautiful and more or less expensive clothes of Imam Sadegh (AS) he objected to Imam and, said: O son of the Messenger of Allah! The Prophet (PBUH), Ali (AS) and none of your fathers, didn't wear such clothing! Imam (AS) replied: "Messenger of Allah (PBUH) lived at a time when the living situation of people was very difficult, and he behaved according to the same conditions, but then the situations were improved to the people, so the righteous people are most deserved ones to [the use of] them). (Koleyni, 1990, vol. 6, p. 442).

The word of Imam Ali (AS) could also be a reference to this fact that states: "If I wanted, I could provide myself with pure honey and the kernel of wheat and woven silk, but my passion may not dominate me, and the greed can't make me choose delicious food while in the Hijaz or Al-Yamame there are people who cannot afford a loaf of bread or fully eat, how may I sleep with a full stomach while there are hungry people whose stomach has reached their back out of hunger, with burned Livers.) (Seyed Razi, 2010, letter 45).

The Second Aspect: the impact of time conditions on determining the moderation limits, is according to the legitimate customs of society. Every society, based on its dominant culture, has traditions and customs for consumption and that social requirements, makes everyone to observe them and even opposing with them will create a kind of hatred or humiliation and contempt in the eyes of the public. It is well known that whenever these customs are in line with law then compliance with them will be required. That is why wearing reputational clothes, which makes people outstanding is prohibited because they oppose the prevailing customs. (Koleyni, 1990, vol. 6, p. 444).

Following the path of evolution and ultimate goal depends on compliance with moderation in all fields of life, therefore, compliance with this principle in order to achieve perfection is necessary. (Motahari, 1994, pp. 41- 60) moderation in consumption is also an example of this principle that has many positive effects. Some of these effects include:

2.4. Economic Effects

According to religious teachings and based on wisdom and experience, moderation in consumption, has a great impact on the Regulation of economic affairs of the individual and society. Imam Ali (AS) says: moderation, raises low [property] (Amadi, 1987, P. 353) and Imam Sadegh (AS) says: I guarantee that no one becomes poor if they moderate.) (Koleyni, 1990, vol. 4, p. 53).

2.5. Health of Body and Soul

Moderation, especially in food consumption, guarantees the health of body and soul, because too much of it, is the cause of many diseases (Sadegh Abdolreza Ali, in 1411 AH, pp. 110- 115) and poses negative effects on the lives and psyche of human, negligence also cause malnutrition, fatigue and disease. Prophet (PBUH) says: "Avoid overeating for it brings inexorability and makes the body lazy in obedience of God and blocks the ears of people to hear advice" (Majlesi, 1403 AH, vol 10, p. 27).

Imam Ali (AS) says: whoever eat enough, his health increases and his thoughts become proper.) (Amadi 1987, p. 320).

2.6. Divine Popularity

Moderation in consumption pleases God, because the optimum use of his blessings on track to reach the ultimate goal and closeness to God, is only possible in the light of compliance with this principle. Imam Sadegh (AS) in the following of the verse: Truly Allah loves those who do good things (Baghareh 195) states: The purpose is moderation. (Koleyni, 1990, Vol. 4, p. 53)

2.7. Attention to Priorities

Attention to priorities in the allocation of income and consumption is essential to achieve proper consumption models, and preventing failures and violation of individual rights. Its necessity for people who have limited income, will manifest more. Setting priorities for the allocation of revenue is evaluated from two aspects:

First, in terms of type and amount of consumer goods and services, it is clear that there are different requirements in life, some of these needs are basic and essential needs of life, and some are placed at the next level. Some of consumptions are only to maintain or increase the welfare of life. Undoubtedly, as long as the basic needs of the individual and society are not met appropriately, welfare consumptions and luxury goods are not prioritized. Thus, according to the type and amount of need the priorities are determined.

