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AH/18th CE century with special
reference to Shah Wali-Allah al-Dihlawi**

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**Islamic economic thinking
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FOREWORD

The Islamic Economics Research Center has great pleasure in presenting *Islamic Economic Thinking in the 12th AH (corresponding 18th CE) Century with Special Reference to Shah Wali-Allah al-Dihlawi*. The author, Professor Abdul Azim Islahi, is a well-known specialist in the history of Islamic economic thought. In this respect, we have already published his following works: *Contributions of Muslim Scholars to Economic Thought and Analysis up to the 15th Century*; *Muslim Economic Thinking and Institutions in the 16th Century*, and *A Study on Muslim Economic Thinking in the 17th Century*. The present work and the previous series have filled, to an extent, the gap currently existing in the study of the history of Islamic economic thought.

In this study, Dr. Islahi has explored the economic ideas of Shehu Uthman dan Fodio of West Africa, a region generally neglected by researchers. He has also investigated the economic ideas of Shaykh Muhammad b. Abd al-Wahhab, who is commonly known as a religious renovator. Perhaps it would be a revelation for many to know that his economic ideas too had a role in his reformative endeavours. Dr. Islahi has especially highlighted the economic thought of Shah Wali-Allah al-Dihlawi, who was far ahead of his time in some of his economic ideas. It is hoped that the present work will instigate and motivate further research in this area.

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PREFACE

The present study explores the state of Muslim economic thinking in the 12th century *Hijrah* (corresponding to the 18th century of the Christian era). During this period decaying forces in the great Muslim civilization speeded up and Western colonization of Muslim lands began. At the same time, some sort of awakening, soul-searching and efforts at renovation by Islamic thinkers was also initiated. Yet, to date, the state of Muslim economic thinking during this century has remained unexplored. To fill this lacuinae, three dynamic and revolutionary personalities of the period, namely, Muhammad b. Abd al-Wahhab, Uthman dan Fodio and Shah Wali-Allah al-Dihlawi, have been selected for study. At the outset, an overview of the Muslim history of the period has been presented so as to set a proper perspective for the study. In particular, the study takes note of the religious, socio-political and intellectual renovating efforts of these three scholars. Each is discussed under the headings: Times and environment, Life and work, Economic ideas, and Impact. These scholars were born into three different regions of the Muslim world and brought about a revolution in thinking and action. While investigating the economic ideas of Muslim scholars of 12th/18th century the focus has been on the economic thought of Shah Wali-Allah al-Dihlawi; this is because he had considerably more to offer in this area. The study concludes with an evaluation and comparison of his economic ideas and those of his predecessors and contemporaries.

Although providing only a sketch of the state of economic thinking in the 12th/18th century, we hope that this study will fill a gap, to some extent, in the literature on the history of Islamic economic thought. There is, however, still a need for more thorough research on each personality studied in this work.

In preparing the present study, I have benefited from the valuable suggestions of Prof. Muhammad Nejatullah Siddiqi, Prof. Ishtiaq Ahmad Zilli and Prof. Zafarul Islam of Aligarh Muslim University. I am also thankful to Mr. Kabir Ahmad Khan, Librarian, Institute of Islamic

Studies, Aligarh Muslim University, who gave me free access to benefit from the rich collection of works by and on Shah Wali-Allah al-Dihlawi in the Shah Wali-Allah Dihlawi Research Cell of the Institute.

I would also like to express my deep gratitude to the King Abdulaziz University, for the generous funding of this project. The help and support extended by the Deanship of Scientific Research is also gratefully acknowledged. I am grateful to our Director, Dr. Abdullah Qurban Turkistani, and his two Deputy Directors, Dr. Ibrahim Abuloula and Dr. Muhammad al-Ghamdi, for being such constant sources of encouragement in this endeavour.

I am further extremely thankful to the two anonymous referees of this project report. Finally, I would like to acknowledge the secretarial assistance I received from Mr. Syed Anwer Mahmood throughout the preparation of this project. *Wa akhuru dawana ani'l-hamdu li'-Allah Rabbi'l-amin.*

Abdul Azim Islahi

27th Rajab, 1431 H

9th July, 2010 C E

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CHAPTER ONE

An Overview of the Muslim Situation in the 18th Century

Beginning in 1933, when the first article introducing the economic thought of Muslim scholars was written (Salih, 1933), a vast corpus of literature has since appeared on the subject. Works on the economic thought of Muslim scholars is available right from the 7th century to the 15th century CE. This literature has successfully refuted “the Great Gap” thesis from the 7th to 12th centuries as propounded by Joseph Schumpeter (1997) in his encyclopedic work *History of Economic Analysis*. One can verify this sifting through the works of Siddiqi (1980a, 1982), Zaim (1980), Mirakhor (1987), Sadeq and Ghazali (1992), Ahmad (2001), Dunya (1998) and Islahi (2005). However, all these have concentrated their efforts on the period up to the 9th/15th century – the age of Ibn Khaldun (d. 808/1406) and Maqrizi (d.845/1442). At most, some have added a few names from recent history. Nonetheless, the middle period of the 16th, 17th and mostly the 18th centuries has remained unexplored.

With the support of the Deanship of Scientific Research, King Abdulaziz University, we studied for the first time *Muslim Economic Thinking and Institutions in the 10th/16th century* (Islahi, 2009). Again, with its support, another study on *Muslim Economic Thinking in the 11th/17th century* has been completed (Islahi, 2008a). These researches have shown that even after the heyday of Islam, thinking by Muslim scholars on socio-economic problems did not cease. The present study is a continuation of our previous two researches on Muslim economic thinking. In this work, we have endeavoured to explore the state of Muslim economic thinking in the 12th AH/18th CE century and which

presents slightly different features to the previous two centuries. During this period, for example, decaying forces in the great Muslim civilization speeded up and Western colonization of Muslim lands began. At the same time, some sort of awakening, soul-searching and efforts at renovation by Islamic thinkers was also initiated. Thus, to provide a proper perspective, a general overview of the history of the period will first be presented here. The major aspects of awakening and their various manifestations will also be examined. To undertake this investigation into the state of Muslim economic thinking we have selected three dynamic and revolutionary personalities of the period; namely, Muhammad b. Abd al-Wahhab, henceforth on most occasions referred to as 'Ibn Abd al-Wahhab', Uthman dan Fodio, henceforth mostly called, in brief, 'dan Fodio', and Shah Wali-Allah al-Dihlawi. They were born into three different regions of the Muslim world and brought about a revolution in thinking and action. We shall, therefore, discuss their times and environments, their lives and works, economic ideas and impacts. While mostly examining the economic ideas of Muslim scholars of this 12th/18th century, the focus will be the economic thought of al-Dihlawi as he had considerably more to offer in this area.

1.1 The World in the 12th AH/18th CE Century

The world in the 12th/18th century, like many previous centuries, was full of important events. It saw war and peace,¹ decay and the fall of empires and the rise of new states.² It was the century of American independence³ and the French Revolution.⁴ Scientific inventions marked the Industrial Revolution.⁵ Furthermore, the frequent occurrence of epidemics and famines wiped out a substantial part of many populations.⁶ In many countries, slavery was abolished.⁷ The same century also produced eminent philosophers, scientists and thinkers.⁸ In the field of economics, mercantilism was replaced by physiocracy at the hand of François Quesnay⁹ (1694-1774), which, in turn, was dethroned by Adam Smith (1723-1790), the Scottish economist and philosopher and the founder of the modern science of economics.

Colonization of Muslim countries by Westerns powers also began during this century. Russia occupied Crimea Khanate, Bonaparte invaded Egypt, and the West continued its occupation of Indonesia. However, the

period also marked the beginning of modernization, intellectual awakening, and religious revival after a long time of stagnation and blind imitation. According to Hodgson (1974, p. 159), 'by the end of the eighteenth century, the number of earnest reform movements being launched surely exceeded the average'. He enumerates upon the chiliastic Shi'is in the Safawid realm, the revivers of Sirhindi's Shari'ah-minded Sufism in India and many memorialists in the Ottoman Empire. In addition, revivalist movements were also started in the Arabian Peninsula by Ibn Abd al-Wahhab and in West Africa by Uthman dan Fodio. The following, then is a somewhat detailed picture of the Muslim situation during the 18th century.

1.2 Important Muslim Regions

Based on regions of mass Muslim population and their governments in the 18th century, the following five broad categories of importance can be delineated: a) Ottomans and the Arab Peninsula; b) Safawids and Afghans; c) Indian Mughals and emerging sultanates; d) North African States and Bilad al-Sudan; e) Khanates in Central Asia, and f) Muslim states in Far East Asia.

Ottomans and the Arab Peninsula. The decadence which started in the previous century became more visible in the 18th century. During this period, the Ottomans were exploited by European powers. Although conquests and defeats continued during this time, as a whole the Ottoman territories contracted. After the end of the great struggle against Russia and Austria in 1739, the Ottomans entered upon a long period of peace on their western frontier. This ended in 1768 when the Ottomans went to war against Russia. Finally, peace was arranged at Kuchuk Kainarja in July 1774.

Between 1739 and 1798, the empire enjoyed peaceful relations with major European governments, which, in turn, benefited it in consolidating its position and allowing attention to be paid to learning about European war techniques.

During this period, the Ottomans' hold on Arab regions was loosened. In 1798, Bonaparte occupied Egypt without any significant resistance. Although he was forced to withdraw as a result of British intervention, the impact on Muslim society and culture was nonetheless

far reaching. During this period, the Ottomans were also engaged in military confrontation with the Persian ruler Karim Khan Zand, in which the latter occupied parts of the Ottoman territory of Iraq. Hijaz, however, remained under the protection of the Ottomans throughout these years. Yemen already had independent rule. Omar and the Saidu dynasty ruled Oman, (Muhibbul-Hasan, 1968, p. 16.) and Banu Khalid ruled al-Ahsa¹⁰ (*ibid.* p. 17). In 1795, al-Khalidi rule was put to an end by Al Saud (*ibid.* p. 17). In the *Waqat'i-i Manazil-i Rum*, an 18th century diary of an ambassador, we find the 'picture of the corruption and inefficiency of the Ottoman government of Basrah, the insecurity of roads in Iraq and of the rebellion of Shaikh Suwaini in the Basrah area and of Sulaiman al-Shawi in the neighborhood of Baghdad', (*ibid.* p. 3).

Safawids and Afghans. In the Safawid regime of the 18th century, political disorder and economic depression were severe; in essence, they suffered a dispersal of power. In 1722, the Afghans occupied Isfahan and put an end to the Safawid regime. They could not, however, establish a dynasty there. Nadir Khan (d. 1747) reorganized the Safawid forces and expelled the Afghans and, in 1736, he proclaimed himself as the King of Persia, founding the Afsharid dynasty. He invaded India in 1739 and ransacked Delhi, ruining the city. He also occupied Oman which was fast becoming the centre of the reviving Arab mercantile power in the Indian Ocean (Hodgson, 1974, p. 153).

Although brought up a Shi'i, Nadir had no full attachment to any one sect. It is said that he tried to reconcile Shi'ahs and Sunnis but failed in such a mission. Indeed, he faced almost continuous rebellions towards the end of his reign, which only multiplied his atrocities by way of response. When at last he was killed, his family held power for only a matter of months (*ibid.* p. 154). After him, Karim Khan Zand, an Iranian general, reinstalled a Safawid survivor as king and unsuccessfully tried to restore the Safawid dynasty. In 1753, he proclaimed himself as King of Iran and ruled till 1779. His descendants were then set aside by the Qajar tribe and a new dynasty was established to rule up to 1925; all in all, an uneventful rule. Thus, in the 18th century, Iran was ruled by four dynasties – a sign of power struggle that left little scope for healthy construction and socio-economic development.

Mughals and the Emerging Indian Sultanates. The last great Mughal emperor, Awrangzeb Alamgir, died in 1707 after 50 years of rule,

leaving behind, in terms of area, the largest empire in the whole of Indian history. Adversary forces quickly rose up from each corner as if they had been waiting for the emperor's departure. Although the Mughal dynasty survived for another one and half centuries, it was all to no avail. One weak puppet ruler followed another. In the previous century, only three rulers had been in power. The 18th century saw about a dozen of them,¹¹ a clear sign of destabilization and anarchism. India was also attacked by the Iranian King Nadir Shah (d. 1747) in 1739 and the capital Delhi was looted and plundered for several days. Ahmad Shah Abdali attacked India several times. His last assault came in 1761 when he defeated the ambitious Marathas – a regional force approaching Delhi so as to take over Delhi's rule. But the Mughal ruler had no courage and guts to stabilize his forces and restore Mughal power and prestige.

Finding the Mughal ruler weak and unable to control the empire, many ambitious governors and commanders declared their own rules in their own states – Najib al-Dawlah in Ruhilkhand, Sa'adat Khan in Oudh, Murshid Quli Khan in Bengal, Nizam al-Mulk Asaf Jah in Hyderabad Deccan and Haydar Ali in Mysore. The Sikhs also saw in the troubles of the empire a chance to establish their own dominion, at least in the Punjab. The Marathas, who were active in southern India since Awrangzeb's time, advanced toward Delhi to establish their hegemony over the central region. The English East India Company also expanded its political, economic, and military powers, so much so that the survival of new emerging states depended on its support and sympathy. The Company was well-equipped with the latest European warfare techniques and most effective modern weaponry. Nawwab Siraj al-Dawlah challenged the Company but his 120,000 Bengali army was defeated by 3,000 English forces in 1757. The treachery of Mir Ja'far – a confidant of the Nawwab – also played a crucial role in this defeat at Plassey. Thereafter, English influence increased at a pace.

Another able and enlightened ruler who challenged the increasing power of the East India Company was Tipu Sultan of Mysore Kingdom. He refused to compromise with English forces and fought a daring war, in 1799; the same story of Siraj al-Dawlah was repeated here too. Tipu was killed while fighting bravely in the midst of his troops. The British forces surrounded his capital Srirangapatnam and tried to persuade him to surrender. He rejected this offer contemptuously and fiercely fought on saying that: 'One day's life of a lion is preferable to a hundred years'

existence as a jackal.’¹² Tipu Sultan’s martyrdom in 1799 removed a huge obstacle in the way of the English East India Company, enabling it to extend its influence and occupation of southern India.

North African States and Bilad al-Sudan.¹³ For some time the Ottomans maintained their three regencies of North Africa – Algeria, Tunis and Tripoli. The Moroccans generally kept their kingdom independent. As against North Africa, South and West Africa did not attract the attention of the Ottomans nor for that matter did their North African suzerainties. There are reports of trade relations and scholarly exchanges between the two parts but there was an absence of political contacts. This part of the African continent occupied great importance during the 18th and subsequent centuries. Muslim leaders of Hausaland,¹⁴ especially played a significant role in Western Sudan. Indeed, the great African Muslim leader Shehu Uthman dan Fodio carried his reviving campaign into Hausaland, thereby influencing the whole region.

In Bilad al-Sudan or Sudanic lands, as the region was generally called, a Western presence was not a serious factor during the 18th century. In the Niger Sudan Muslims were on the defensive against a revival of pagan power: ‘But it was a time of patient scholarship, intent on spelling out for the ruler and the city population what was meant by justice and proper living, in the Islamic sense, in a Sudanic condition. The most prominent scholar of the time was writing long-cherished studies in which he taught not only the details of the law, but the broader principles of fair dealing in commerce, in government, and in courts of justice’ (Hodgson, 1974, p. 158).

Khanates in Central Asia. Central Asia had many small Muslim states which were ruled by Mongol Khanates. During the 18th century, these faced advancing Russian forces, who, in 1783, annexed the Crimea. According to Lewis (1982, p. 51): ‘This was the first cession of old Muslim territory inhabited by Muslim people’. Imam Shaykh Mansur, a Chechen warrior and Muslim mystic, led a coalition of Muslim Caucasian tribes from throughout the Caucasus in a holy war against the Russian invaders during 1785-1791.

In the previous centuries there had been many wars between the Uzbeks and Iran, but during the 18th century they kept themselves away from Iranian affairs. The Khanates of Khivah, Bukhara and Khoqand were all independent Muslim powers, but their economic and military

strengths were much reduced during this time. Around the mid-eighteenth century, the Chinese Empire occupied the Muslim state of Kashgharia in the upper Tarim basin. Thus, the northern Khanates were divided between the Russian and Chinese Empires. This occupation expanded in the century that followed, although not without resistance.

Muslim States in Far East Asia. The Dutch ruled Malacca from 1641 to 1824 (with a brief period of British rule during the Napoleonic Wars) but they were not interested in developing it as a trading centre, placing greater importance on Batavia (Jakarta). Indonesia was a colony of the Netherlands, from the 17th century until the end of World War II. Shaykh Yusuf, a Madinah trained 18th century scholar, led a holy war against the Dutch in Indonesia and was later exiled to South Africa (Voll, 1975, p. 39).

1.3 The Economic Front

Muslim states faced difficult times during the period under study, not only in the political arena but in the economic field as well. Capitulation granted to European traders in Muslim lands put the local population at a competitive disadvantage and soon removed almost the whole of the trading class from Ottoman to privileged foreign jurisdiction. Thus, the loss of power to effectively regulate or to tax the increasing commerce was disastrous. 'By the later eighteenth century, the balance of trade had changed decisively in favor of European and against the Islamic lands of the Middle East and North Africa' (Lewis, 1982, p. 195). During the 18th century, the economic weakness of Muslim governments as contrasted with Europe became so overwhelming that it paved the way for the latter to dominate the former politically and militarily in the century that followed (*ibid* p. 196). In essence, Dutch and British powers, who had replaced the Portuguese in eastern trade, became stronger and stronger.

