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I'jāz of the Qur'ān for Using the Words Gold, Silver and Not Money

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Abstract

The production of knowledge on i'jāz in the economy is strongly influenced by the literature on scientific miracles of the Qur'ān. The interpretation of the verses of the Qur'ān about ma'āsh comes up against the binary logic aimed at constructing a scientific identity by summoning key concepts from mainstream economic thought. This article is based on philology as an art of reading well to shed light on the i'jāz of the Qur'ān through the use of the words gold and silver and not that of money. It is structured around a multidisciplinary approach and a qualitative analysis through the meanings about the literature on the secrets of eloquence and evidence of the inimitability of the Qur'ān. The results showed that the i'jāz in the use of the words gold and silver invites to live in the world of rizq, as an Umwelt or 風土 fūdo. This mode of existence provides resilience against voluntary servitude to the system of monetary creation ex nihilo by the interest loan granted by commercial banks. Such particular way is a thematic interpretation of the verses relating to the means to acquit the rights of the Creator and those of the creatures. It converges like Hénon attractor as a chaotic fractal set with research in history, anthropology and numismatics which does not use the word money.

Keywords: *Philology; Art of Reading Well; I'jāz; Gold; Silver; Money*

Introduction

Money is a complex and multidimensional phenomenon that has not received the attention it deserves from economists over the past centuries, particularly since classical economists reduced it to a pure instrument for facilitating exchange to avoid barter. Enough to make historians [1], anthropologists [2], and numismatists [3] smile, whose research shows that most human societies have resorted to means of paying rights perpetuating practices

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that are not fundamentally commercial at the outset but more broadly religious, political and social.

Neo-classical economists set out to establish a general equilibrium model, excluding money from their reasoning. They then tried to introduce it afterward, but only to check that their results had not been affected. We had to wait for Keynes to realize the importance of money in the economy, i.e. its non-neutrality. Despite this relative progress in research on the role of money in economic life, Galbraith's observation should be kept in mind: "*The study of money, above all other fields in economics, is one in which complexity is used to disguise truth or to evade truth*" [4].

In this regard, the using in the Qur'ān of the words gold, silver, and not money has only very rarely been addressed [5], although it is an *i'jāz* insofar as the words gold and silver carry deep meanings that are found nowhere else [6]. Such meanings cannot be found in the word money used to veil the facts and throw a curtain over them. Beyond the veil of money [7], it is admitted more generally that economics constitute a veil [8]. Hence the importance of studying its meaning because it produces systematic distortions of our perception of economics. After clarifying the research method, the discussion will present the *i'jāz* of the Qur'ān for using the words gold, silver and not money, before concluding to mention the main results and recommendations.

Method

The research data was obtained through a qualitative process of reading over a long period, through philology as the art of reading well, which was sourced from a wide range of different data resources. The word data designates what serves as a basis for reasoning, examination, or research [9].

Primary data includes *Qur'ān* and *Hadīth* Books (Ṣaḥīḥ al-Bukhārī and Ṣaḥīḥ Muslim) to collect data relating to the phenomenon of means to acquit rights. In this regard, The *Qur'ān* mentions the words *ḍahab* (gold), *fiḍah* (silver) (*Qur'ān*, 9: 34), *wariq* (silver coin) (*Qur'ān*, 18: 19), *taman* and *dinār* (*Qur'ān*, 3: 75), *darāhim* (*Qur'ān*, 12: 21), *biḍā'ah* (*Qur'ān*, 12: 63), i.e. coins minted in silver or the *darāhim*. In the *Hadīth* Books, the words mentioned are *ḍahab*, *fiḍah* [10], *wariq*, *dinār*, *dirham* [11]. Secondary data can be obtained from the study of documents on manuscripts of the *Qur'ān* [12] and the history of the Muslim world [13].

This study begins with a descriptive-philological reading of the primary-secondary data and written materials of previous studies on the subject. Then it proceeds to the analysis of the materials used as the main reference in the research, through a qualitative approach which explores the meanings

underlying the words used, considering that the meaning is master and the word servant [14].

The results of this study should provide a more in-depth overview of the scientific presuppositions of the use in the *Qur'ān* and the *Sunnah* of the words gold and silver for a more in-depth understanding of the issues of what we call today currency, to what it must be used and what is its role for responsible use which does not lead to disorder and chaos.

This article will contribute to the fields of Qur'anic studies relating to the foundations of economic life, the deep interpretation of the words gold and silver used in the revealed texts, and may constitute a reference for future researchers interested in further developing the study of foundations of money in the life of human collectives over a long period as means to acquit rights.

