

**M. Yaqub Mirza, *Heavenly Returns: What the Abrahamic Faiths Teach Us About Financial and Spiritual Well-Being***

(Center For Islam in the Contemporary World, 2022)

ISBN: 978-1-955653-02-2

by Shafinah Rahim, *Senior Lecturer, Faculty of Economics and Business, University Malaysia Sarawak (UNIMAS). Email: barshafinah@unimas.my*

Heavenly Returns is an extraordinary product from the collaborative work of two co-authors of different faith sharing a similar understanding of the Abrahamic traditions in aligning our financial and spiritual lives. Together, Gary Moore a retired Christian financial manager and Yaqub Mirza, a Muslim investment manager attempt to demonstrate the similarities between the relevant contents of the Bible and the Quran despite the theological and cultural differences in Christianity and Islam.

Spanning over seven distinctive yet mutually inclusive subtitles, it begins with a brief introduction of their respective personal and professional backgrounds, followed by several thought-provoking questions for readers to ponder as they progress. Moore opens the first part subtitled Reflections, claiming that the present society is in a crisis of meaning, citing empirical evidence of rising suicides, various substance abuses and addiction rates, and widening wealth inequality amongst the world population as the adverse outcomes in the soul searching process despite the running theme in the scriptures being love for and amongst mankind. He highlights the divided mentality within evangelicalism, focused on material wealth to the exclusion of a holistic religious framework. Yaqub continues to build his case based on his upbringing, encountering Moore's book, Faithful Finances 101 and exchanging ideas relating to earning, savings, investments and giving. Both agree on the core principles of stewardship, co-creation and co-management of God's wealth, prioritizing giving back and philanthropy, and the importance of ethical earning and providing for the family, which underlines the spirit of the holy scriptures.

In part two, Moore begins the discussion of the subject matter of finance in the Bible with an ancient joke about Moses and Jesus, then a quote from A.C. Lewis (the author of the famous series, The Chronicles of Narnia) to show the encompassing nature of spiritual footing. To this effect, King Solomon's success in creating wealth followed by highlights from a chapter in the Old Testament is used to support calls for investing rather than saving, trading with people of different communities (foreigners), being patient with delayed returns, and spreading the luck in multiple places. Noting the absence of financial terms such

as diversification, opportunity risk, and speculation then, he shares investment planning tips acquired throughout his forty years of professional experience with Merrill Lynch before making a couple of concerning conclusions of the present Americans; the perpetual cycle between greed and fear and the disconnect of spiritual aspects in the education system which demands the Christians at least to revisit the Bible as do the Muslims in regards to the Quran in matters pertaining to all aspects of life, including financial wellbeing. Wealth is a reversible tool in the Bible he adds. Used responsibly, it is a blessing and or otherwise.

Yakub expresses the perspective of Islam (as one of the three religions that adopt the Abrahamic tradition) from his knowledge and practice in part three. Due to the prevailing lack of appreciation of Islam's input on financial matters, he commits to enhancing awareness towards considering Islam as a resource for compassionate coexistence with people of other belief systems. Concurring with his co-author on the indispensable role of money in one's life, and the need to strive for work-life balance, he explains some of the key salient features of Islam. Amongst them are custodianship of God's wealth, family value system, work as worship, spending priorities, partnerships in business, prohibition of debt and *riba*, being of service to others, philanthropy and practising integrity.

Both authors contribute to the following part on Wealth and the Abundant Life. They speak in unison about prosperity being a gift from God, although society, in general, treats money as an object of life and subsequently an assurance of happiness, which is evidently far from the truth. Another point agreed upon as a common misperception is that living a faith-oriented life means denouncing worldly pleasures. Neither the Bible nor the Quran indicates extreme choices, rather the parables reveal that prophets themselves modelled moderation in their lifestyle choices and decisions. The traditions of Prophet Muhammad are replete with examples of taking the middle way in dealing with materialistic affairs. Whereas the Law of Moses required wealth owners to be mindful of the repercussions of their actions. In regards to planning one's future, Moore underlines the need for individuals to identify and develop their God-given abilities, keeping in mind spiritual priorities. Yakub on the other hand briefly describes the more structured nature of consumption ethics in Islam. He cites examples of obligatory and voluntary spending in the Quran before concurring on the prerequisite of prudent financial management in the long-term expansive view.

Financial strategies based on faith are jointly covered in the subsequent part. Starting with the present-day well-defined division between the owners of wealth and management compared to the owner cum operator type economic activities (mainly agriculture) during the times of the prophets, it implies the shift in decision-making power that has become a norm in the investment world now. The

increasing level of uncertainty and rate of technological advance poses a threat of oversight of basic money management principles, often giving way to greed, fear and panic to outweigh reliance on the true owner of everything. Parables providing support for the appreciation of market interconnectedness, application of diversification, and mindfulness towards social responsibility help reflect not only the history but also the relevance of these key guiding principles to keeping financial goals aligned with faith. Evidence from the Books of Christianity and Islam points towards perceiving the role of financial affairs as a means to seeking and achieving higher wisdom. In the process, values such as steadfastness, patience, trust, and gratefulness account for differences in investment accounts. Ultimately profits include spiritual enhancement in the form of closeness to God and improved relationships between and amongst the stakeholders in general.

Part six continues to offer tested and proven investment ideas that may well be underestimated by many. While both belief systems offer a somewhat different approach to wealth sharing, in theory, both promote the act of giving as part of the reason for making money. It is refreshing to notice the similarity in their comprehension of how intention relates to charity which then can translate to goodwill in business. The discussion shifts to the specifics of *Zakah* (a pillar of the Islamic faith) and the urgency for places of worship to incorporate topics of conscientious financial habits in their regular sermons. Emphasis is also given to the danger of misplaced pride amongst donors, tensions from blurred property ownership rights and considerations of soft or goodly loans (cost and collateral free) to help the underprivileged community. Effectively, redistribution of wealth is key to sustaining successful financial management, as a smooth flow of income is crucial in ensuring the free circulation of earnings-generating assets to achieve respective market equilibriums.

The final part subtitled debates, returns to the original motivation of this book. The authors reiterate the purpose of their collaboration before moving on sub-issues of interest vs *riba*, the dissuasion of getting into debt, navigating differences of opinions about ethical finance, finding a compromise, the choice between freedom and security in relation to our connection with God, and the concept of blessings in play according to the Bible and Quran. Moore summarizes by presenting an admission by Bob Roberts, a Southern Baptist pastor with years of experience working alongside Muslims in humanitarian projects in Afghanistan, to draw the following conclusions. Evidently, teaming up with Muslims when dealing with worldly issues is in line with the teachings of Jesus. According to Robert, the Bible commands us to love one another and to live in peace as a society, there is a need to get to know others better. He adds the fact of the indisputable similarity of moral values and social concerns between Christianity and Islam to the mix and maintains the possibility for followers of Abrahamic

traditions to learn a great deal from working with Muslims in promoting religious freedom by building bridges between the two faith systems.