Commenting on this economic condition, Lewis (1982, p. 199) says: 'Despite some occasional successes, the eighteenth century was on a whole a bad time for the Islamic states and the awareness of Muslims of their changed position is indicated in a number of ways'. Some of the factors that brought about this change include the increasing cost of armaments and war, the adverse effects of rising prices on trade and the

general economic condition, technological backwardness and lack of progress in agriculture, industry and transport within Muslim countries.

An 18th century diary shows that, in Iraq, ‘the Jewish community was commercially very prosperous, and one of its members named Abdullah was not only a rich merchant, but exercised considerable political influence in Basra’ (Muhibbul-Hasan, 1968, p. 3).

Tipu Sultan tried to develop a kind of mercantilism. He placed a number of restrictions on European traders while encouraging the indigenous Arab and Indian traders (*ibid.* pp. 13-15). The embassy sent by him to the Ottoman sultan throws light on ‘Tipu’s commercial ambition in the Persian Gulf and on certain aspects of his administration. It also describes the position of the Indian merchants in the Persian Gulf and the part they played in its economic life. It further throws light that, in spite of the efforts of Haidar Ali and Tipu Sultan to build a mercantile marine and a navy, the Mysorians were still lagging far behind the Europeans in the technique of shipbuilding and the art of navigation’ (*ibid.* p. 2). Hodgson (1974, p. 137) observes: ‘What was decisive in Muslim lands at this time was especially one feature: The West’s tremendous expansion of commercial power’. Tipu Sultan of Mysore Kingdom well realized this but was unsuccessful in his efforts to check it.

1.4 Awakening among the Ottomans

During the 18th century, the Ottomans realized that they had been left far behind in terms of science and technology and military warfare. This led them to modernize their military forces and set up institutions on European styles. Attempts at reform in the 18th century were first initiated by Ibrahim Pasha, the Grand Vizier to Sultan Ahmad III (1703-1730), who realized the European advances in science and technology and felt that the West had something to teach the Ottomans. ‘In 1720, he sent Mehmed Chelebi to France and asked him to visit fortresses and factories and report practical measures for the Ottoman army’ (Armajani, 1970, p. 232). A printing press was also established by virtue of his efforts.

Military Modernization Efforts of Ottoman Sultans. In 1734, Ahmad, originally a Frenchman who embraced Islam, was assigned to establish a school of military engineering. Another modernizing step was taken in

1773 when a school of naval engineering was opened. French and other European military instructors were hired to train Turkish officers in the new art of warfare (Lewis, 1982, pp. 49-50).

The Treaty of Kuchuk Kainarja, concluded in 1774, in which the Ottomans lost the Crimea, shook the Ottomans out of their complacency. They realized that if the empire were to continue to exist, it had to overhaul its military apparatus. Sultan Salim III (1761-1808) undertook the necessary reforms. In 1792-93, he promulgated 'a series of regulations designed to restructure the state's administration and military organization'. His far-reaching programme was known as the New Order (Itzkowitz, 1980, p. 109). An Institute of Language Instruction was opened where some European languages were taught to foreign service officials. Permanent diplomatic missions were opened in the main capitals of Europe and ambassadors were appointed. As a result Sultan Salim III's regime stands midway between an old traditional empire and a newly emerging entity (*ibid*). The French Revolution also affected Muslim thinking. Perhaps this was the first movement of ideas in Europe to break through the barrier that separated the two worlds of the Christian West and Muslim East.

Intellectual Initiatives. This manifestation of an intellectual and scientific awakening among the Ottomans could be discerned from the early 18th century. Lewis (1982, p. 230) reports that, in 1704, Umar Shifa'i authored a tract on the application of chemistry for medical purposes. Shifa'i presents it as a translation from Paracelsus. Another book on medical treatment was translated by Nuh bin Abd al-Mannan about the same period. A third physician, Sha'ban Shifa'i, wrote a book on conception and birth, antenatal and postnatal care.

Ottoman ambassadors who had been appointed to several foreign missions described, on their return, the scientific and technological progress of European countries (for excerpts refer to Lewis 1982, pp. 196-99, 231). Mehmed Said Efendi who was deputed to France in 1721, was instructed to visit fortresses and factories and make a thorough study of the means of civilization and education and report on those that could be applied in Turkey¹⁵ (Lewis, 1982, p. 240).

The Turkish printing press¹⁶ was for the first time introduced in Istanbul in 1727 by Ibrahim Mutafarriqah (d. 1745), a German Christian who had embraced Islam. He laboured for about eight years to achieve

this goal. During this time, he published four maps. In 1726, he authored a treatise on 'print media' and its usefulness, so as to convince people to welcome this innovation. He obtained a *fatwa* from the grand mufti and a *farman* (royal decree) from Sultan Ahmad III in its favour, which was granted on condition that he would not publish religious works on *fiqh*, *hadith*, *tafsir* and *kalam* (dialectic theology). He published his memorandum in 1731. The book is divided into three sections. The first looks at the importance of a well-ordered system of government. He mentions some good systems existing in Europe. In the second section, he discusses the importance of knowledge of geography. In the third, he reviews the military condition of France and its supremacy in war craft. Indeed, so impressed was he with the French system, that he advised the Ottomans to imitate it (Lewis, 1982, p. 49). Ibrahim published seventeen books up to 1743 after which he fell sick and died two years later, in 1745 (Ihsanoglu, 1999, 2: pp. 81-82). Printing stopped after his death only to be restarted 50 years later in 1795.

It may be noted that in the Ottoman territory, the first newspaper was published in the 1790s, in French, and under French auspices (Lewis, 1982, p. 304). Bonaparte, who invaded Egypt and took control over it for a while, introduced an Arabic and French printing press in Cairo, in 1798 (*ibid.* p. 304). Perhaps the first Arabic newspaper, '*al-Tanbih*' was launched in 1800, but was of short lived duration (*ibid.*).

The innovation of the printing press, however, did play a revolutionary role in Turko-Arab society as it represented the success of new ideas over the closed traditional mind. It prepared the Muslims to be ready to face and exchange new ideas. It also opened the door to the translation of Arabic, Turkish and Persian works into European languages and vice versa.

In the opinion of Ihsanoglu (1999, 2: 496), the Ottomans did not close their eyes from whatever developments were taking place in Europe in the fields of science, technology, invention, medicine, geography *etc.* However, they did not borrow or copy everything. Their stand was rather eclectic, picking and choosing what to emulate. Thus, they borrowed their knowledge of medicine, geography, astronomy, war technology, *etc.* but refused to acquire European art and culture. Ihsanoglu presents various examples of the Ottoman's adoption of Western science and technology at this time.

During the 12th/18th century, 94 books were written in mathematics, out of which 81 were in Arabic and 13 in the Turkish language. Ihsanoglu (1999, 2: pp. 665-68) gives some detailed accounts of a few important works on the subject of mathematics. He also noted some valuable works in astronomy, modern medicine, surgery, and geography, which were originally written or translated from European languages to Turkish and Arabic languages during the 18th century (*ibid.* pp. 668-678). Perhaps up to the end of 18th century at least, attention was not paid to the progress Europe had made in other sciences such as political economy, *etc.*¹⁷

What the Ottomans lacked. From the foregoing account, it is clear that whatever awakening was found among the Ottomans was mainly among the ruling class. In many cases, they faced opposition from ignorant janissaries and officials towards these selected Western sciences. As far as the *ulama* and commoners are concerned, they were still strictly attached to their traditional patterns.¹⁸ While Ottoman scholars were the first to pay attention to modern sciences, their *ulama* were still far away from the intellectual awakening that was taking place in other parts of the Muslim world; rather, they opposed it.

1.5 Conditions in other Parts of the Muslim World

In Iran, the Safawid Kingdom was brought to an end by Nadir Shah, in 1722. Nadir Shah himself was assassinated in 1747. Yet this did not finish the glory of Iran. It remained a power to be reckoned within west Asia up to the end of the Zand dynasty in 1794. Iranian rulers, however, did not take any notice of developments and advancements being made in Europe. Armajani (1970, p.220) wonders how, when Europe was in the throes of the Industrial Revolution, imperial expansion, ideological change, and intellectual advancement, Iran was still ruled by monarchs who were almost entirely oblivious to these developments. In his opinion, and from a literary and intellectual point of view, the Safawid period was a relatively sterile one. Since 1500, Iran had only produced two philosophers of some note: Molla Sadra of Shiraz (d. 1641) and Molla Hadi of Sabzavar (*ibid.* p. 185).

As far as India is concerned, European forces started reaching there from the 15th century onwards – first the Portuguese, then the Dutch and

thereafter the French and British. Their power and authority increased with time. But no record is available that suggests Indian rulers ever tried, at least up to the 17th century, to investigate the secret behind the Europeans strength. Perhaps the first time was when Tipu Sultan tried to establish contact with any European government. 'In 1787, Tipu Sultan of Mysore (1782-99) sent an embassy to Constantinople. This was required, in the first place, to establish commercial relations with the Ottoman Empire. In the second place, it was required to secure confirmation of Tipu's title to the throne of Mysore from the Caliph' (Muhibbul-Hasan, 1968, p.1). To secure support against British forces and some native adversaries, he also sent messengers to the King of France, Louis XVI. However, the latter did not want to get entangled in Indian politics. According to Schimmel (1980, p. 168): 'Tipu Sultan even acknowledged the achievements of the French Revolution and called himself, in 1798, 'Citizen Tipu'. Tipu also tried to reform his administration in conformity with the Shari'ah. He organized trade and industry, had factories erected and the silk industry developed and he was one of few Indo-Muslim rulers who realized the importance of sea-power (*ibid.* p. 168). He also tried to modernize his army and invented the first missile¹⁹ in the 18th century.

Later Mughal descendants failed to retain their traditional warfare apparatus, nor could they conceive of acquiring the latest European war technique which any ruler should at least have taken notice of. In this respect, they were nowhere as compared with their contemporary Ottoman rulers. In this situation, they could not be expected to think about modernization of their economy or of an educational system. Other regional states were also content to remain under British protection and use their arms and ammunitions; they even sometimes used well-trained British soldiers. The deputation of Indian recruits and students to the West to acquire European sciences and training was perhaps beyond the imagination of the time. There is a report of a visit of two Indians only to Europe during this period. Shaykh I'tisam al-Din from Bengal, in 1765, and Mirza Abu Talib Khan from Lucknow, in 1799 (Lewis, 1982, p. 131). In their travel accounts they described the manners and customs of the nations and countries they visited.

It was, however, left to the British, for their own benefit, to start the establishment of modern institutions. In 1781, Warren Hastings founded the Calcutta Madrasah, an educational institution on new patterns. In

1784, the Asiatic Society of Bengal was founded. Its library contained more than 6,000 valuable Arabic and Persian manuscripts. The translation of important works in oriental languages into English was initiated to acquaint the West with the heritage of the East. A more simplified Urdu prose, by eliminating difficult, pompous words of the Arabic and Persian languages and encouraging common local words in their place, was promoted to serve the purposes of the British Administration and its soldiers. A biased history was also written with the aim of creating hatred among Hindus and Muslims so as to divide and rule them comfortably (Schimmel, 1980, pp. 177-178).²⁰

At Madras, which was an important seat of the East India Company since 1640, the British in the 18th century opened an Arabic *madrasah*. They also set up a printing press, where the first weekly appeared in 1785 (*ibid.* p. 167).

The 18th century produced many great Muslim scholars some of them developing religious studies like *tafsir*, *hadith* and *fiqh*. Others excelled in philosophy and literature. According to Hodgson (1974, p. 82): ‘By the eighteenth century, at least, Shar‘i work done in India was becoming influential in the Ottoman Empire: a collection of *fatawa* decisions²¹ made for Awrangzeb was honoured there (and Awrangzeb himself was honoured with the classical caliphal title of ‘commander of the faithful’ by an Ottoman author)’. Shah Wali-Allah al-Dihlawi – the tallest figure among them all, whose ideas we shall deal with in detail later, worked for overall reform and renovation. But surprisingly he too takes no notice of the British danger. We also failed to observe any discernible reaction in the sources, positive or negative, by the *ulama* of the 18th century against the British intruders.

1.6 Madinah, the City of the Prophet, Becomes the Foundation for Revival and Renovation

The so-called closure of the doors to *ijtihad* after the 4th/10th century had a devastating effect not only on religious thinking but intellectual growth as well. It discouraged original and creative thinking on religious issues, which unconsciously extended to social and scientific matters as well. So much so that after the 9th/15th century one can hardly find a piece of work that matches the contribution of earlier periods. The

16th century *ulama* discarded the use of analogy,²² prohibited a follower, for example, of Imam Sahfi'i to give a *fatwa* according to the opinion of Imam Abu Hanifah.²³ Writing commentary and commentary upon commentary on earlier works, and imitation and repetition became the characteristics of our scholars.²⁴ It was not known how long such decline would continue. Zwemer (1901, p.311), a zealous missionary and preacher of Christianity, writes: 'The rise of innumerable heresies as the result of philosophical speculation, the spread of mysticism among the learned classes, and the return to many heathen superstitions on the part of the masses made Islam ripe for reform at the middle of the last century' (the 18th century). Yet the 18th century did see a revival and awakening in various parts of the Muslim world. When one probes into the source of such inspiration, it would appear that it was the Prophet's city; directly or indirectly, all were inspired by the scholars of Madinah.

18th century Madinah did not offer any material attraction. It was rather the Prophet's neighbourhood that provided solace to restless hearts and agitated minds. Scholars from all over the Muslim world travelled to Hijaz, performed *hajj*, benefited from the top *ulama* of the two holy cities and returned home with religious enlightenment, new enthusiasm and fresh ideas. Some of them even settled there. Madinah especially became the station of great scholars who migrated from various regions. We find here the names of many famous scholars who originally belonged to the Najd in the Arabian Peninsula, Iraq, Central Asia, Iran, India, S. West Africa, North Africa, Turkey, Bosnia, Egypt, Syria, Yemen, Hadramut, Daghistan, Uzbekistan, *etc.*²⁵ The most prominent among them was Muhammad Hayat al-Sindi who influenced almost all 18th century revivalists (Voll, 1975, p. 32). These Madinian scholars did not launch any well-organized movement to bring about a revolution in thinking and change in the environment. Instead, they quietly inspired their students through their lectures and writings. Located in the spiritual Centre of Islam, the scholarly community of Madinah, in general, was able to contact people from throughout the world of Islam because of the annual *hajj* gathering (*ibid.* p. 35). Thus, they had the opportunity to exercise some influence over the development of the Islamic movement in various parts of the world.

They exhorted their students to return to the basic sources of Islam – the Qur'an and the Sunnah, to follow the practices of the Companions of the Prophet and to avoid blind following (*taqlid*). It was a radical

message in a period when people were completely divided on the basis of jurisprudential schools and any deviation from one's own school of jurisprudence was frowned upon. Actually, this revolutionary thinking in matters of jurisprudential practices also provided intellectual training that could be applied in other matters, not least socio-economic and political. Its manifestations are seen in the works and practices of all the three great scholars of the century - Muhammad b. Abd al-Wahhab, Shah Wali-Allah al-Dihlawi and Uthman dan Fodio.

It is worthwhile mentioning here a work that represents the new trend (in fact it was also the earliest practice in Islam) that developed in the Madinah of the 18th century. Salih b. Muhammad al-Umari al-Fullani (1166-1218/1751-1802), who originally belonged to the Fulani tribe²⁶ of West Africa but settled in Madinah, authored a work entitled *Iqaz Himmah Uli'l-Absar li'l-Iqtida' bi Sayyid al-Muhajirin wa'l-Ansar wa Tahdhirihim 'an al-Ibtida' al-Sha'i' fi'l-Qura wa'l-Amsar min Taqlid al-Madhahib ma' al-Hamiyah wa'l-'Asabiyah bayn Fuqaha' al-A'sar* (Awakening the fervor of those who have insight to follow the Leader (*i.e.* the Prophet, peace be upon him) of Migrants and Helpers and warning them from common bad innovations existing in towns and cities regarding blindly following their respective jurisprudential schools with biased support and the defense of past jurists). This long title suffices any further comment.

In this work, al-Fullani (n.d. p. 72) quotes Muhammad Hayat al-Sindi, the teacher of his teachers, saying that, 'It is obligatory for every Muslim to make an effort to understand the meaning of the Qur'an and to follow the *ahadith*, to know their meanings and to infer the rules. If he cannot, then he should follow the *ulama*, without sticking to a particular school because it would be as if one were treating the *imam* as a prophet It is sheer ignorance, heresy and violation that people in our time make it compulsory to follow specific schools of jurisprudence and they do not permit, nor do they consider it valid to shift from one way to another way'. Commenting on al-Sindi's statement, al-Fullani says that following a particular *imam* blindly is similar to equating him as one's Lord. This is what the Qur'an charged the People of the Book with²⁷ (*ibid.*, p. 73). In fact these brain-and heart-storming ideas of the Madinian scholars marked the foundation of the modern period in Islamic history, the forerunners of which are Shaykh Muhammad b. Abd al-Wahhab, Shah Wali-Allah al-Dihlawi and Shehu Uthman dan Fodio.