Originally, as a common good, means to acquit rights, as their name indicates, are a plural phenomenon, which leads to modes of existence based on the principle of subsidiarity, where decisions are made by those concerned to live in dignity using local resources. Today, through the mechanism of ex-nihilo creation, money is monopolized by private interests in the hands of a privileged few.

Result and Discussion

The importance of Philology as an art of reading well

The mainstream contemporary economic literature considers that the use of gold and silver as money reflect an era gone by. However, Ludovic Malot, who has spent twenty-five years researching the role of money, concludes in his recent book "*Monetary Suicide: The Only True and honest money is physical gold*" (2023) that metallic gold is certainly not a 'barbaric relic' but a powerful instrument and medium for protecting savings and the freedoms of contemporary societies [15].

To access such a deep level of reading, the researcher must free himself from the formal language according to which science is the art of inventing concepts [16]. A concept is a word that has only one meaning. Such practice of knowledge explains the success of commutativity in mathematics, which allows us to change the order of terms without changing the result. This means studying the relationships between things and not worrying about things as such. As Henri Poincaré said: "*Mathematicians do not study objects, but the relationships between objects*" [17].

The critique of commutative mathematics which opened the field to non-commutative mathematics [18] has given back its letters of nobility to philology which allows us to explore the hidden face of words starting from the question:

Where does it come from? [19]. Such an approach opens in turn the field to subject to test economic notions in particular the notion of money: Where do it come from? How did it reach us? Where will it take us? [20].

Gold and silver mentioned in the Qur'ān are not just words

The use of the words gold and silver in the *Qur'ān* is not insignificant. Allah says: ﴿*God taught Adam all the names*﴾ (*Qur'ān*, 2: 31), i.e. of everything created on Earth that He showed him. This means that Allah not only created things, but also gave them the best names so that creation bears witness to the Creator. Thus, while the words gold and silver bear witness to the Creator and bind to Him those who meditate on His creation, this is not the case with the word money in its current configuration, which binds to that which creates it; i.e. to a very large extent to the private commercial banks which create money *ex nihilo* through the mechanism of loans with interest by simple accounting entry on the computer [21].

Moreover, while divine words are lights for those who wish to be guided, the words of the sciences act as a screen to divert attention from the fundamental issues. This distinction, which involves an epistemological discernment that is very difficult to grasp, shows the importance of the themes of the veiled real, about which we can only hope to know what we are made to see [22], the themes of the magic curtain woven of legends that hangs before the world [23], and the themes of the observer and the observed, according to which the two aspects are closely linked and cannot be separated [24]. In any case, the story of Adam mentioned in the *Qur'ān* shows that few creatures can see things as they are. Some only see what they want to see, others what they are made to see.

On the other hand, if Nietzsche has exposed philosophy's claim to create concepts only in relation to problems it deems wrongly seen or wrongly posed [25], showing that philosophers tend to hear only those questions to which they are able to find an answer [26], the significance in using the words gold and silver in the *Qur'ān*, resides in the fact that God does not speak to persuade defending a particular interest, but to draw attention to the importance of words. As the verse shows: ﴿*Do not say: Rā'ina* [favour us] *but say: Unzurnā* [look at us]﴾ (*Qur'ān*, 2: 104).

Anyone who begins to pay attention to words will not see things in the same way. But he would still have to be able to bear all the consequences. Which is rarely the case because interest takes precedence over everything else, in market system ruling the world today. This reflects the performative aspect of language, which acts on the world and shapes it [27], and shows by the same the importance of al-Jurjānī's theory of *naẓm*.

The words gold and silver form a system of meanings

In his book *Asrār al-Balāghah* (The mysteries of eloquence) where the object of study is the superiority of the words of one person over those of another, al-Jurjānī (d. 1078) refers to the notion of *nazm* starting from Ibn Jinnī's conceptualization that the *ma'na* (meaning) is master and the *lafz* (word) is servant [28]. This development leads to the following process:

- The science of eloquence reveals the meanings that are in the *nafs* (self).
- The superiority of one eloquence over another lies in the clarification of the meanings that are in the self.
- From the moment it comes to the composition of the meanings, the isolated word has no importance.
- The superiority of one word over another does not concern the words but the meanings which are in the self.