Second, priority determination according to consumer groups and individuals: based on religious teachings, personal needs are prioritized under normal circumstances. After providing the basic needs, the needs of parents, children, wife, poor relatives and other poor people as well as participation in social services and charity are placed at later stages. Imam Reza (AS) says: A man brought two dinars to the Prophet (PBUH) and said: O Messenger of Allah! I want to spend these two dinars in the way of Allah. He said: Do you have father and mother? He said yes. The prophet said spend the money for them, which is better than spending it in the way of Allah. Later, the man brought another two dinars to spend for the sake of God, this time he ordered the man to spend it for his children... the third time he brought other two dinars and the Prophet (PBUH), ordered to use it for his wife, and the fourth time for his servant and the last time, he allowed him to spend his money in Allah's way and said that its consumption in the way of God, had the same virtue as other previous consumption. (Tousi, 1986 s, vol. 6, p. 171). In other narrations also it has been stipulated that if taking action for the sake of religious brothers imposes a loss more than its profit then it should not be done. Imam Sadegh (AS) says "Don't engage in a work, in which its loss for you is more than its profit to your brother" (Koleyni, 1990, Vol. 4, p. 32) thus, spending money on unnecessary needs of others is not confirmed if the person needs it more.

3. PRINCIPLE OF SIMPLE LIFE AND CONTENTMENT

One of the moral values dominating consumption, is the principle of simple life and contentment. Contentment means satisfaction with little amount (Ragheb Esfahani, 1406 AH, p. 658). From a psychological perspective, contentment, brings pleasure and satisfaction for the individual, so that despite being rich they can enjoy life with little consumption. Contentment along with wealth, is one of the factors that make life sweet (Majlesi, 1403 AH, vol. 1, p. 83), however, wealth without contentment will not be joyful. A consumerism society that is not content, can't meet the satisfaction of its citizens (Durning, 1987, pp. 23-31). That is why from the perspective of narrative teachings, the clean life of human, is a life that is blown with the spirit of contentment (Seyed Razi, 2010 The Hekmat 229).

Contentment, reduces corruption due to greed for wealth and prevents economic losses and applies surplus expenses in social-economic contributions. However, contentment is not incompatible with the principle of moderation, since contentment means to consume less in the range of moderation, and to avoid the occurrence of extremes. But here the question is whether the tough simple life of infallible Imams is out of the range of moderation or not? A glance at the life of the Prophet (PBUH) and Ali (AS), poses this question, but it must be said that in the first place, simple life of leaders, is necessary because it can relieve the suffering of the deprived and the poor (Seyed Razi, 2010, letter 45) on the other hand, the difficult economic conditions have been effective on the life of the Imams (AS). (Koleyni, 1990, vol. 6, p. 442).

3.1. Principle of Avoiding Aliens Modeling

One of the emphasized principles of religious teachings, is to avoid modeling foreigners in consumption, especially enemies of the Islamic community. Imam Sadegh (AS) said: "God said to one of his prophets to say to your people not to wear the clothes of God's enemies and not to eat their food, as well as not to appear like them otherwise they will be my enemy just like them.) (Tousi, 1986, vol. 6, p. 172). Modeling of aliens in the type and amount of consumer goods will harm the Muslim community from various aspects. From the economic aspect, this will further promote the consumption of foreign goods that results in the ignorance of domestic production and goods that in addition to removing the capital out of the country it will also harm the national production and economy. In terms of social and cultural aspects, it is considered a type of practical advertisement and promotion of alien culture and a threat to cultural and even religious originality in the community, especially that the modeling of consumption leads to modeling the behavior and ethics of aliens.

The Messenger of Allah (pbuh) referred to this point, and stated: shapes, [and consumption models] do not resemble each other, unless the moods get close to each other; and whoever makes himself look like a group, will be considered of them.) (Mottaghi Hendi, 1409 AH, vol. 4, p. 287).

4. PRINCIPLE OF SPENDING SURPLUS OF INCOME ON CHARITY

Giving the surplus of income in the way of Allah, is one of the Islamic values and principles governing the consumption. The result of many of the above principles provides the basis for charity. For example, compliance with intermediate range and avoiding extravagance, along with the spirit of contentment and simple life leads to thriftiness in consuming goods and services and provides the background for more participation in financial charity. In Islamic vision, charity which is a type of consumption, is called the redistribution of resources in favor of the poor as well. Prophet (PBUH) says: I was not raised to collect property, but I raised to spend it on charity.) (Tabarsi, 1412 AH, p. 183)

5. CONCLUSION

Moral and religious values and principles governing the consumption, have a decisive role in determining consumption models. However, the consumption models, depending on the time, place, people, economic and cultural specific conditions, and other variables are different, the general principles and limits of allocation of income and consumption, can determine its general framework. The Muslim community and individual, by creating social justice and relative welfare obtain the ideal objectives of Islam according to the aforementioned principles and by using them as criteria, and also through comparing their consumption patterns with those criteria, they can recognize and reform areas of deviation from the correct model.

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