In the opinion of Hodgson (1974, p. 134): ‘Though the eighteenth century was not without its interesting and creative figures, it was probably the least notable of all in achievement of high-cultural excellence; the relative barrenness was practically universal in Muslim lands’. Hodgson’s statement may be true to the political situation but not to the intellectual field. The 18th century is distinguished from its preceding two centuries, in the sense that reformation and revival movements first started in this century. It produced great scholars in various parts of the Muslim world, such as Shaykh Muhammad b. Abd al-Wahhab in the Arabian Peninsula, Shah Wali-Allah in the Indian Subcontinent and Shehu Uthman dan Fodio in West Africa – each of whom brought about a revolution in intellectual thinking and religious puritanism that marked the beginning of the modern period in the Muslim world. Thus, Hodgson is not correct when he says that among Muslims, the 18th century was a relatively ‘sterile’ time (*ibid.* p. 136).

Endnotes

1. Such as: The Seven Years' War fought among European powers in various theatres around the world during 1756-63; The Russo-Turkish War 1768-1774; The Russo-Turkish War 1787-1792; The American Civil War 1775-1783; The Russian Empire annexed the Crimean Khanate in 1783; The Battle of Plassey signaled the beginning of British rule in India in 1757; The First Anglo-Maratha War 1775-1782; and The Anglo-Mysore Wars during 1766-99.
2. For example: the Afghans conquered Iran, ending the Safawid dynasty in 1722; Nadir Shah assumed the title of Shah of Persia and founded the Afsharid dynasty in 1736. He ruled until his death in 1747; Ahmad Shah Abdali founded the Durrani Empire in modern day Afghanistan in 1747. A number of new regional kingships emerged in India. The First Saudi Government was founded by Mohammed Ibn Saud in 1744.
3. In 1789 George Washington was elected President of the United States; he served until 1797.
4. The French Revolution of 1789-99.
5. In 1712, the steam engine was invented by Thomas Newcomen; in 1765, James Watt enhanced Newcomen's steam engine, allowing new steel technologies; the Spinning Jenny created by James Hargreaves in 1764 brought on the Industrial Revolution.
6. For example: with the 1738-1756 famine across the Sahel, half of the population of Timbuktu died; the famine of 1740-1741 in Ireland killed ten per cent of the population; the Bengal famine of 1770 killed one third of the Bengal population;

during 1770-1771, famine in Czech lands killed hundreds of thousands; in 1783, famine in Iceland was caused by the Laki (volcanic) eruption; in 1793, the largest yellow fever epidemic in American history killed as many as 5,000 people in Philadelphia—roughly ten per cent of the population.

7. Russia abolished slavery in 1723. Peter the Great converted his household slaves into house serfs; the Austrian monarchy abolished serfdom in 1781-1785 as a first step with a second step taken in 1848, and Upper Canada banned slavery in 1793.
8. Such as Benjamin Franklin (1705-1790), the founding father of the United States of America. Immanuel Kant (1724–1804), an 18th-century German philosopher, David Hume (1711–1776), the Scottish philosopher; John Law (1671-1729), the Scottish economist; Jean-Jacques Rousseau, the French writer and philosopher, *etc.*
9. François Quesnay (1694-1774) was a French economist of the Physiocratic School. The founding document of the Physiocratic system was François Quesnay's *Économique* (1759).
10. al-Ahsa (also called al-Hasa) is a famous historical city in the Eastern region of Saudi Arabia.
11. The following is a list of 18th century Mughal rulers of Delhi:
 - Bahadur Shah I (Shah Alam I), b. October 14, 1643, ruled 1707–12, d. February 1712;
 - Jahandar Shah, b. 1664, ruled 1712–13, d. February 11, 1713 in Delhi;
 - Furrukhsiyar, b. 1683, ruled 1713–19, d. 1719 at Delhi;
 - Rafi al-Darajat, ruled 1719, d. 1719 in Delhi;
 - Rafi al-Dawlah (Shahjahan II), ruled 1719, d. 1719 in Delhi;
 - Nikusiyar, ruled 1719, d. 1719 in Delhi;
 - Muhammad Ibrahim, ruled 1720, d. 1720 in Delhi;
 - Ahmad Shah Bahadur, b. 1725, ruled 1748–54, d. January 1775 in Delhi;
 - Alamgir II, b. 1699, ruled 1754–59, d. 1759;
 - Shahjahan III, ruled 176, and
 - Shah Alam II, b. 1728, ruled 1759–1806, d. 1806.
12. <http://www.renaissance.com.pk/Octletf94.html> accessed on 12.7.2008
<http://www.bluritit.com/q401899.html> accessed on 12.7.2008
13. *Bilad al-Sudan* is the name early Muslim historians gave to the vast region of Savanna grassland sandwiched by the Sahara and the dense forest stretching from the shores of the Atlantic in the west to the Nile in the east.

14. Hausaland, in the period under study, comprised the Zaria-Kano-Kodsina axis, with the three other kingdoms of Gobir, Zamfara and Kebbi as the Western axis. The Fulani people were widespread throughout the Western Sudan.
15. According to Lewis (1982, pp. 302-303): 'Towards the end of the eighteenth century, Muslims began to take to Europe with mounting concern, and to show signs of awareness of a need to study this strange and now dangerous society. For the first time, Muslims were ready to travel in Christian Europe and even to stay there for a while. Permanent embassies were established and Ottoman officials of varying ranks remained in Europe, sometimes for years. These were followed by students, first a few and then an ever growing flood, sent to Europe by Middle Eastern rulers to acquire the arts and skills necessary for the maintenance of their regimes and defenses of their domains'.
16. Thus, the 18th century is marked for the introduction of the Turkish printing press. Spanish Jewish refugees at the end of the 15th century were first responsible for bringing with them the printing techniques of Europe: being allowed to print their religious books. It was, however, prohibited for them to publish any Turkish or Arabic books. Later, the Armenians and Greeks also established printing presses to publish their religious scriptures. It took almost two and half a centuries to permit its use for Muslims. When this was established by 1727, only non-religious material was permissible for print. The Press was forcibly closed in 1742 only to reopen in 1784, after which it spread throughout Ottoman territories. In the first round, only 17 books could be printed on the subjects of history, geography and language (cf. Lewis, 1982, p. 50).
17. Ottoman visitors to Europe, as their travel accounts reveal, were very much impressed by the industrial and economic progress of the West (Lewis, 1982, pp. 197-99). But the Ottoman Turks who established intellectual contact with Europe paid no attention to the West's economic literature. There is no report of the translation of any work of economics into Arabic, Turkish, Persian or Urdu before the 19th century.
18. According to Lewis (1982, p. 240), the *ulama* did not look favourably on anything other than purely religious sciences. In 1716, Damad Ali Pasha, the grand vizier, died leaving a rich library. The chief *mufti* opposed its annexation as a *waqf* because it contained books on worldly sciences and literature.
19. <http://tarandeep.livejournal.com/612.html> accessed on 12.7.2008
20. Some British laws replaced Shari'ah rules. Institutions were established to impart a Christian education. All those measures adversely affected the social situation of the Muslim population. According to Schimmel (1980, p. 178): 'the revenue organization known as Permanent Settlement which was enforced upon the landlords and peasants in Bengal in 1793 reduced the Muslim peasantry practically to the status of serfdom'.
21. Perhaps this is a reference to *Fatawa-i-Alamgiri (al-Fatawa al-Hindiyah)*.

22. Allamah Ibn Nujaym (d. 970/1563) stated that the door to analogical reasoning was closed during his age. The *ulama*'s role was only to report the opinions of past scholars of their school of thought (Ibn Nujaym, 1980[b], p.87).
23. Allamah Ibn Hajar al-Haytami (d. 973/1566) says: 'It is not permissible for any one to pronounce a judgement against his school of jurisprudence. If they do, it is void because the capacity for *ijtihad* was missing from the people of this age' (al-Haytami, n.d., 2: 213).
24. Study of *shuruh* (notes and commentaries) and the writing of such commentaries and sometimes commentary over commentary was the pattern of scholarship (al-Muhibbi, n.d., 2: 122; 3:89, 123; Islahi, 2008a, p. 27).
25. For details one may refer to al-Tunji, Muhammad (ed.) (1984), *Tarajim A'yan al-Madinat al-Munawwarah fi'l-Qarn al-Thani 'Ashar al-Hijri* (Biographies of the Elites of Madinah in the 12th Century Hijrah), Jeddah, Dar al-Shuruq.
26. The Fulani tribe had migrated from Senegal and settled in Kawani in the Hausa city state of Gobir, in the northern part of present Nigeria.
27. His remark is with reference to al-Qur'an, 9: 31.

CHAPTER TWO

Shaykh Muhammad Ibn Abd al-Wahhab and his Economic Ideas

2.1 Time and Environment

Muhammad Ibn 'Abd al-Wahhab (1115-1206/1703-1792) was born in the centre of the Najd in the Arabian Peninsula at al-Uyaynah,¹ an oasis which at that time enjoyed some prosperity. It was a time when the Islamic world had reached its nadir, a time of extreme decline and degradation. The general atmosphere was very gloomy and darkness pervaded all regions. Moral degradation and corruption was rampant. Especially terrible was the situation pertaining in the Arabian Peninsula, Ibn Bishr (1391 AH, pp. 19-20). Essentially, there was no law and order, the economy was spoiled, opium and wine were common and religiosity deplorable. Pagan innovations and superstitions had cropped up and spread their tentacles everywhere; basically they had mushroomed. The people had reverted to their old practices of idolatry. They paid homage to shrines and graves, so much so that they even directed their devotional prayers and supplications towards these graves to the exclusion of Allah. They also gave precedence to philosophical views and *taqlid* (blind following) over the Sunnah.² According to Natana DeLong-Bas (1994 , p. 8): 'one of the major signs of the deterioration of Islam was the adoption of rituals and beliefs from other religions, like praying to saints and believing that saints could grant blessings or perform miracles. In

some cases, people had adopted superstitious practices, like spitting in a particular way or wearing charms to ward off evil spirits'. Thus, pure and austere monotheism (*tawhid*) had become corrupted with this growing superstition and mysticism. The mosques stood empty, unfrequented, even deserted. The ignorant multitude decorated amulets, charms and rosaries, and they listened to and blindly followed foul saints and ecstatic dervishes.

During the early 18th century, the Najd region was infested with corrupt beliefs and religious practices repugnant to the fundamentals of the True Religion. For example: in Jubailah,³ people visited the grave of Zayd b. al- Khattab⁴ and sought relief for their needs. In Manfuhah,⁵ people sought mediation through a male palm-tree believing that a spinster, who visited it, would soon marry. In al-Dir'iyah,⁶ there was a cave which people frequented (Ibn Bishr, 1391 AH, pp. 22-23). The same story was prevalent in other parts of Arabia. Such conditions therefore demanded a reformer and renovator.

2.2 Life and Works

Early life and education. Shaykh Muhammad b. 'Abd al-Wahhab b. Sulayman al-Tamimi belonged to a family which had produced several scholars of the Hanbali School of jurisprudence. His grand father, Sulayman b. Muhmmad had been *mufti* of the Najd. His father, Abd al-Wahhab, was *qadi* at al-Uyaynah. Ibn Abd al-Wahhab's education began under his learned father's guidance. He studied Hanbali jurisprudence, *tafsir* and hadith from him. He performed *hajj* in 1128/1715 and stayed there for about four years returning in 1132/1719. At that time, Shaykh Abdullah b. Ibrahim b. Saif al-Najdi was chief of the Madinan scholars. Ibn Abd al-Wahhab acquired a good deal of knowledge from him. Al-Najdi introduced him to another great Madinan scholar, Muhammad Hayat al-Sindi (Ibn Bishr, 1391 AH, p. 21).

Their strong stand on *tawhid* (the unicity of Allah) and their deep concern over false beliefs and evil deeds created a strong bond between Ibn Abd al-Wahhab and his teachers. During this time he also came to know and benefited from the knowledge of other scholars such as Ali Afendi Daghistani, Isma'il al-'Ajluni and others. Then he moved on to the Najd and Basrah. He wanted to travel to Syria for the purpose of

acquiring further knowledge but due to lack of resources, he had to give up the idea (Ibn Bishr, 1391 AH, p. 21). He stayed for a long time in Basrah,⁷ where he pursued his studies under a number of renowned scholars, among whom Shaykh Muhammad al-Majmu‘i was most prominent (*ibid*).

Reformative endeavours. During his stay in Basrah, he authored his most famous work, *Kitab al-Tawhid* (Essays on the Unicity of Allah or The Book of Monotheism). The supporters of falsehood defamed, tortured and turned him out of Basrah. They also persecuted his teacher Shaykh al-Majmu‘i. After leaving Basrah, he went to the nearby town of al-Zabir, then to al-Ahsa, and then finally to Huraymila⁸. In all these places he faced much suffering at the hands of wicked people who did not like his enjoining good and forbidding evil. Hence, Ibn Abd al-Wahhab decided to move to Uyaynah, which was then governed by Uthman b. Muhammad b. Muammar. Uthman welcomed him with hospitality and promised him all support and help in calling people to the true and pure Islam (*ibid*. p. 22).

Ibn Abd al-Wahhab urged the people to return to the worship of Allah only and to strict adherence of the Sunnah of the Prophet. He managed to cut down trees that were being worshipped in the area. He also succeeded, with the help of Uthman, in bringing down the dome over the grave of Zayd b. al-Khattab. He also carried out the prescribed punishment for adultery on a woman who had confessed to it (*ibid*. pp. 22- 23).

Use of economic weapons against Ibn Abd al-Wahhab. Sulayman b. Muhammad of the Shi'ite tribe Banu Khalid, the chief of the al-Ahsa and al-Qatif,⁹ was afraid of Ibn Abd al-Wahhab's growing influence as also the number of his supporters. He, therefore, employed his economic weaponry to put an end to Ibn Abd al-Wahhab's reformation endeavors.

Uthman b. Muhammad b. Muammar, the ruler of Uyaynah in whose region Ibn Abd al-Wahhab was carrying out his reforms, had many economic connections with the ruler of al-Ahsa such as:

- He used to draw an annual stipend from the treasury of al-Ahsa;
- He enjoyed trading priority in the port of al-Ahsa;

- He enjoyed exemption from taxes on his agriculture estates in al-Ahsa, and
- His Uyaynah traders used to receive many concessions in al-Ahsa

Using his influence, Sulayman, the chief of the al-Ahsa and al-Qatif, pressurized the *amir* of Uyaynah, Uthman b. Mu‘ammar to kill Ibn Abd al-Wahhab or hand him over to him, otherwise he would stop all concessions, and attack him personally. Uthman could not refuse such a demand, so he advised Ibn Abd al-Wahhab to leave Uyaynah secretly. Thus, Shaykh Muhammad left for al-Dir‘iyah (*ibid.* p. 23).

In al-Dir‘iyah. Ibn Abd al-Wahhab left the town on foot escorted by a horseman through the desert in the scorching sun, with only the thought of Allah to console him, until he reached al-Dir‘iyah as the guest of Abd al-Rahman b. Suwaylim, who introduced him to the most prominent people of al-Dir‘iyah. They visited him in secret and he explained to them the real meaning and the significance of *tawhid*. Mashari and Thunayyan, two brothers of *Amir* Muhammad b. Saud (d. 1177/1765), the chief of al-Dir‘iyah, became supporters of Ibn Abd al-Wahhab. They convinced their brother Muhammad to see Ibn Abd al-Wahhab and listen to his call. It is reported that Muhammad b. Sa‘ud’s wife, who was a pious and wise lady, played an important role in persuading her husband to welcome Ibn Abd al-Wahhab (*ibid.* p. 24).

Prince Muhammad accepted the suggestion and met Ibn Abd al-Wahhab. In this way, the latter invited the *amir* to *tawhid* saying that it was the message with which all the Messengers were sent by Allah. He also drew the attention of the prince to the polytheistic practices and notions prevalent among the people of the Najd. He wished that the prince should assume leadership of the Muslims. The prince acceded to Ibn Abd al-Wahhab’s wish and offered him all help and assistance in carrying out his task.

However, *amir* Muhammad b. Saud put two conditions on Ibn Abd al-Wahhab:

1. When his movement had spread, he was not to leave, and
2. He would continue to collect taxes on the fruits from his territory and was not to be opposed in this.

Ibn Abd al-Wahhab said: ‘As far as the first condition is concerned, I vow, my blood will be with yours; my destruction will be with your destruction. As for the second condition, I hope Almighty Allah will bestow upon you conquest and compensate you with spoils of war and *zakah* which will be much better than what you are exacting from them’ (*ibid.* p. 25.) As a result, Amir Muhammad convincingly accepted Ibn Abd al-Wahhab’s assurance.

The allegiance that took place in the year 1157/1744 between the two Muhammads – Shaykh Muhammad b. Abd al-Wahhab and *Amir* Muhammad b. Saud – proved the turning point in the history of the Arabian Peninsula. They complemented and strengthened each other. According to Lothrop Stoddard (1922, p. 28): ‘Saud always considered himself responsible to public opinion and never encroached upon the legitimate freedom of his subjects. The Government, though stern, was able and just.... The Wahhabi¹⁰ judges were competent and honest. Robbery became almost unknown, so well was the public peace maintained’.

Ibn Abd al-Wahhab’s campaign passed through four stages – first in Basrah, second in Huraymila, third in Uyayna, and finally in al-Dir‘iyah (*ibid.* p. 21). Before he passed away in 1206/1792, he saw the success of his movement and its spread across major parts of the Peninsula.