This process leads us to consider gold and silver as words based on meanings belonging to a system that fundamentally refers to the world of *rizq*, which encompasses all forms of sustenance –tangible and intangible– provided by The Creator. And that leads to this question: Which world do we want to live in? The world of *rizq* or the world of money? The first connects us to the Creator, and the second to the system of money creation ex nihilo, which comes essentially from loans with interest granted by commercial banks.

Most economists have difficulty conceiving of such a system of meanings, including those who won the Nobel Prize in Economics. In their mind, the bank is merely an intermediary between depositors and borrowers, as economics textbooks stipulate. In reality, a bank is a company that has been granted the right to create money ex nihilo. This is the privilege once held by feudal lords, the right to mint money, in other words, to make coins themselves. The minority of economists who manage to conceive of such a system of meanings find it hard to apply it coherently in research. Talking about a subject is one thing, knowing it in depth is quite another. The art of good reading requires that harmony be established between the degrees of self of the text and the reader, everywhere and at any time. Hence the importance of reading classic works such as *al-Kāmil* (The Complete) by al-Mubarrad (d. 898) [29].

The words gold and silver allow us to connect what cannot be quantitatively

This type of classical writing trains us to read by sense and to link things that cannot be linked through sophisticated quantitative methods based on four dogmas: materialism, hazard, determinism and causality. Materialism is linked to ignorance of the information present in a vacuum. Hazard is linked to

ignorance of information outside space-time. Temporal determinism is linked to ignorance of information already present in the future. Strict causality (irreversibility) is linked to ignorance of information lost in interactions [30].

The literary text creates a situation of encounter between an object that offers a singular structure and a subject capable of taking hold of it, that is, capable of making it exist in its meaning. And when the encounter is also a communion between the author's self and that of the reader, reading then consists of very singular acts, acts of both creation and discovery, intentional acts that discover underlying values while at the same time enriching them; values that engage the meaning and truth of the work as much as those of our existence. Therefore, reading is a complex intentional situation that stands between creation and reception, between meaning and truth [31].

To say that money backed by gold, silver, or any other tangible raw material, belongs to a past that is now over, is to deprive oneself of raising the level of reading from the word to the meaning, from reception to creation, from consumption to cooperation through living interaction. In this respect, we need to distinguish between reading for entertainment, and scholarly reading that is strictly interested in historical or thematic data, and the 'art of reading well', which enables the self to cooperate with the text through lively interaction, listening to its prescriptions to encourage the visual or auditory concretization of harmonies and qualities of value.

Reading the verses of the Qur'an is a process of becoming, not a becoming-consumer of reading under the effect of liquid life, nor a becoming-knowledgeable of an academic field of knowledge, nor a process of becoming a reader who cooperates through living interaction. To read is to become, but it is not at all to become a reader. It is to become something else by striving to savor reading, where if the senses are left in their innate state they choose the words that suit them, as al-Taftāzānī (d. 1390) states in his book *al-Muṭawwal* (The Extended) [32].

The preliminary epistemological posture of respect for the verses that address gold and silver

We measure here to what extent the reader who seeks to become, but it is not at all becoming a reader, is called to cooperate through living interaction with the Qur'anic verses through his self and not his ego to capture the original meanings, beyond words strictly speaking. This epistemological posture leads him to approach the Qur'anic verses which address gold and silver, with a humility which pushes him to admit his prejudices and limits, with regard to acquired academic knowledge. Such a posture supposes, welcome, open-

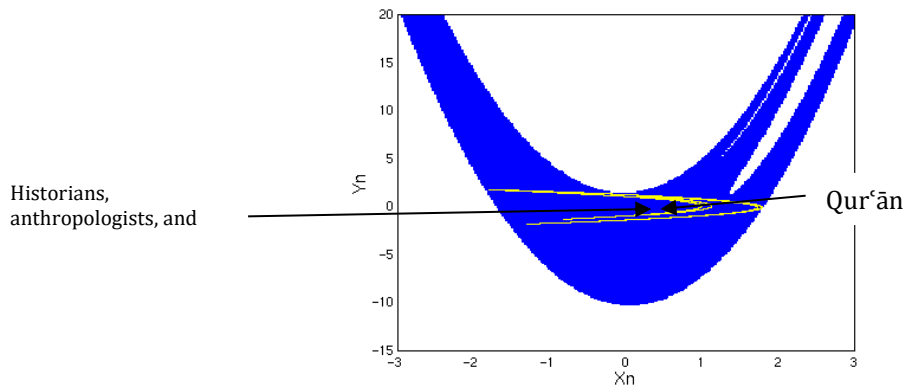
mindedness, attention, perspicacity, and a remobilization of consideration each time new, and adapted to the addressed Qur'anic verse.