In the opinion of al-Faruqi (1994, p. xvii), what was extraordinary about Ibn Abd al-Wahhab’s movement, ‘was the coincidence of the ‘*alim* and the prince’. Indeed, this movement was hatched and grew to full maturity before Napoleon landed in Egypt, and as a result al-Dir‘iyah became the greatest capital of Islamic modernism without undergoing any modernist influence (*ibid.*).

When Ibn Abd al-Wahhab had first migrated to al-Dir‘iyah, the number of houses there did not exceed 70. The economy was simple and at subsistence level. Trading was very scarce and only for necessities of life (al-Uqayli, 1984, p. 69). After his arrival, the number of inhabitants increased as did economic activities. Extensive farming, reclamation of land, and plantations were seen everywhere. Commercial activities also expanded. With the establishment of peace and security domestic trade received a boost. Literacy was also enhanced (*ibid.*, 70).

Renovation and Purification. Ibn Abd al-Wahhab never claimed the rank of *mujtahid*. The Oneness of God (*tawhid*) was the basic point of call for a return to original Islam (*Salafiyah*) (al-Uqayli, 1984, p. 79). Ibn Abd al-Wahhab felt that ‘the devotional spirit of the Muslim masses, as well as their religious consciousness, had been infiltrated with Sufi views and practices compromising *tawhid*. A reversal of the tide of history.... would not be possible without reform of popular Muslim religiosity’ (al-Faruqi, 1994, p. xvi). Ibn 'Abd al-Wahhab focused on *tawhid* and fought all innovations and deviations in religion that prevailed in Arabia. He considered his movement an effort to purify Islam by returning Muslims to the original principles of Islam, the Qur‘an and the Sunnah, and rejecting all un-Islamic beliefs and practices. DeLong-Bas (1994, p. 8) observes: ‘the major distinctive doctrine of Islam is belief in absolute monotheism (*tawhid*). ... It was for this reason that the revival and reform movements of the eighteenth century adamantly insisted that a "return" to monotheism was the necessary first step in reforming Islam. This meant getting rid of foreign and superstitious beliefs and practices. Wahhabism shared this common concern and goal, becoming famous for its strict adherence to absolute monotheism (*tawhid*)’.

Ibn Abd al-Wahhab was right in his diagnosis of the basic evil of the then society and the cure. It was through faith in *tawhid* that Prophet Muhammad, peace be upon him, used to rectify pre-Islamic ignorance (*jahiliyah*), and now his follower Muhammad b. Abd al-Wahhab also used the same to correct the corrupt society of his time.

Opposition. Ibn Abd al-Wahhab did not face opposition from commoners and ignorant people only. Certain so-called scholars also tried to malign his reforms through their works. 'Abd al-Wahhab ibn Ahmad Barakat al-Shafi'i al-Azhari al-Tantawi from Egypt, Zayni Dahlan from Makkah, and 'Ali al-Shafi'i al-Basri al-Qabbani from Iraq authored books in refutation of Ibn Abd al-Wahhab’s reforms. Their opposition was based on ignorance, rivalry and suspicion. A major factor was the misunderstanding generated by defaming forces who were motivated by political objectives. Even his brother Sulayman and his father, 'Abd al-Wahhab, had initially repudiated him for his ideas. Eventually, a good majority of people accepted his views. His father and brother Sulayman too were convinced after prolonged discussions.

Works. *Kitab al-Tawhid* is the most important of Ibn Abd al-Wahhab's works. It is, no doubt, 'the ideational spearhead' of his mighty movement (al-Faruqi, 1994, p. xv). This movement spread within a century like wildfire throughout the Muslim world.

There is no doubt that *tawhid* is the most basic and key concept in Islam. According to Siddiqi (1980b, p. 17): 'It sums up the Islamic way of life and presents, in a nutshell, the essence of the Islamic civilization.' He rightly considers 'a lapse from *tawhid*' the main cause behind the Muslims' decline – 'their loss of political power, of their economic backwardness, intellectual stagnation, and social degeneration' (*ibid*).

Since *Kitab al-Tawhid* 'was meant to be an instrument for reform, the author was more concerned to expose the misunderstanding and misapplications of the principle than to project its desirable consequences' (al-Faruqi, 1994, p. xix). He gave the book the appearance of student's notes rather than a systematically laid-out treatise'.... 'Every chapter in this book opens a vista of breathtaking vision' (*ibid*).

Some of his other works include:

- *Adab al-Mashy Ila al-Salah* (Manners of Walking to Prayer)
- *Usul al-Iman* (Foundations of Faith)
- *Fada'il al-Islam* (Excellent Virtues of Islam)
- *Fada'il al-Qur'an* (Excellent Virtues of the Qur'an)
- *Kitab Kashf al-Shubhat* (The Book of Clarification of Uncertainties)
- *Majmu'at al-Hadith 'Ala Abwab al-Fiqh* (Compendium of Hadith on the Main Topics of Fiqh).

For the benefit of students and those who could not read voluminous works, Ibn Abd al-Wahhab prepared abridged editions of many significant works penned by earlier writers. For example:

- *Mukhtasar al-Iman* (Abridgement of *Kitab al-Iman* by Ibn Taymiyah (d. 728/1328).
- *Mukhtasar al-Insaf wa'l-Sharh al-Kabir* (Abridgement of the two works, *al-Insaf* by Ali b. Sulayman al-Sa'di d. 885/1479

and *al-Sharh al-Kabir* by Ibn Qudamah al-Maqdisi d. 682/1283.

- *Mukhtasar Sirat al-Rasul* (Summarized Biography of the Prophet by Ibn Hisham d.218/834).
- *Mukhtasar al-Sawa'iq* (literally, 'Summary of the Lightning Bolt'. The original work is a criticism of the Shi'ahs written in Palestine by Ibn Hajar al-'Asqalani d. 852/1438).
- *Mukhtasar Fath al-Bari* (*Fath al-Bari* is a commentary on *Sahih al-Bukhari* by Ibn Hajar al-'Asqalani).
- *Mukhtasar al-Minhaj* (Summary of the Path, most likely referring to the *Minhaj al-Sunnah* by Ibn Taymiyah)

2.3 Economic Ideas

Ibn Abd al-Wahhab was fully aware of the importance of economic factors in man's life. It was due to the lack of economic support that he himself had to drop his plan of pursuing an education in Syria (Ibn Bishr, 1391 AH, p. 21). He also realized that it was the economic dependence of Ibn Mu'ammara upon al-Khalidi that the former was forced to expel Ibn Abd al-Wahhab from Huraymila (*ibid.* p. 23). Again, it was the necessity of economic means for performing one's religious and social obligations that he paid attention to the revival and reclamation of lands and the development of agriculture and trade after reaching al-Dir'iyah (Uqayli, 1984, p.70). Paying homage to Ibn Abd al-Wahhab's efforts to promote the economy of his people, *Fazlur-Rahman* (1970, p. 638) says: 'The Wahhabis, however, have done good work by bringing into relief the principles of Islamic egalitarianism and co-operation, and actually founded cooperative farm villages'.

It is reported that some of his followers used to work throughout the night so as to attend his lectures during the day. Most probably, this might have been on his advice and as he did not like idleness. As job opportunities were not enough in al-Dir'iyah, he used to help his poor followers financially, those who could not get a job or were unable to work, through borrowing from others. He repaid such loans from the booty obtained from the conquest of Riyadh (Ibn Bishr, 1: 22, 25). This

shows that he favoured the idea of an unemployment allowance provided that such unemployment was not voluntary.

Ibn Abd al-Wahhab was a man of action and conviction. He called people to return to the Qur'an and the Sunnah. These two sources contain a number of economic principles and teachings. They were sufficient to solve the simple problems facing the economy of the Najd region, the centre of his reformative endeavors. Thus, he did not need to deal with economic ideas in his works. By his action, he practically showed how to solve the economic problems of his society. When Ibn Saud asked him at the time of *bay'ah* (pledge of allegiance), not to object or oppose the taxes he would collect from the fruit products of his territory, Ibn Abd al-Wahhab's answer was: 'I hope Almighty Allah will bestow upon you conquest and compensate you through war booty, and *zakah* which will be much better than what you extract from them' (al-Uqayli, 1984, pp. 67-68). Clearly, this shows that like Ibn Taymiyah¹¹ he believed that if non-Shar'iah taxes are cancelled, the Shar'iah taxes would be enough in themselves to take care of genuine public state expenditures provided they were properly managed. By his administration of public revenue he practically proved and showed how Shari'ah-sanctioned sources can take care of the needs of the government and of the people.

The historian Ibn Bishr (1391 AH, 1: 27) states: 'One fifth part of booty, *zakah* and whatever minor or major items were brought to al-Dir'iyah, were handed over to Ibn Abd al-Wahhab who disposed of them as he saw them fit. No one, even Abd al-Aziz, took anything without his permission. But after Riyadh was conquered, Ibn Abd al-Wahhab handed over all these matters to Abd al- Aziz'. Through a report by Ibn Ghannam, al-Uthaymin (n.d. p. 71) infers that the administration of public finance was entrusted to Ibn Abd al-Wahhab up to the end of his life. Thus, he might be rightly called the first finance administrator of the first Saudi state.¹² It is not known what the budget of the government at that time was. Data of some later years show that the annual collections of *zakah* in the first Saudi Government amounted to 2,250,000 Riyals. The following table shows the estimated annual *zakah* revenue generally collected from various regions in the early years of the First Saudi rule:

Regions	Amount in Riyals
The Najd	400,000
People living in the direction of Syria, Yemen Tihamah, and Oman	500,000
al-Ahsa	400,000
Qatif	200,000
Bahrain	400,000
Bedouins of Hijaz and surrounding areas	200,000
The cities of Oman	150,000
Total	2,250,000

Source: Compiled on the basis of information provided by **al-Riki** (2005, p. 272).

In addition, the Saud family had some other sources of income which were not regular, such as gifts from kings, spoils of war and their own properties in the Najd. From al-Ahsa, such incomes reached an annual amount of 300,000 Riyals. Since a number of wars were fought and won, the spoils of war were also an important source of government income. For example, from Ras al-Khimah the amount collected from booty, excluding gifts, was 120,000 Riyals. Gifts presented to government officials were deposited in the *bayt al-mal* (*ibid.*).

It seems that Ibn Abd al-Wahhab did not permit any tax except *zakah*. In his time, in the simple economy of the Arabia, that might have sufficed. But as we know *zakah* has its specific heads of expenditure and a modern state has to perform many more functions, for which it has to collect resources from the public.

Ibn Abd al-Wahhab collected *zakah* from both hidden and open assets. The historian al-Riki (2005, p. 308) writes: "He (Ibn Abd al-Wahhab) made it obligatory for people to pay *zakah* from their non-apparent assets that can easily be hidden away by the owner such as money and merchandise to the *imam*, that is, the ruler of Muslims, and he will distribute it among its beneficiaries".¹³ Perhaps Ibn Abd al-Wahhab had not mentioned this in his books. It is possible that al-Riki came to know this from the practice of Ibn Abd al-Wahhab and the history of the period or through some other reports. It may be noted that what Ibn Abd

al-Wahhab did was the original practice of the early Rightly-Guided Caliphs. When wealth and prosperity increased it was the Third Caliph, Uthman b. Affan, who allowed *zakah* payers to disburse the *zakah* of non-apparent assets themselves.¹⁴ Ibn Abd al-Wahhab's action in this regard is one more example of his endeavour to return to the original practices of Islam. Of the various economic institutions of Islam, Ibn Abd al-Wahhab paid especial attention to *waqf*. As this was then misused by people, so he felt it necessary to present the correct Islamic position regarding *waqf*. He notes three stands on *waqf* creation: *waqf* created for the poor and downtrodden with good intention to win the pleasure of Allah in which a person's inheritors are not included. This kind of *waqf* is valid according to the majority of jurists. But *Qadi* Shurayh¹⁵ and scholars from Kufah rejected it. This forms the second stand. A third stand is to create a *waqf* at the cost of the inheritors, apparently for the pleasure of Allah but intentionally to dispose of the property arbitrarily, depriving some inheritors and benefitting some rather than others. Although some *muftis* considered this valid, in the opinion of Ibn Abd al-Wahhab it was a corrupt practice, and an interference in the inheritance system provided in the Qur'an. He supported his stand with the primary sources of Islam – the Qur'an and Sunnah – thus demonstrating his vast knowledge of these sources and power to infer rules (Sa'id, 1963, pp. 96-104).

Dallal (1993, p. 348) is correct when he says that, 'Ibn Abd al-Wahhab even distinguished between what may be termed as injustice because of social and economic inequities and creedal injustice (*zulm al-amwal* and *zulm al-shirk*)'. But he is incorrect when he says that 'Wahhabi thought is focused on the second kind, whereas the first is tolerable as long as it is accompanied by *tawhid*' (*ibid.*). We have already seen how Ibn Abd al-Wahhab forbade *Amir* Muhammad Ibn Saud from collecting non-Shar'iah taxes, which the former considered as *zulm al-amwal*.

As an administrator of public finance, Ibn Abd al-Wahhab had to manage public expenditure as well. Most probably he adopted a policy of spending on various heads according to their importance in the circumstances pertaining at the time. In addition to expenditure on the maintenance of armed forces, and a stipend for deserving people, he must have included the development of the economy as a whole, because this was inevitable in that particular situation. However, we have been unable

to find details of this in the sources we had access to. This needs further research by consulting other contemporary sources.

Concepts like the public interest have great implications in economic decision making. Ibn Abd al-Wahhab has used it extensively. While analyzing his methodology for interpreting Islamic law, DeLong-Bas (2004) highlighted his attention to concepts like *maslahah* (public interest) in order to interpret law for the benefit of society. She remarks: ‘He gives great attention to the issues of social justice and social welfare’ (*ibid*). She devoted two chapters of her thesis to the most controversial issues of his writings for Westerners - his treatment of women and gender and an analysis of his treatise on *jihad*.

Ibn Abd al-Wahhab also paid attention to the empowerment of woman. To quote DeLong-Bas (2004) again: ‘One of the most remarkable aspects of his writings is his consistent respect for and protection of women. The most important themes of Shaykh Muhammad's writings with respect to women were those upholding their rights, providing justice for them, and insisting upon a balance of rights and responsibilities between men and women’ (*ibid*). This is an important proof from a lady studying Ibn Abd al-Wahhab's recognition of women's role and rights in society and the economy.

From the foregoing it is clear that to Ibn Abd al-Wahhab, the economic teachings and principles found in the Qur'an and Sunnah and the Islamic heritage were enough to deal with the economic problems faced by his simple society. Economics being a behavioural science, Ibn Abd al-Wahhab paid attention to the application of economics rather than its theorization.

2.4 The Impact of Ibn Abd al-Wahhab

Refuting charges that Ibn Abd al-Wahhab's movement was retrograde or conservative, Abdul Hamid Siddiqi says: (1983, p. 1448): ‘It is progressive in the sense that it not only awakened the Arabs to the most urgent need of heart-searching and broke the complacency to which they had been accustomed for years, but also gave the reform a definite line of action’. ‘The Shaykh made an elaborate programme of fostering education amongst the masses and teachers who could both teach and preach....’ (*ibid*. p. 1448-49).... ‘The puritan beginnings of Islamic

revival were combined with an elaborate programme of mass education and a recreation against *taqlid* (blind following) broadened along more conservative lines' (*ibid*).

In spite of the ignoble and false propaganda mounted by his adversaries against Ibn Abd al-Wahhab's reformatory movement and the derogatory use of the word '*Wahhabi*' for the movement and its followers, his impact on the modern development of the Muslim mind has been profound. This has been admitted by a number of 20th century intellectuals. For example, Henri Laoust (1971, p. 679) observes: 'Although Muhammad b. Abd al-Wahhab's doctrine was condemned or rejected by an important section of Muslim opinion, it was nevertheless to make a powerful contribution not only to a more profound Islamization of Arabia, but also to a general renewal of the Islamic conscience immediately before the modern period of intrusion from the West'. Taha Husayn¹⁶ says that Ibn Abd al-Wahhab's movement has influenced not only the Arabian Peninsula, but also its relation with European nations (Sa'id, 1963, p. 201). To him, his movement was new and old at the same time. It was new as compared to his time but it was the same old call which was given by the Prophet Muhammad (peace be upon him). It had also a great impact on the literary and intellectual life of the Arabs (*ibid*. pp. 202-203).

Stressing the influence of Ibn Abd al-Wahhab on the modern generation, our contemporary scholar DeLong-Bas (2004) remarks: 'Many of the themes he discussed in his writings are hallmarks of the 18th century Islamic thought. These include his emphasis on a return to the Qur'an and *hadith*, the eradication of erroneous popular religious practices, like tomb and saint veneration, rejection of *taqlid* (blind following) in favor of *ijtihad* (independent reasoning), authentication of *hadith* (prophetic traditions) on the basis of their content, rather than their *asnad* (chains of transmission), focus on the intent behind actions, rather than ritual perfection'. She further says: 'It would be more appropriate to look at early 20th century reformist movements, particularly the Salafiyya movement in Egypt led by Muhammad Abduh and Rashid Rida, for Sheikh Muhammad's intellectual influence. Sheikh Muhammad's legal thought is also apparent in many contemporary legal reforms, ironically those pertaining to women gender.'

Several of Ibn Abd al-Wahhab's sons and students carried on his mission. In this respect, his four sons, Husayn, Ali, Abd-Allah and Ibrahim, were all great scholars and authors who continued his mission (al-Nadwi, 1984, p. 182). His movement also resulted in the development of human resources for the young Saudi state. For example: some of the students who benefited from his knowledge, and who rose to the position of *qadis* and *muftis* are as follows: Shaykh Abd al Aziz b. Abdullah al-Nasim, a judge in the territory of al-Washm, Shaykh Sa'id b. Hijji, a judge of Hawtah of Bani Tamim, Shaykh Abd al-Rahman b. Nami, who became judge of Uyaynah, and Shaykh Ahmad b. Rashid al-Urayni the *Qadi* of Sudair. His most notable student was Shaykh Muhammad bin Ibrahim Al al-Shaykh who was the Grand *Mufti* of Saudi Arabia.

Some authors think that the 18th century reformative movements led by Shah Wali-Allah al-Dihlawi in India and Shehu Uthman dan Fodio in West Africa were influenced by Muhammad b. Abd al-Wahhab's movement. This is, however, incorrect. When al-Dihlawi visited Hijaz in the year 1143 A.H., Ibn Abd al-Wahhab was engaged in Basrah. His movement had not yet stabilized even in the areas of al-Najd. Uthman dan Fodio's visit to Arabia is not reported in the sources dealing with his life and work.¹⁷ However, he was trained by some teachers who had been to Islam's Holy places. Yet they were too old to be aware or affected by Ibn Abd al-Wahhab's movement. In fact, as noted above in Chapter One, all these reformers were influenced by the same original sources, the Qur'an and the Sunnah and the intellectual and religious network of Madinah.

Stating the effect of Ibn Abd al-Wahhab's movement on the Christian world, Zwemer (1901, p. 326), the zealous Christian missionary and preacher, remarks: 'The most unfavourable result has been in Arabia itself, by practically building a wall of fanaticism around the old Wahabi state and postponing the opening of doors to commerce and Christianity in that part of the Peninsula'.

Endnotes

1. al-Uyaynah is a town in the north-west direction of Riyadh.
2. Many Western travelers to Arabia have highlighted the bad and sad moral and religious condition of the region. See Zwemer (1901, p. 312).

3. Jubaylah is a town near al-Uyaynah.
4. Zayd b. al-Khattab was a Companion of the Prophet, peace be upon him.
5. Manfuhah now constitutes one of the oldest districts of Riyadh.
6. al-Dir‘iyah is near Riyadh, the home town of Al Saud.
7. Basrah, the famous city in the south of Iraq.
8. Huraymila is in a north-west direction from Riyadh.
9. al-Qatif is a city in the eastern side of Saudi Arabia.
10. The term "wahhabi" is an outsider's designation for the religious reformist movement within Islam founded by Muhammad ibn Abd al-Wahhab (1703-1792). This term is given to his followers by their opponents and is now used by both European scholars and most Arabs. Members of the movement describe themselves as *muwahhidun*, the term is an Arabic word meaning ‘Unitarians’. The movement calls for renewal of the Muslim spirit, the return to the original sources of Islam, namely the Qur’an and the authentic teachings of Prophet Muhammad (peace be upon him), and the refutation of all pagan innovations in religion.
11. Ibn Taymiyah (n.d. p. 281), in his work *Iqtida’ al-Sirat al-Mustaqim*, remarks: ‘Had the authority collected what was just and put it to its proper use, they would never have needed to impose illegal taxes and duties’.
12. The first Saudi state was established in 1157H / 1744 C E. It came to an end in 1233/1818. Following are the names of the rulers in this period:
 Muhammad b. Saud (1157-1179 / 1733-1765)
 Abdul Aziz b. Muhammad (1179-1218 / 1765-1803)
 Saud b. Abdul Aziz (1218-1229 / 1803-1814)
 Abdullah b. Saud (1229-1233 / 1814-1818)
13. On this, al-Uthaymin raised an objection that the author did not mention where Ibn Abd al-Wahhab had said that the *zakah* of merchandise should be paid to the ruler (al-Riki, 2005, p.308n). It may be noted that almost all schools of *fiqh* hold that it is at the discretion of the ruler to assume collection responsibility of *zakah* of such assets and distribute it, or leave it to the owners to disburse it themselves among its beneficiaries. However, they differed on the question about whether it is obligatory for the *imam* to do so and to enforce people to pay him and punish those who deny it. For details one may refer to al-Qaradwi, 1986, 2: pp. 765-781.
14. Al-Kasani (1327, 2: 7) says: ‘The Prophet, peace be upon him, Abu Bakr and Umar used to collect it (*zakah* of non-apparent assets) till the period of Uthman, the third Caliph (may Allah bless him). When wealth increased in his time, he thought it appropriate to entrust it to its owners which was done in the wake of the consensus of the Companions (may Allah bless all of them)’.

15. Shurayh b. al-Harith (d. 76/695-96) was an early judge of Kufah. First, he was appointed *qadi* by the Second Caliph Umar (may Allah bless him). Ali (may Allah bless him) called him the best judge among the Arabs.
16. Taha Husayn, the noted Egyptian scholar and literary man.
17. Only Zwemer (1901, p. 325) reports with reference to Arnold that Uthman dan Fodio made 'a pilgrimage to Makkah at the time of Wahabi occupation', 'converted to their views and returned to Sudan to inaugurate reform'. The story seems to be based on speculation.

CHAPTER THREE

Shehu Uthman dan Fodio and his Economic Ideas

3.1 Time and Environment

Shehu Uthman dan Fodio¹ (1167-1233/1754-1817) belonged to the Fulani tribe², a people found all over West Africa, from the Futa Jalon³ region to the Cameroons (Balogun, 1981, p. 15). Some of Fulani had settled and integrated with the Hausas. The ancestors of Uthman dan Fodio moved into Hausaland⁴ during the 15th century under the leadership of Musa Jokollo⁵ and settled in the Hausa State of Gobir⁶ (Sulaiman, 1986, p. ix).

According to Sulaiman, in the early 18th century: ‘Hausaland was at a critical stage in its history, needing a profound challenge to stir its conscience’ (*ibid*, p. xviii). ‘Unbelief, iniquity and open defiance of Allah’s laws had become the order of the day’.... ‘The social system was immoral; women were oppressed and neglected like animals.’ ‘Christianity had gained ground, and cheating and fraud were rife. The Shari’ah was significantly altered – property laws were geared to benefiting the rulers’ (*ibid*). These circumstances demanded a reformer, a renovator and a revolutionary figure.

In his work *Tanbih al-ikhwan 'ala ahwal al-Sudan* (A Warning to the Brothers on the conditions of the people of Sudan), Uthman dan Fodio writes: 'As for the sultans, they are undoubtedly unbelievers, even though they may profess the religion of Islam, because they practice polytheistic rituals and turn people away from the path of God and raise the flag of a worldly kingdom above the banner of Islam.⁷ All this is unbelief according to the consensus of opinions.' He also identified the many flaws and demerits of the African non-Muslim or nominal Muslim rulers, including the corruption at various levels of the administration along with absurdity and injustice regarding ordinary people's rights.

3.2 Life and Works

Early life and education. Uthman dan Fodio, son of Muhammad Fodiye, was born at Marata⁸ on 29th Safar 1168 corresponding to 15th December 1754 (Balogun, 1981, p. 27). He lived in the city-state of Gobir until 1802 when, motivated by reformist ideas, he and his followers left the state. His father was a learned man, and Uthman first studied under him in the traditional way. After finishing this basic education of reading and writing Arabic, memorization and translation of the Qur'an, some knowledge of Hadith and jurisprudence, grammar and arithmetic, dan Fodio obtained an advanced knowledge of Shari'ah sciences from specialized professors of the various subjects. His teachers included Shaykh Abd al-Rahman b. Hammadah, his maternal uncle Uthman Bidruai, Muhammad Sambo, Muhammad b. Rajab, and Jibril b. Umar. It is not known whether Uthman dan Fodio himself ever travelled to Hijaz, but most of his teachers were Madinah trained; some were even students of al-Sindi (Sulaiman, 1986, pp. 10-11). Thus the line of his education coincides with that of Ibn Abd al-Wahhab and Shah Wali-Allah al-Dihlawi. He was also much influenced by his teacher Jibril b. Umar, who had twice visited the holy cities of Islam, Makkah and Madinah (*ibid.* pp. 28-29). Madinah at that time was the centre of the Muslim world's most renowned scholars, who persuaded their students to return to the original sources of Islam – the Qur'an and the Sunnah.

Two parts of his life. Shehu Uthman dan Fodio's life may be divided into two parts. The first part, which falls to the end of the 18th century, was characterized by teaching, writing, preaching, reforming and

renovating. These are the aspects of his life's work that concerns our own topic and we shall of necessity focus our attentions here. The second part of his life, which began in 1802, involved his migration and struggle against the unjust and tyrant rulers of North Africa and his founding of the 19th century Sokoto Caliphate in what is today northern Nigeria and its surrounding areas. This aspect is only briefly touched upon here, a detailed study being left to other researchers.

Reformative endeavors. At the young age of twenty, in 1188/1774, at his home town of Degel, dan Fodio started his career as a wandering teacher. He instructed people on the proper practice of Islam. During the 1790s, the emphasis of his teaching and writing gradually shifted from personal instruction to a broader concern with social and political questions (Dallal, 1993, p. 50). Dan Fodio was worried about the rigidity and the blind adherence of *ulama* to a particular school of jurisprudence, the abuses of Sufism, and ignorance among the common people and their exploitation by various authorities. Essentially, Dan Fodio directed his reforms to these issues.

In the opinion of Sulaiman: 'the Shehu's methods of revising the generation that brought about the transformation of central Sudan encompassed three areas: intellectual, spiritual and the profound training in *tasawwuf*' (Sulaiman, 1986, p. 19). Dan Fodio himself was a follower of the Qadiriya order, and he was not against Sufism *per se*. He did, however, oppose abuses and practices that were at variance with the Shari'ah. He also criticized those *ulama* who supported authorities to protect their vested interests and who tolerated all manners of corruption. In most of his books, he addressed such *ulama*, and in return was subjected to severe persecution and scandalous attacks from them. Finally, though, he emerged victorious over his adversaries.

Dan Fodio paid special attention to the education and training of his people. According to Sulaiman (1986, p. 22), 'the imparting of the idea of *tajdid*, or revolution, in his students and involving them in the process of *tajdid* as a necessary part of education was perhaps Shehu Usman's greatest contribution in Hausaland'. Dan Fodio asserted that any ruling in *fiqh*, opposed to the Qur'an, Sunnah and *ijma'* must be rejected. For popularization of knowledge he authored *Wathiqat al-Ikhwan* (Document of Brothers). Along with ensuring their intellectual training, he also paid attention to his students' spiritual development.

This is the subject of his work *Umdat al-Ubbad* (The Best Way for Worshippers) (Sulaiman, 1986, p. 24). Internal purification and spiritual training was attained by the practice of *tasawwuf*. Indeed, dan Fodio's brother, Abdullahi, reports that dan Fodio called people to the revival of the Faith, to Islam, to good deeds, and to abandon customs contrary to them (Shagari and Boyd, 1978, p. 12).

While dan Fodio used his literary works specifically written in the Arabic language so as to reform the *ulama*, he addressed the masses in his Friday sermons and speeches, thereby teaching them the fundamental and original teachings of Islam. These he delivered in the local languages of Hausa and Fulani. Furthermore, he was a gifted poet and used this medium to effectively approach the common people. He also travelled to other cities to teach and preach among wider circles. Both men and women were attracted to those meetings, and for women separate seating arrangements were made (Balogun, 1981, p. 34).

According to Sulaiman (1986, pp. xvi-xviii): 'The Shehu divided the people of Hausaland into three ideological groups. The first believed sincerely in Islam, the second were idolaters who worshipped stones, trees or the like and the third comprised the syncretism – those who practiced the outward show of Islam alongside pagan rites. To the Shehu the last group constituted the main problem because it included the bulk of the leadership'.

Hijrah, jihad and establishment of the Sokoto Caliphate. For 30 years, the base of dan Fodio's academic and calling activities was his home town of Degel. His personal life and his family's conduct inspired people (Shagari and Boyd, 1978, pp. 17, 19). Dan Fodio had cordial relations with the Sarakuna, the rulers. However, when the number of dan Fodio's followers became significantly enlarged and his fame increased, the Sarakuna became afraid of him and his followers and began to harass them.⁹ The Sarakuna's men also attempted to assassinate him. These hostile actions against dan Fodio and his followers led them to take up arms to defend themselves. This was in 1804. In this *jihad*, dan Fodio's followers won the battle and established the caliphate in 1225/1810.¹⁰ His son, Muhammad Bello, and brother Abdullahi looked after state affairs. Dan Fodio himself preferred to be engaged in scholarly pursuits. He died in 1233/1817. In his work *Infraq al-Maysur*, Muhammad Bello remarked

of dan Fodio: 'He possessed pleasing qualities. He revived the Sunnah and put an end to heresy' (quoted by Sulaiman, 1986, p. 17).

Works. It is said that dan Fodio wrote more than one hundred books concerning his thoughts about religion, government, culture and society. Balogun (1981, pp. 43-48) has compiled a list of 115 works using various sources. In fact, most of those titles are essays or chapters of some other works. For example, his work *Bayan al-Bid'ah al-Shaytaniyah* is largely identical with the *bid'ah* section of his work *Ihya' al-Sunnah wa Ikhmad al-Bid'ah* (*ibid.* p. 49n). There are also some repetitions in the list for his major works are only few in number.

1. According to Balogun (1981, p. x), *Ihya' al-Sunnah wa Ikhmad al-Bid'ah* (The revival of the Prophetic practice and obliteration of false innovation) is dan Fodio's *magnum opus*. After an exposition of the two terms Sunnah and *bid'ah* the book emphasizes the need for adherence to the Sunnah and the avoidance of *bid'ah* (un-Islamic innovation). Then it discusses the nature and requirements of faith (*iman*). Thereafter, the major portion of the book is assigned to jurisprudential matters. The subject of mysticism is also discussed before an effective conclusion. As the title reveals, the book's objective is to present the true prophetic teachings on matters of faith, jurisprudence and mysticism and to warn against un-Islamic practices on those issues. Sulaiman (1986, p. 64) considers this work 'a textbook of *tajdid*' [revival].
2. *Bayan Wujub al-hijrah 'ala'l-'ibad*¹¹ (Description of the obligation of migration for People).
3. *Siraj al-Ikhwan* (Lamp for the Brothers)
4. *Kitab al-Farq* (The Book of Difference)
5. *Bayan al-Bid'ah al-Shaytaniyah* (An account of Satanic innovations)
6. *Najm al-Ikhwan* (Star of the Brothers)
7. *Nur al-Ibad* (Light of the Slaves)
8. *Usul al-'Adl* (Principles of Justice)
9. *al-amr bi'l-ma'ruf wa'l-nahy 'ani'l-munkar* (Enjoining good and forbidding evil)

As against the two other revivalists of the 18th century - Shah Wali-Allah and Ibn Abd al-Wahhab – dan Fodio's works largely remained unpublished.

3.3 Economic Ideas

Opposition to economic evils. Dan Fodio strongly criticized the Hausa ruling elite for their heavy taxation and violation of Muslim Law. He condemned oppression, opposed every kind of unfairness, the giving and accepting of bribes, the imposition of unfair taxes, the seizing of land by force, unauthorized grazing of other people's crops, extraction of monies from the poor, imprisonment on false charges and all other such injustices (Shagari and Boyd, 1978, p. 15). On one occasion, the Sultan of Gobir invited to his residence all *ulama*, including dan Fodio, and presented them with gifts. Dan Fodio used this opportunity to request freedom of *dawah* (calling people to Allah), the removal of hindrances in practicing religion, respect for religious people, and a lessening of the burden. The Sultan conceded to these requests (Balogun, 1981, p. 35). Inevitably, this enhanced dan Fodio's prestige, and by virtue of the same, his followers were required not to remain idle. Rather, they were encouraged to learn a craft in order to earn a living; it being considered improper to eat what one had not earned by one's own efforts.¹² Thus they engaged in various handicrafts to produce the necessities of life (Shagari and Boyd, 1978, p. 18).

al-Siyasah al-Shar'iyah. On the pattern of Ibn Taymiyah, dan Fodio wrote a treatise on *al-amr bi'l-ma'ruf wa'l-nahy 'ani'l-munkar* (Enjoining good and forbidding evil) in which he proposed basic guidelines to discharge this obligation. Dan Fodio's brother, Abdullahi, and son, Muhammad Bello, who were also his students, wrote books on the pattern of *al-Siyasah al-Shar'iyah*. Abdullahi's work is entitled *Diya' al-Hukkam* (Light of the Rulers) and the title of Muhammad Bello's work is *al-Ghayth al-Wabil fi Sirat al-Imam al-'Adil* (The Life Story of the Just Ruler). In these two works, their respective authors elaborated upon the principles of good governance and highlighted the socio-economic role of the state. As this writer did not have access to their works, he could not ascertain whether they represented the views of their teacher and mentor Shehu Uthman dan Fodio.