From then on, we understand that *i'jāz* of the verses of the Quran which use the words gold and silver does not lie in the fact that it conveys a scientific truth mentioned in works of political economy or contemporary economics. The *i'jāz* resides above all in the fact that the vocabulary relating to *ma'āsh* links us to the world of *rizq* and strengthens our link to the Creator. It does not induce a cognitive dissonance which means that our actions do not correspond to the values we so often proclaim, so that what gives rise to them is not in this difference which claims to stand out from the system of money and capitalist accumulation. What drives most of our daily actions, on the contrary, "*is an exacerbated desire for convergence and resemblance*", as René Girard points out [33].

The *i'jāz* in the field of *ma'āsh*, in the noble sense of the term, should elevate us through a living reading of the meaning from the system of money and capitalist accumulation to that of *rizq* to fulfill the rights of the Creator and the rights of creatures. As a *qudsi hadīth* states: Allah says: '*We have created the māl [what is beneficial] to perform the ṣalāt and acquit the zakāt*' [34]. In his book '*Uddat al-Sābirīn wa Zakhīrat al-Shākīrīn* (The provisions of the patient and the ammunition of the grateful), Ibn Qayyim al-Jawziyah mentioned that the expression '*perform the ṣalāt*' refers to fulfilling the rights of the Creator and that the expression '*acquit the zakāt*' refers to fulfilling the rights of creatures [35].

Such an elevation of the self in the art of reading well invites us to use the expression '*means to fulfill the rights of the Creator and the rights of creatures*' instead of the word '*money*'. Words are not just signs. They govern us, betray us, hurt us, and comfort us. But they never leave us unmoved. This explains why historians, anthropologists and numismatists, aware of the pitfalls of words, take care to use different expressions in place of the word money [36]. Figure 1, illustrates the use of words other than money by *Qur'ān* and other fields of knowledge in social sciences and humanities.

Figure 1. Hénon attractor to illustrate the use of words other than money



Source: Author's Own, original graphic from [37]

The Hénon attractor as a modeling of a chaotic fractal set allows us to illustrate the fact of being able to link things through a reading through meaning. Such a level of deep reading is not possible through the quantitative methods and economic concepts on which much of the writing on *i'jaz* in the economy is based. Such an opportunity opens the possibility of using the notion of *topos* [38] in artificial intelligence, to explore the functioning of the meanings emanating from the self, in a more deep way than current artificial intelligence research, which focuses on simulating the structure of the human brain. However, the complex dynamics of human intelligence are not limited to the brain as it is currently conceptualized in neuroscience. The brain receives the data then transmits it to the heart which makes the data speak like a very sophisticated microprocessor [39].

Conclusion

Writings on *i'jaz* in economy in the Muslim world are strongly influenced by the literature on *al-i'jaz al-'ilmī* (scientific miracles) of the *Qur'ān*. The interpretation of the verses of the *Qur'ān* about *ma'āsh* comes up against the binary logic aimed at constructing a scientific identity by summoning main concepts from mainstream economic thought under the effect of mimetic desire which results in an exacerbated tendency of convergence and resemblance.

The results of this study showed that the *i'jāz* in the use of the words gold and silver invites you to live in the world of *rizq*, as an *umwelt* or 風土 *fūdo*. The aim is to progressively free ourselves from the matrix of money, which imposes a regulation of life by exchange, and to rebuild modes of existence based on repartition to fulfill the rights of Creators and the rights of creatures. Hence the importance of conceptualizing the notion of *ma'āsh* as a connection between the 'world we live from' and the 'world we live in'.

The interest of the variety of modes of existence based on repartition is to provide resilience against voluntary servitude to the system of monetary creation *ex nihilo* by the interest loan granted by commercial banks. This critical distance, which restores the nobility of gold and silver as the profound meaning that links humans and non-humans to The Creator, converges with research in history, anthropology and numismatics which does not use the word money.

As a recommendation for future research, it should be noted that such progress in art of reading well of the qur'anic verses using the words gold and silver invites to reconsider the approach which perceives the *waqf* of money as the most remarkable progress in *fiqh* of modern financial transactions. This bias in reading original data led to conceptualizing *waqf* as cumulative capital in favor of society and defining it as a capital appropriation for investment in financial market and donating a part of its benefit.

Author Contributions

Abderrazak Belabes: Conceptualization, Methodology, Writing – review & editing, Supervision, Project administration.

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Conflict of Interest

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