The state established by dan Fodio had no written constitution; instead, the Shari'ah was its manual for rule. Shagari and Boyd (1978, p. 47) write that after establishing the caliphate, 'the foundations of the New Society in Sokoto were based on the Qur'an, the Sunnah and *ijma'* – the consensus of learned opinion'. The sources of government revenues were the same as prescribed by the Shari'ah – *zakah*, *sadaqat*, *ghanimah* and *kharaj* (Shagari & Boyd, 1978, pp. 53-56). Economic issues inevitably attracted dan Fodio's attention. He was not, however, a philosopher or a theoretician, but had instead spent his career as an Islamic reviver and renovator. This same role is reflected in his approach to economic matters. In this respect, he argued for the revival of just Islamic economic institutions such as *al-hisbah* (market and moral supervision), *hima* (protected land), *bayt al-mal* (public treasury), *zakah* and *waqf* (endowment), *etc.* To a large extent, expression of his economic ideas can be found in his work *Bayan Wujub al-Hijrah 'ala'l-Ibad* (Explanation on the obligation of migration). Other works in which some economic ideas can be found include *Kitab al-Farq* (The Book of Difference), *Siraj al-Ikhwan* (Lamp for the Brothers), *Bayan al-Bid'ah al-Shaytaniyah* (An account of Satanic innovations), *Najm al-Ikhwan* (Star of the Brothers) and *Nur al-Ibad* (Light of the slaves).

An Economic system based on value. Dan Fodio advocated the establishment of an economic system based on values such as justice, sincerity, moderation, modesty, honesty, *etc.* According to him, justice is the key for progress while injustice leads to decadence. A just government can last even with unbelief but it cannot endure with injustice¹³ (dan Fodio, 1978, p. 142). On the other hand, he warned against the unhealthy practices of fraud, adulteration and extravagance and their negative impact upon the economy (dan Fodio, 1978, p. 142). He exalted labour and hard work, and condemned begging. He encouraged his followers to engage in earning a livelihood even through an ordinary occupation (Kani, 1984, pp. 86-87). Division of labour and cooperation occupy a prominent position in his economic thought (Balogun, 1985, p. 30, quoted by Sule Ahmed Gusau, 1989). Property earned through fraudulent means would be confiscated on behalf of the public treasury.¹⁴

Dan Fodio was emphatic about fair market functioning. In his work *Bayan al-Bid'ah al-Shaytaniyah* (An account of Satanic innovations) he forbade ignorant people from dealing in the marketplace, as such people

might indulge in prohibited actions (*Siraj al-Wahhaj* quoted by Gusau, p. 150n). This is reminiscent of Caliph Umar's saying that only a *faqih* (a Shari'ah knowledgeable person) should deal in the market.¹⁵ It was for the sake of fairness in market dealings that he emphasized the revival of the *hisbah* institution. Its function was to check prices, ensure the quality of goods, correct weights and measures, and to prevent hoarding, fraud and usurious practices, *etc.* (dan Fodio's work *al-Bid'ah al-Shaytaniyah*, quoted by Kani, p. 65).

The Economic role of the state. There is sufficient discussion in the works of Uthman dan Fodio on the economic role of the state, its sources of revenue and heads of expenditure. Perhaps he foresaw the need for such topics in the prospective caliphate that would emerge in the wake of his call for revival. To achieve welfare and prosperity a state must be based on values such as *'adl* (justice) and *ihsan* (benevolence) (Balogun, 1985).

Dan Fodio considered the state as being responsible for the betterment of people's mundane and religious lives. Essentially the government should remove obstacles lying in the way of people's progress. That the people enjoy peace and prosperity, he argued, is a greater guaranty for the security of the country and strength of the government than maintaining a huge army (dan Fodio, 1978, pp. 65-66). From this, Gusau infers that, 'the Shehu saw the government as a guarantor of minimum livelihood for all subjects in need of such assistance. Also the government was to ensure the provision of public utilities such as roads, bridges, mosques, city walls that ensure comfort and a life of piety for the citizens' (Gusau, 1989, p. 143).

Public finance. Dan Fodio considered the rule of the Rightly-Guided Caliphs (*al-Khulafa al-Rashidun*) as the true model for any government. Based on this, he prescribed that rulers should take only an ordinary man's share as their salary from the public treasury and live a simple life (*ibid*, p. 150). He considered the public treasury in the hands of the ruler as being akin to the property of an orphan in the hands of a caretaker. Thus he stated that it is preferable for rulers to take only an ordinary man's share as their salary (*ibid*. p. 131). This is perhaps with reference to a verse in the Qur'an (4:6) which says that, 'If the guardian [of an orphan] is well-off, let him claim no remuneration. But if he is poor, let him have for himself what is just and reasonable'. Thus, if rulers have

sufficient means to satisfy their basic needs, they should not take anything from the *bayt al-mal* (Gusau, 1989, p. 150). A recipient from *bayt al-mal* should only get as much as is necessary and sufficient for the year (*ibid*). This argument is also based on the Prophet's tradition whereby he used to give his wives sustenance for a year (Abu Dawud, Vol. 3, p.141, Hadith no. 2965). Dan Fodio forbade revenue officers from accepting gifts from subjects (*ibid*). There is a famous report whereby the Prophet, peace be upon him, asked his collector to surrender everything collected – revenue and gifts – and when the collector resisted, he said: ‘Why did he not sit in his mother’s house and wait for a gift to be brought to him?’ (*ibid*. 3:135, Hadith no. 2946). Thus, it is clear that all these provisions are based on the Qur’an, Sunnah and the practices of the Rightly Guided Caliphs. Dan Fodio endeavored to inculcate such practices among his followers.

Dan Fodio also enumerated upon the sources of income of an Islamic state. They included one fifth of the spoils of war (*al-khumus*), land tax (*kharaj*), poll tax (*jizyah*), booty (*fay*, meaning an enemy’s property obtained without actual combat), tithe (*ushr*), heirless property and lost and found whose owner could not be traced (dan Fodio, 1978, p. 123). *Zakah*, with its specified beneficiaries, formed a separate category, distinguished from other sources of public revenue. In his book *Usul al-‘Adl*, dan Fodio also mentions custom duties (*ushur*) as a source of public revenue.

If there were a shortage of funds, the ruler may ask people to contribute to this as an additional levy, but this should only be according to the paying capacity of each person. Like Ibn Khaldun (732-808/1332-1406), dan Fodio was against heavy taxation. Lower taxes, he argued, would provide incentives for economic activity and result in prosperity.

Public expenditure. As far as public expenditure is concerned, dan Fodio based his ideas on Ibn al-Juza’iy (d.741/1340) and al-Ghazali (d. 505-1111). With reference to Ibn al-Juza’iy, he said that ‘the practice of just *imams* concerning *fay*’ and *khumus* is to begin by securing the dangerous places and frontier posts, by preparing armaments and by paying soldiers. If there remains anything, it goes to the judges, state officials, for the building of mosques and bridges and then it is divided among the poor. If any still remains, the *imam* has the option of either giving it to the rich or keeping it (in the *bayt al-mal*) to deal with disasters which may occur to

Islam...’ (*ibid.* p. 131, quoted by Gusau, 1989, pp. 144-45). In his *Usul al-‘Adl*, which is essentially a summary of a work by al-Ghazali, dan Fodio mentions the heads of expenditure of *bayt al-mal* as the fortification of Muslim cities, teachers’ salaries, judges’ salaries, *mu’adhdhins*’ salaries, and all those who work for Islam and the poor. ‘If anything is left after all these heads, the surplus is to be kept in *bayt al-mal* for emergencies. The fund may also be used for building mosques, freeing Muslim captives, freeing debtors, and can be used for helping those without the means to marry or those without the means to go on *hajj, etc.*’ (Gusau, 1989, p. 151).

Dan Fodio reiterated that *zakah* revenues would be spent on those heads prescribed in the Qur’an. It would be spent in the same regions from where it was collected, as ordained in the Hadith.¹⁶ According to dan Fodio, *zakat al-fitr* (the poor-due at the breaking of fasting) would be spent on the poor and the needy only. *Bayt al-mal*’s other income was not meant exclusively for the poor. Nor was it necessary to spend equally on all heads of expenditure (Gusau, 1989, pp. 144-145).

Land management. Land management also attracted Shehu Uthman dan Fodio’s attention. In this regard, he followed the provisions found in books of jurisprudence. First he divided lands into two categories *ma‘mur* (useable and inhabited) and *mawat* (dead land, uninhabited and uncultivated). Depending on whether such lands were captured by force, by peace treaty or whether their owner embraced Islam, they were to have different rules for distribution, allocation, grants, endowments and enclosure (*hima*) (Gusau, 1989, pp. 145-46).

As in other aspects of religion and life, dan Fodio intended to correct the economic corruption prevalent in society by presenting the Islamic teachings on economic matters. As is clear from the preceding pages, he mainly targeted the marketplace, public finance and land management, as these were the most affected areas of the economy. He reaffirmed Islamic teachings on these topics and hardly made any addition or presented any analysis of the same.

3.4 The Impact of Uthman dan Fodio

Stating the impact made by Uthman dan Fodio, Sulaiman (1986, pp. vii-viii) observes that Uthman dan Fodio’s revolution was the most

spectacular and far-reaching of all revolutions seen in Africa in recent centuries: 'It brought the various peoples that made up Hausaland into one single polity, unprecedented in scope and complexity, and gave them the security, stability and justice they lacked under the warring Hausa State.'

In Uthman dan Fodio's call there was hardly anything new. 'What was new was that social and moral values were being put into practice' and there was an obvious dedication 'to establish a better and superior social order' (*ibid.* p. 46).

According to Shagari and Boyd (1978, p. x): 'Over the last century and a half the influence of Shehu dan Fodio and his companions has reigned supreme in this area and beyond'. They further say: 'His teachings and his examples have inspired millions of Muslims throughout the length and breadth of Hausaland in particular and the Western Sudan in general; his influence continues to guide the actions, hopes and inspirations of many religious leaders, scholars, administrators and statesmen in the newly independent states of West Africa to this day' (*ibid.*, p. xi).

Commenting on Uthman dan Fodio's entire struggle, Shagari and Boyd (1978, p. xi) remark: 'He was both pious and ascetic. He assumed leadership of a movement but never ruled'. 'For thirty years – from 1774 to 1804 – the Shehu carried his message to the people of the Sudan, telling them to return to the way of the Prophet Muhammad ... Gradually he won over most of his opponents through reason, persuasion and an exceptional display of sincerity, honesty and piety. His home in Degel became a centre of scholarship and a rallying place of Mallams (Arabic *mu'allim* = teachers) from all over the Sudan, who came in quest of knowledge and spiritual guidance. It was a mini university' (Shagari and Boyd, 1978, p. 5).

A distinguishing feature of dan Fodio's reforms was the due attention he paid to the training of womenfolk. He responded convincingly to objections raised against this (*ibid.* pp. 84-90), and also paid full attention to women's education. He equally educated and taught his sons and daughters who carried on his mission after him. Indeed, several of his daughters emerged as scholars and writers,¹⁷ with his daughter Nana Asma'u translating some of her father's work into local languages. Dan Fodio criticized *ulama* for neglecting half of the human

population and 'leaving them abandoned like beasts' (*Nur al-Albab*, p. 10, quoted by Shagari & Boyd, 1978, p. 39).

Dan Fodio's uprising inspired a number of later West African jihads, including those of the Massina Empire founder Seku Amadu, the Toucouleur Empire founder El Hadj Umar Tall (who married one of dan Fodio's grand-daughters), the Wassoulou Empire founder Samori Ture, and the Adamawa Emirate founder Modibo Adama.¹⁸ These so-called empires were located in present day Nigeria and neighbouring countries.

Endnotes

1. Uthman b. Muhammad Fodiye b. Uthman b. Salih al-Fullati, known in Arabic as 'Ibn Fudi', in Hausa 'Usman dan Fodio' or simply 'the Shehu'. Shehu is the African form of 'Shaykh'. In this document we have used his most well known name 'dan Fodio'.
2. The Fulani tribe had migrated from Futa Toro in Senegal and settled in Kwoni in the Hausa city state of Gobir.
3. Futa Jalon is a highland region in the center of Guinea, West Africa.
4. Hausaland is located in central Bilad al-Sudan; bordering Kanem Borno in the east and Songhai in the west.
5. Musa Jokollo, dan Fodio's ancestor, migrated from Futa to Hausaland. Further details about him are not known.
6. Gobir was a city state in what is now Nigeria.
7. It may be noted that a similar situation was faced by Ibn Taymiyah, when raiding Mongol kings professed Islam but openly violated its rules.
8. Maratta is a village in north-western Gobir.
9. In the context of preaching, his brother Abdullahi's poems were very effective (Balogun, 1981, p. 36), and this alarmed the ruling class. Then a new sultan succeeded who re-imposed many restrictions on preaching and practicing Islam. Eventually this led to a conflict between the sultan and dan Fodio's followers. He exhorted them to migrate so as to form a consolidated base and finally take up arms and declare *jihad*. The uprising was largely composed of the Fulani, who held a powerful military advantage with their cavalry. It was also widely supported by the Hausa peasantry who felt over-taxed and oppressed by their rulers. After only a few short years of the Fulani War, dan Fodio found himself in command of the largest state in Africa, the Fulani Empire. His son, Muhammad Bello, and his brother, Abdullahi, were carrying out the jihad and taking care of the administration. Dan Fodio worked to establish an efficient government, one grounded on Islamic law.

10. After 1226/1811, dan Fodio retired and continued writing about righteous conduct and Muslim beliefs. After his death in 1233/1817, his son, Muhammad Bello, succeeded him as *amir al-mu'minin* or Sultan of Sokoto and became the ruler of the Sokoto Caliphate, which was the biggest state south of the Sahara at that time. Uthman's brother Abdullahi was given the title *emir* of Gwandu and he was placed in charge of the Western Emirates, Nupe and Ilorin.
11. The book was translated and edited by F.H.el-Masri (1978) and published by Oxford University Press, Khartoum.
12. It seems to be based on the hadith that the best one can eat is ones own earned livelihood. Prophet David used to eat from the earning of his own hand (al-Asqalani, n.d., Vol. 5, p. 23, Hadith No. 2072) *Kitab al-Buyu'*.
13. Before him, Ibn Taymiyah (1976, p. 94) also quoted this saying several times in his writings.
14. It is well known that the Rightly Guided Caliphs used to check their governors' assets. Any property found beyond their known sources was deposited to *bayt al-mal*.
15. Sabiq, al-Sayyid, (1971), Vol.3, p. 44.
16. When the Prophet, peace be upon him, sent his companion Mu'adh to Yemen as governor, he advised him to collect *zakah* from their rich and distribute it among their poor. Based upon this, some jurists forbade the shifting of *zakah* from one place to another place in normal conditions. See al-Mubarakfuri, n.d. Vol. 3, p. 223.
17. One of the most prominent members of the Sokoto caliphate was Nana Asma'u the daughter of Uthman Dan Fodio. She was very devoted to the education of Muslim women and she was a writer like her father. She witnessed many of the jihad wars and wrote about her experiences in her books. Nana Asma'u was very well educated and well versed in four languages (Arabic, Fulfulde, Hausa and Tamachek), which gave her a widespread reputation as a scholar and the opportunity to communicate with the whole sub-Saharan African Muslim world. David Westerlund wrote: 'She continued to be a source of inspiration to the present day'.

http://en.wikipedia.org/wiki/Nana_Asma%E2%80%99U Accessed on 12.7.2008

Usman dan Fodio's jihad created the largest empire in Africa since the fall of Songhai in 1591. By the middle of the 19th century, when the Sokoto Caliphate was at its greatest extent, it stretched 1,500 kilometers from Dori in modern Burkina Faso to southern Adamawa in Cameroon and included Nupe lands, Ilorin in northern Yorubaland, and much of the Benue River Valley. In addition, dan Fodio's jihad provided the inspiration for a series of related holy wars in other parts of the Savanna and Sahel far beyond Nigeria's borders that led to the foundation of Islamic states in Senegal, Mali, Ivory Coast, Chad, Central African Republic and Sudan. An analogy has been drawn between dan Fodio's jihad and the French Revolution in terms of its widespread impact. Just as the French

Revolution affected the course of European history in the 19th century, the Sokoto jihad affected the course of history throughout the Savanna from Senegal to the Red Sea. http://en.wikipedia.org/wiki/Usman_Dan_Fodio (Accessed on 12.7. 2008).

CHAPTER FOUR

Shah Wali-Allah al-Dihlawi and his Economic Ideas

4.1 Time and Environment

Shah Wali-Allah (1114-1174/1703-1762) son of Shah Abd al-Rahim was born in Phulat, a town in Muzaffarnagar (north India) and lived and died in Dehli (anglicized as Delhi), hence the attribute al-Dihlawi. At that time, India was passing through a period of extreme unrest and chaos. After the death of Mughal Emperor Awrangzeb (d. 1118/1707), during a timespan of just sixty years ten rulers came to the throne of Delhi, yet none could restore or arrest the falling power and prestige of the Mughal Empire. Regional forces from all over India were on the path of revolt; their aim was invasion of the capital city of Delhi to gain hold of the country and establish their own hegemony. Al-Dihlawi was extremely worried about the increasing strength of the Marathas, the helpless position of the Delhi ruler and disunity among the Muslims. He wrote a letter to the Afghan ruler Ahmad Shah Abdali (d. 1187/1773) to come to the rescue of Delhi's emperor. Abdali responded to his call and dealt a crushing defeat on the Marathas, thereby turning their tide from north India and confining them to their own region, namely south west India. But the Mughal king was unable to avail himself of this opportunity to strengthen his rule. Eventually, therefore, the Mughal Empire was confined to Delhi's Red Fort and its adjoining areas. The king, in spite of his image as the rightful emperor of India, was helpless. Furthermore, the army, the empire's backbone, was highly inefficient and demoralized.¹

Apparently, the 18th century Indian Muslims had paid no attention to the land, language and progress of England and France. Nor did Mughal rulers, who were losing their territories to these foreign intruders, initiate any effort to establish the secrets of their power and progress. Essentially, they learnt no lessons from the growing power and influence of the East India Company. Indeed, hardly any sign of awakening or modernization can be discerned among the 18th century Mughal rulers of India, efforts which find their counterparts among the Ottoman Turks. Instead, the descendants of the great Mughal Emperor Awrangzeb squandered the wealth amassed by their forefathers on luxurious living. The kingdom reeled under severe spells of drought, poverty, hunger, hopelessness, blatant indifference and cruelty at the hands of rulers. The character of the people had fallen to the lowest levels of civilized behaviour and, from a religious point of view, the condition of Muslims was highly deplorable (al-Siyalkoti, 1999, pp. 13-14).

4.2 Life and Works

Al-Dihlawi's full name is Shah Wali-Allah Qutb al-Din Ahmad, but he is popularly known as Shah Wali-Allah al-Dihlawi. His genealogy can be traced back to the Second Caliph of Islam, Umar Faruq from his paternal side and to Musa Kazim² on his maternal side (al-Siyalkoti, 1999, p. 17). His father, Shah Abd al-Rahim, was a great *muhaddith* (scholar of the Prophetic tradition), who established the *Madrasah Rahimiyah* in Delhi for the promotion of Hadith study and other Islamic sciences. He participated in the compilation of *al-Fatawa al-'Alamkiriyyah*.

Al-Dihlawi's birth was no less than a miracle for many of those who had noticed the steady dissipation of science and original thinking among the Muslims for centuries, especially during the declining period of the great Mughal dynasty of Babar in India.

Shah Wali-Allah al-Dihlawi began his education under the supervision of his father at the age of five and completed his first recitation of the Qur'an by the age of seven. By the end of his seventh year, he had started taking introductory lessons in Persian and Arabic and completed them in one year. He also acquired a knowledge of logic, *fiqh*, Hadith, *tibb* (Eastern medicine), algebra, mathematics, and oratory from

his father. When he had completed his studies at the age of fifteen, he started teaching in his father's college. Two years later, when his father died, al-Dihlawi succeeded his chair and became the principal of this renowned institution. He taught here for about twelve years before he went on pilgrimage to Makkah and Madinah where he further studied Hadith and *fiqh* with the famous teachers of these subjects at that time.

Pilgrimage to Makkah. In the year 1143/1730, al-Dihlawi decided to perform the pilgrimage to Makkah and despite the perils that lay ahead on the journey, he reached the holy city of Makkah on 14 Dhu'l-Qa'dah 1143 AH and performed *hajj*. Then he went to the holy city of the Prophet, peace be upon him, al-Madinah al-Munawwarah. Incidentally, this was at the same time as when Ibn Abd al-Wahhab was carrying out his revolutionary reforms in the Najd region of the Arabian Peninsula³. They did not, however, have the opportunity to meet each other because at that time Ibn Abd al-Wahhab was in Basrah.

During his stay in Hijaz, al-Dihlawi studied under Shaykh Wafd-Allah b. Muhammad al-Maghribi al-Maliki, Abu Tahir Muhammad b. Ibrahim al-Kurdi al-Shafi'i, Taj al-Din al-Qala'i al-Hanafi, Umar b. Ahmad al-Basri and Abd al-Rahman b. Ahmad al-Nakhli (al-Dihlawi, 1308 AH, *Fuyud al-Haramayn*⁴). His stay in Madinah filled him with revolutionary spirit and reformative zeal (al-Siyalkoti, 1999, p. 32) In particular, Shaykh Abu Tahir (d. 1145/1733) had a great impact on al-Dihlawi in shaping his future career in India (al-Dihlawi, 1917, pp.191-03, 197-200).

According to Schimmel (1980, p. 153), his teachers were mainly the same as those of Ibn Abd al-Wahhab. Most outstanding among them was Muhammad Hayat al-Sindi (*ibid*). It may be noted that other sources do not mention al-Sindi as Wali-Allah's teacher. For Schimmel (1980, p. 154) though it is clear that Wali-Allah went back to the *Muwatta* of Imam Malik b. Anas 'to reopen the very sources of legal thought'.

During his stay in Hijaz, Wali-Allah came across the works of many great Muslim scholars such as al-Khattabi, Abu Hamid al-Ghazali, Izz al-Din b. Abd al-Salam, Ibn Taymiyah, Ibn al-Qayyim, *etc.* and he benefited from their works in his writings. Like Ibn Abd al-Wahhab, he was clearly influenced by the works of Ibn Taymiyah (al-Siyalkoti, 1999, pp. 59, 126).

After fourteen months of stay in Arabia, the performance of two *hajj* pilgrimages and learning books of hadith from scholars of the holy cities, al-Dihlawi finally returned to India in early 1145/1732. It took six months to reach Delhi.

Political role. After returning from the holy cities of Makkah and Madinah, the miserable condition of Indian Muslims compelled al-Dihlawi to work for their reform, tone up their morale, and inculcate a feeling of selflessness and love in them for their fellows. He took part in politics to restore the vanishing power of the Muslim state being extremely anxious about the terrible condition of the Muslims (al-Siyalkoti, 1999, p. 35). He sided with the Rohilla chief, Najib al-Dawlah, because he found him the best among the newly emerging powers. As noted above, it is reported that he invited Ahmad Shah Abdali of Afghanistan to check local usurping powers and to provide support for the Muslims. Surprisingly, no reference to the growing threat presented by the English is found in his work.

Essentially, he wanted Muslim society to return to the Prophet era with its political unity of Muslim rulers. Thus, Rizvi (1980, p. 397) is not correct when he says that 'the basis of Shah Wali-Allah's political thought was the 'Perso-Islamic theory of kingship' discussed in the Arabic-Persian "Mirror for Princes" particularly in the works of Ghazali and Tusi'.

His stand towards Sufism. In the opinion of Schimmel (1980, p. 157): 'in spite of his own exalted spiritual claims, al-Dihlawi was most critical of the mystics of his time. What he abhorred most – quite in tone with his Wahhabi colleagues in Arabia – was the veneration of saints and tomb worship'... 'Sufis who talked in terms which are not based on the Koran. Particularly concerning *Tauhid*, were the object of his blame' (*ibid.* p. 158). He criticized the ignorant Sufis and stupid practitioners of *tasawwuf* and described them as robbers and thieves of religion and warned others to be aware of them (al-Dihlawi, *al-Tafhimat*, Vol. 2, p. 243). He condemned those Sufi practices that were in contravention of the basic sources of Islam – the Qur'an and Sunnah. His call was to believe in a pure and unmixed *tawhid* and to shun all kinds of un-Islamic innovations, polytheism and bad practices (al-Dihlawi, n.d. *Hujjat*, I: pp. 59, 61-64; 2: p. 93). He was against any concentration on philosophy *per*

se. To him, 'true scholarship, 'ilm, means to ponder the verses of the Holy Book or the tradition of the Prophet' (Schimmel, 1980, p. 158).

Al-Dihlawi made an effort to purify *tasawwuf* from un-Islamic elements, this by combing out 'all unhealthy foreign influences, such as a morbid kind of neo-Platonism and *Vedantism*⁵' (Siddiqi, 1983, p. 1577). 'He stressed that genuine mysticism, as distinguished from pseudo-mysticism, encourages an active way of life which assures progress and prosperity in this world and salvation in the hereafter' (*ibid*). It was due to this conviction, in spite of his mystic training, that he involved himself in the social, political, economic and intellectual reform and development of the Muslims.

Aspects of his reform. Al-Dihlawi strived to bring about reform in every section of society. In one of his articles, he addressed these various elements warning them of the bad consequences of their sinful lives, pointing out their shortcomings and explaining to them the way of rectification. For example, he asked the Sufis and their descendants to stop calling people to follow their false innovated practices. He stressed that success lies in following the teachings of the Qur'an and Sunnah. He criticized scholars and students for paying undue attention to Greek philosophy and other tools of language. Real knowledge comes through the study of the Book of Allah and traditions of His Prophet, peace be upon him (*al-Tafhimat al-Ilahiyah*, 1: 282).

Shah Wali-Allah al-Dihlawi considered *ijtihad* (creative thinking) as the socially obligatory duty (*fard kifayah*) of Muslim scholars and *ulama* in every age. He lamented the fact that the simple-minded people of his time were too ignorant to attach due importance to this (al-Dihlawi, *al-Musaffa*, Delhi, n.d. p. 11, quoted by Moinul-Haq 1979, p. 409). However, Rudolph Peters finds al-Dihlawi's views on *ijtihad* to be more conservative than the comparable but later works of al-Shawkani (1760-1832) and al-Sanusi (1787-1859) (Hermansen, 1996, p. xxxii).

Works. Shah Wali-Allah al-Dihlawi was a prolific writer who wrote extensively on several Islamic subjects. His contribution includes commentaries on the Qur'an and Hadith, their principles, *fiqh*, principles of jurisprudence, *ilm al-kalam*, wisdom (*hikmat*) and the philosophy of the Shari'ah, etc.

Al-Siyalkoti (1999, pp. 39-44) notes his 63 works with details of whether they have been published or are still in manuscript form, whether Arabic or Persian, and this under the headings of Qur'anic sciences, Hadith related works, faith and unicity (*tawhid*), wisdom of the Shari'ah, principles of jurisprudence, differences between jurists, biography of the Prophet and his Caliphs, biographies of his teachers, ancestors and his own biography, *tasawwuf* and related disciplines, collections of his letters, Arabic poetry and miscellaneous tracts. Al-Dihlawi also wrote in the areas of sociology, politics, psychology and ethical philosophy. His most famous works are:

1. *Hujjat-Allah al-Balighah* (The Convincing Proofs of Allah). This is a two-volumes work in Arabic. After returning from his journey to the two holy cities of Islam in 1145/1732, he began writing this work completing it in 1148/1735. It elucidates the wisdom and the inner meanings behind various Shari'ah provisions. Essentially, it is al-Dihlawi's most important work. It is prescribed reading at al-Azhar (Schimmel, 1980, p. 154) and is taught in many other seminaries. It is the *summa* of his thought and teaching, comprising theories of religion, economics, man's spiritual development and political philosophy, etc (*ibid.* p. 155).
2. *Izalat al-Khafa 'an Khilafat al-Khulafa'* (Removal of doubts from the caliphate of the Caliphs) is another important work by al-Dihlawi, which was originally written in Persian. In this work he presents guidelines to rulers, noblemen, soldiers and government officials. It is a good source for understanding the Islamic political system as also the principles of an Islamic economy. Al-Hasani, the author of *Nuzhat al-Khawahir* (1999, Vol. 6, p. 863), remarks that 'on its subject the book has no peer – neither before it, nor after it. It shows that its author is an ocean of knowledge that has no shore'.
3. *Fath al-Rahman fi Tarjamat al-Qur'an*. Al-Dihlawi felt that only direct knowledge of the Qur'an would lead this *ummah* to the right path. Therefore, he paid attention to translating the Qur'an into Persian, the official language of the Mughal court. He completed this in 1151/1738 under the title *Fath al-Rahman fi Tarjamat al-Qur'an*. His Persian translation of the Qur'an is 'one of the most important contributions to the religious life of the

Indian Muslims' (Schimmel, 1980, p. 157). According to Schimmel (p. 154): 'he rightly felt that the Muslims would be more easily in a position to live in accordance with the Holy Writ if they could understand its text instead of relying solely upon commentaries and super commentaries which often obscured the original, living word'. It may be noted that although many good translations into the Persian language were then available, the main characteristic of al-Dihlawi's translation was its simplicity. It was meant for common people and soldiers; earlier translations were delivered in a high flown language intended for literary circles.

4. *Al-Fawz al-Kabir fi Usul al-Tafsir* (The Great Success, a treatise on the principles of Qur'anic interpretation), is a bilingual work, in Persian but partly in Arabic, on the principles of exegesis. It followed his Persian translation of the Holy Qur'an, and similarly has been translated into many languages.
5. In his work *al-Insaf fi Bayan Asbab al-Ikhtilaf* (The Just Stand in dealing with Juridical Differences), al-Dihlawi discussed the history and nature of differences among various schools of jurisprudence. He suggested how to adopt a just and middle path through those differences. Basically, it is a juridical discourse on the evolution of different schools of jurisprudence. It also discusses the nature of disagreement among jurists and the principles to resolve the various conflicting opinions.
6. His treatise *'Iqd al-Jid fi Bayan Ahkam al-Ijtihad wa'l-Taqlid* (Dealing with the rules of independent decision making and following others) discusses various dimensions of the issues involved in *ijtihad* (original thinking) and *taqlid* (imitating and following others) and presents a balanced view on this oft-discussed and much-debated subject.
7. *al-Tafhimat al-Ilahiyah* (*The Divine explanation*) is a mystical work, partly in Arabic and partly in Persian, giving al-Dihlawi's mystical experiences. He interprets subtle issues of rational and spiritual importance in the light of personal revelations.

8. *al-Khayr al-Kathir* (A lot of goodness). This work on the philosophy of religion elucidates the concept of *ma'rifat* and wisdom. He attempts to explain the fundamentals of faith with an approach combining rational and traditional arguments. *Al-'Aqidah al-Hasanah* (Good belief) is another work dealing with faith.
9. In *Fuyud al-Haramayn (The Emanations of the Two Holy Cities)*, he narrates his experiences during his sojourn in Makkah and Madinah.
10. *Altaf al-Quds* (Blessings of the Sanctuary) (Persian). This deals with the esoteric principles of mysticism.
11. *Al-Muqaddimah al-Saniyah fi Intisar al-Firqah al-Sunniyah*, and *Sata'at* (Radiances) are some other works in which he discusses issues of faith, *tasawwuf* and spiritual attainments.
12. *al-Budur al-Bazighah* (The Bright Moons) is a work on theology employing philosophical terminology in discussing human nature and social behaviour. It presents a philosophical and rational interpretation of Islam.
13. *Tuhfat al-Muwahhidin* (Gift of the Monotheists) is a Persian tract explaining *tawhid*.
14. *Tarajim Abwab al-Bukhari* (Introductions to the Chapters of *al-Bukhari*) (Arabic) expounds upon those principles that are helpful in understanding certain difficult portions of *Sahih al-Bukhari*.
15. He presented a selection of *ahadith* contained in the *Muwatta* entitled *al-Musawwa min Ahadith al-Muwatta* by Malik b. Anas (d. 179/795) giving it a new arrangement with a more scientific pattern. Another work, *Musaffa Sharh-i Muwatta* is a commentary in Persian on the *Muwatta*. He ranked the collections of *ahadith* somewhat differently putting at the top the *Muwatta* of Imam Malik, then *Sahih Bukhari* and *Sahih Muslim*.

Al-Dihlawi wrote Arabic like a native Arab, free from literary errors. His work *Hujjah* bears resemblance with Ibn Khaldun's *Muqaddimah* in rendering difficult scientific ideas into Arabic.

4.3 Economic Ideas

Economic ideas in his works. The economic ideas of al-Dihlawi are fragmentary and scattered across his different works, such as in *Hujjat-Allah al-Balighah*, *al-Budur al-Bazighah*, *al-Tafhimat al-Ilahiyah*, *Izalat al-Khafa 'an Khilafat al-Khulafa'* and his numerous letters addressed to different rulers, governors, nobles and friends. Especially in his letters, he is seen to hold economic factors as being outstandingly responsible for the weakening and decline of the Mughal Empire in India, a subject which still perplexes many. Al-Dihlawi's diagnosis of this sad state of affairs is both interesting and insightful especially in the context of understanding his economic stance.

Economic causes behind the decadence of Mughal rule in India. As noted at the outset of this Chapter, al-Dihlawi lived in an age of crisis and chaos created by the Maratha, Jats, Sikhs, Ruhillas and other ambitious governors of India's provinces. The rule of Mughal kings was literally confined to the area between the Red Fort and Palam.⁶ Peasants and artisans were badly hit; they had to pay taxes more than once a year to frequently changing wielders of power. Salaries of army men and other officials were not paid for months. The Mughal kings, in spite of having the image of rightful owners of authority, were helpless. The main reasons for the decline of Mughal rule, as seen by al-Dihlawi, and his suggestions for reform were as follows:

1. The indigence of the imperial treasury. The state treasury is the backbone of any government, which cannot function without sufficient resources. According to al-Dihlawi, revenues of the country were estimated at eight *crore*⁷ rupees, but the authority and power needed to realize this had been lost by central government (Nizami, 1955, p. 53)
2. The contraction of *khalisah* lands; *khalisah* referring to crown lands. Its revenue was collected directly by officials of the king, in contrast to *jagir* lands where revenues were collected by the *jagirdar* (feudal lord). *Khalisah* was the most important source of income for the government and every wise ruler tried to expand its area. Wali-Allah suggested that the *khalisah* area should be expanded, especially to the region surrounding Delhi, Hissar and Sirhind. All or most of these must be made *khalisah*, as the reason

for any weakening of government is diminution of *khalisah* and the consequent indigence of the treasury (*ibid.* p.52).

3. The increasing numbers of *jagirs* (fiefs). The natural corollary of decreasing *khalisah* lands was an increase in the number of small *jagirdars*, who were generally unable to control their areas, and who rented out their lands, a situation prone to oppression and exploitation. al-Dihlawi suggested that the *jagirs* should be granted to chiefs only. Smaller nobles should be paid in cash as was the practice during the reign of Shahjahan⁸, because the small *jagirdars* just rented out their lands and mostly remained in need of money and did not fully discharge their duties assigned by the royal court (*ibid.* p.42).
4. Irregularities in payments to army and government officials. Another important reason for the decline of Mughal rule was the defaults in payment to army and other officials. No doubt, this was due to the reason mentioned earlier, *i.e.*, the indigence of the treasury. Al-Dihlawi suggested that their salaries should be paid without delay, otherwise they would be forced to borrow money on interest, which would cause much loss to them and they might not carry out their duties properly (*ibid.*).
5. The heavy burden of taxation and a decline in production. To meet government expenses, farmers, artisans and producers were heavily taxed. The direct result of which was decreasing interest in their occupations and decline in production. In his book *Hujjat-Allah al-Balighah*, al-Dihlawi says: ‘...Another reason (for the bad condition of cities in this age) is the heavy taxation on farmers, traders, artisans, *etc.* and the harsh treatment meted out in collection of those taxes’ (al-Dihlawi, *Hujjat*, 1: p. 45).
6. Luxurious living. Economic factors were the main but not the only reasons for the decadence of Mughal rule. Giving in to luxurious living, moral decay, social disparity and political anarchy were some of the other reasons pointed out by al-Dihlawi and he endeavored for their reform (*ibid.* p. 106; Nizami, 1955, pp. 43, 52, 83, 84).

Al-Dihlawi’s presentation of the foregoing economic reasoning behind the Mughal’s decaying rule of India shows his analytical insight

into socio-economic matters. It also provided him with proof that a sound economic condition was prerequisite for a stable and strong state. In addition to his study of applied aspects of the economy, al-Dihlawi also dealt with the theoretical issues of an Islamic economy. For example, he discussed basic occupations, the need for the division of labour, the nature and functions of money, undesirable economic practices, an economic analysis of *riba'l-fadl* and *riba'l-nasi'ah*, issues relating to public finance and public expenditure, *etc.* As these topics need further and more detailed analysis, the next chapter is devoted to a discussion of al-Dihlawi's economic ideas.

Shah Wali-Allah al-Dihlawi also presented a theory of development under the heading *al-irtifaqat*. For him, starting from a simple primitive village life to an international community, the socio-economic development of human society can be divided into four stages. The first stage is dominated by simple economic struggle, while the last stage is developed to maintain a just political order on an international level so as to safeguard the socio-economic interests of the different states and establish peace and justice among them. All the economic ideas of Shah Wali-Allah al-Dihlawi revolve around and are related in some way or another to his concept of *irtifaqat*. The importance of this concept also requires a full chapter treatment. Therefore, his theory of development is the subject of Chapter Six.

4.4 The Impact of al-Dihlawi

Al-Dihlawi brought about a revolution in Muslim minds by his writings on various Shari'ah sciences, and all of which have continued to inspire his readers till this date. He stands in the history of Indian subcontinent as a link between medieval and modern Islamic thought. His noble students, fortunately the most important of them being his sons, Shah Abd al-Aziz (d. 1239/1824), Shah Abd al-Qadir (d. 1228/1813), Shah Rafi' al-Din (d. 1233/1818), Shah Abd al-Ghani (d. 1203/1789) and his grandson Shah Isma'il Shahid (d. 1246/1831) carried on his message. Dar al-Ulum, the great seat of learning at Deoband in India, is considered a descendant of the Madrasah Rahimiyah. The famous scholar Muhammad Siddiq Hasan Khan al-Qannuji (d. 1307/1889) and noted reformer of the 19th century Sir Syed Ahmad Khan (d. 1316/1898) were very much influenced by al-Dihlawi. The profound

influence of his writings can also be seen on the great lights of the 20th century, namely, Allamah Shibli Nu'mani (d. 1332/1914), Dr. Muhammad Iqbal (d. 1357/1938), and Mawlana Ashraf Ali Thanawi (d. 1362/1943), Mawlana Abu'l-A'la Mawdudi (d. 1399/1979), Mawlana Abu'l-Hasan Ali Nadwi (d. 1419/1999), *etc.* Obaydullah Sindhi (d. 1364/1944) made it his life-long mission to propound and propagate the revolutionary ideas of al-Dihlawi.

In the Arab world, al-Dihlawi's *Hujjat-Allah al-Balighah* has influenced most of the great scholars of the modern period, such as Abu Zahrah, Jamal al-Din al-Qasimi, Muhammad Zahid al-Kawthari, Muhibb al-Din al-Khatib and Abd al-Mun'im al-Namir *etc.* (Siddiqi, 1983, pp. 1576-77).

The birth of al-Dihlawi during the declining phase of Mughal rule in India is considered a miracle by many. This because for centuries the world had not seen a great Muslim scholar who could match the towering personalities of al-Ghazali, Ibn Taymiyah and Ibn Khaldun, *etc.*, in radical thinking and original ideas. Essentially, al-Dihlawi brought about a revolution in Muslim minds by his writings on various branches of Shar'iah science, ideas that have relentlessly inspired his readers till this date.

Al-Qannuji (d. 1307/1889) observed that if al-Dihlawi had lived in the early centuries of Islam he would have been regarded as an *imam*, comparable to Abu Hanifah or Abu Hamid al-Ghazali (Schimmel, 1980, p. 157).

Shah Wali-Allah al-Dihlawi's reformative endeavors resemble those of Ibn Taymiyah in both their conviction and methodology; both were based on the Qur'an, Sunnah and pattern of the early right people. Siddiqi considers him a parallel to Ibn Taymiyah⁹. Like Ibn Taymiyah, al-Dihlawi also had a lasting impact on the generations that followed, especially in the Indian subcontinent.

In the opinion of Moinul-Haq (1979, p. 426): 'Shah Wali-Allah was a versatile genius. He was undoubtedly the greatest Muslim thinker of the Subcontinent; his philosophy provides a connecting link between medieval Islamic thought and trends of modern interpretation of the fundamental teaching of Islam'.

According to Schimmel (1980, p. 159): ‘A most unusual personality among the mystically trained thinkers of the 18th century, he was ahead of his time in many respects, combining sublime mystical speculations, rationalism, prophetic energy and common sense in a strange way’.

Endnotes

1. For more details, one may refer to the Introduction by K.A.Nizami to the collection of al-Dihlawi's Persian letters entitled *Shah Wali-Allah ke Siyasi Maktubat (The Political Letters of Shah Wali-Allah al-Dihlawi)* edited and translated by K.A.Nizami, Aligarh, 1955.
2. In one of his works, he writes: ‘We are Arab people whose fathers have fallen in exile (*ghurbah*) in the country of Hindustan, and Arabic genealogy and Arabic language are our pride’ (*Tafhimat* 2: 296).
3. It may be noted that before al-Dihlawi’s visit to Madinah, Ibn Abd al-Wahhab also spent four years studying in Madinah from 1128/1715 to 1132/1719. Thus, both had studied in the same environment and mostly under the same scholars.
4. The title of the book *Fuyud al-Haramayn* (The Emanationa of the Two Holy Cities) reveals that he received a great deal from his stay in Islam’s two holy cities.
5. The Hindu form of mysticism, which is based on the *Vedas*, their religious books.
6. Located in the centre of Delhi, the Red Fort was built by Emperor Shahjahan (R. 1627–58) which became the seat of rule for subsequent kings. Palam is a village on the western border of Delhi state where presently Delhi’s international airport is located.
7. An amount of one *crore* is equal to ten million (10,000,000).
8. Mughal Emperor Shahjahan (R. 1627 – 58), the builder of the famous Taj Mahal, at Agra.
9. Professor Muhammad Nejatullah Siddiqi observed this in his Introduction to *Economic Concepts of Ibn Taimiyah* (Islahi, Abdul Azim, 1988, p.13).

CHAPTER FIVE

Al-Dihlawi's Economic Thought

Shah Wali-Allah al-Dihlawi did not discuss economic ideas as one finds presented in textbooks. Rather, he was motivated by those economic issues faced by the society he lived in and within his country as a whole. Strictly Islamic in scope, al-Dihlawi's economic concerns reached around a classification of wants, business ethics, prohibited and promoted contracts, prices, cooperation and division of labour, opportunity cost, property rights, money and interest, and a balanced variety of occupations. He also discussed issues relating to public finance and mankind's socio-economic development. In this chapter, his economic thought in general is discussed. Public finance and socio-economic development will be dealt with in the two chapters that follow.

5.1 *Tadbir al-Manzil* (Household management)

Tadbir al-manzil or household management is one of the sciences Muslim scholars inherited from Greek philosophers and they further developed it and made original contributions in this respect.¹ Al-Dihlawi mentions the term *tadbir al-manzil* on various occasions in his works without reference to earlier writers (*Hujjah*, 1: pp. 41-42, 78, 81, 129; 2: pp. 136, 138, 122). To him, *tadbir al-manzil* or household management deals with the number of units occupying a house: spouses, children, slaves and servants (*Hujjah*, 1: pp. 41-43; 2: pp. 122 – 148). In his work *Hujjat-Allah al-Balighah* (2:143), while discussing various Islamic provisions regarding household management al-Dihlawi, under the

section the training of children and slaves (*tarbiyat al-awlad wa'l-mamalik*), confines his discussion to the former only. Perhaps he realized that the latter had not much practical relevance during his time.

According to al-Dihlawi, *tadbir al-manzil* is to some extent done by animals too but it is usually perceived as a characteristic of man that he does in cooperation with his fellow human beings (*ibid.* 1: p. 81). It is a concern preoccupying all people, in every land, whatever their religions and geographic distances (*ibid.* p. 43). Al-Dihlawi stressed that the Law-Giver made us familiar with two types of sciences with their distinct rules: the science of common wealth (*masalih, plural of maslahah* = welfare) and the science of rituals and religious rules (*Shara'i*, plural of *Shari'ah* = religious rule). The first type of science deals with self-reform (*tahdhib al-nafs*) through moral character (*al-akhlaq*), household management (*tadbir al-manzil*), economy and manners of living (*adab al-ma'ash*), as also the management of the city (*siyasat al-madinah*) (*Hujjah*, 1: p. 129). Essentially, al-Dihlawi regarded moral values as the key to economic behaviour leading to a good life. He said that the rules for managing one's home have been known to all nations, whether Arabs or non-Arabs, with only some differences in their forms. Furthermore, as the last Prophet was raised from among the Arabs, he followed the rules of managing a home in the Arabic tradition (*ibid.* 2:122). In this statement, there is a clear refutation of those who claim that everything related to *tadbir al-manzil* in Islam belongs to the Greeks (Heffening, 4: 595)². In his work *al-Khayr al-Kathir*, al-Dihlawi (1352, p. 83) remarks that Islamic Law (Shariah) deals with worship (*'ibadat*), great sins (*kaba'ir*), habits (*'adat*), ethics (*akhlaq*), conduct (*mu'amalat*), household management (*tadbir al-manzil*) and management of the city (*siyasat al-madinah*). Thus, he considered *tadbir al-manzil* as one of the subjects of Shariah.³

5.2 *Adab al-Ma'ash* (The Art of Economy)

Writers on 'household management' all extended the term *tadbir al-manzil* to the whole economy,⁴ although basically it meant, as noted above, dealing with family members. From the works of al-Dihlawi, it appears that he preferred the term *adab al-ma'ash* for socio-economic relations other than the family unit. This does indeed seem to be an improvement upon the Greek term *tadbir al-manzil*.⁵

Classification of human wants. Al-Dihlawi classified human wants as necessities, comforts and refinements (*Hujjah*, 1: p. 38). As far luxury is concerned, this according to him is a relative term; it differs from people to people. The luxury of one people for example might be subsistence living for others, and the refinement of some people might be luxuries for others (*Hujjah*, 1: p. 110). In the same way, miserliness differs from one class of people to another. For example, what may be called miserliness for a king, may be extravagance for a poor. Thus, the desirable course of action is to abandon bad habits, each within one's own level (*ibid.* 2: p. 190).

Cooperation. Starting from the premise that man is by nature a social being, al-Dihlawi established that cooperation with other members of society is a distinguishing characteristic of mankind (*Hujjah*, 1: p. 80; 2: p. 103). On another occasion, he said that man is social by nature and, therefore, his living will be smooth only by cooperation with others (*Hujjah*, 2: p. 146). In his work *al-Budur al-Bazighah* (p. 84), he mentions that it is Allah's great favour that He created man social by nature: his living is impossible without the company, grouping and cooperation of his fellow specie. This necessitates the fulfillment of a number of social norms in everyone's daily lives. If one tries to live by means other than cooperating with one another then this is destructive of social life (*Hujjah*, 2: p. 125).

Division of Labour. Division of labour is a socio-economic necessity and a manifestation of cooperation. Division of labour arises because of the variety of needs required by a single household and which cannot be met without the help of others. For example, the need for food led people to the occupation of farming, which requires the training of animals, the services of carpenters, blacksmiths and others. Similarly, the process involved in the preparation of food and the manufacture of clothes cannot be done by one person or a single household. Instead, they require the involvement of all members of society, with division of labour and specialization as the means (*al-Budur*, p. 85).

According to al-Dihlawi, specialization in a particular job is generally based on two factors:

- 1) Physical capability. For example, a brave man is good for war, an intelligent person with a good memory is fit for accountancy and

office work and a strong, healthy man is suitable for carrying loads and other burdensome work, *etc.*

- 2) Incidental advantage. For example, the son or neighbour of a blacksmith can easily take to ironwork and a person living near the sea has the facility to take up fishing which others who live elsewhere do not enjoy (*ibid.*, p. 67; *Hujjah*, 1: p. 43).

Diversity of occupation and specialization in a job in which one has facilities is necessary for the healthy development of socio-economic life. According to al-Dihlawi, one of the reasons for the provision of *fard kifayah* (socially obligatory duty) in the Shariah is to facilitate diversity of occupations and specialization. This is especially so in those jobs whereby a concentration of all people would have led to deterioration in their living standards and hence to socio-economic disadvantages. In such cases, it would not have been possible to assign some people to a particular job and others to another job as every one has advantages in something which the other has not (*Hujjah*, 1: p. 97).

Opportunity cost. While discussing socially desirable and beneficial products, al-Dihlawi clearly identifies the concept of opportunity cost. He says: 'If a large number of people involve themselves in such a job (that is, the production of luxuries), they will correspondingly neglect jobs of trade and agriculture. If the chief of the city spends public funds on such items, he will be equally losing the welfare of the city' (*Hujjat*, Vol. 2 p.106).

Rights to property. Stating the Islamic belief that Almighty Allah is the Real Owner and everything belongs to Him, al-Dihlawi held that the property right is granted so as to prevent people from conflicting with each other and from remaining in a constant struggle to grab things from each other. To him, 'the ownership right for a man' means he is more entitled to benefit from an object than others (*Hujjah*, 2: p. 103). He was thus against the *Sufis'* condemnation of wealth. Al-Dihlawi emphasized that wealth should not be an object of hate; it is, in fact, a great favour from Almighty Allah (*ibid.* p. 85). Misuse of wealth and ungratefulness is, however, condemnable. One may be pious and God-fearing, in spite of having wealth if one recognizes and fulfills one's obligations due to wealth (*ibid.*). He was against private ownership of some natural resources like mines (*ibid.* p. 104). Furthermore, his stand about the three free goods – water, pasture and fire – was such that it is desirable to share

them with others even if they are in someone's possession. Nor is there anything to stop such sharing if free goods happen to be in no-one's possession (*ibid.* p. 111).

The place of economic activities in an Islamic framework. According to al-Dihlawi, Almighty Allah put the means of people's living in objects found in free lands, pastoral pursuits, agriculture, industry, commerce, and services performed in the administration of cities and people. Violation of these sources has an adverse effect on civilized living. Some people resort to harmful means of earning a living such as theft, usurpation, *etc.* all of which are essentially destructive. Thus, He delineated such acts as forbidden. This is agreed upon by all human beings (*Hujjah* 1: p. 82).

Al-Dihlawi gave an account of various forms of partnership, such as: *mudarabah* in which capital is given by one person and labour is by another person who carries out the trading on specified shares in the profit (*Hujjah*, 2: p. 116). Al-Dihlawi did not, however, take note of any loss which would be borne by the capital owner. *Mufawadah* is another form of partnership in which two people contribute their capital in all kinds of sale and purchase and in which they share in the profit. Each is agent and undertaker of the other. Similarly, he defined '*inan* (partnership together with capital and work), *shirkat al-sani'in* (partnership of manufacturers), *shirkat al-wujuah* (partnership with credits), *wakalah* (agency), *musaqah* (fruit-sharing), *muzara'ah* (crop-sharing), *mukhabarah* (a particular type of crop-sharing) and *ijarah* (hiring or leasing) (2: p. 117). According to al-Dihlawi, all these forms of transaction were in practice in the pre-Islamic period. As such were not the object of controversy, nor did the Prophet prohibit them, they were retained in Islam (*ibid.*).

According to al-Dihlawi, in fixing prayer times, the Shariah took into account those busy times in economic activities. Since farmers, traders, manufacturers and others are generally engaged in the performance of their jobs from morning to noon, this being the time for seeking Allah's bounty, and since most jobs need a long span of time during which preparation for prayers would be difficult, Almighty Allah did not make any prayer obligatory during these hours (*Hujjah* 2: p. 188; *Tafhimat* 2: 136). Conversely, people are less busy in the afternoon, so the gap between prayers is reduced to about three hours between *Zuhr*

(noon) and *Asr* (afternoon) prayers. In the evening, people are still free so the gap is further reduced between *Maghrib* (sunset) and *Isha* (evening) prayers (*ibid*).

Following tradition in economic matters. Al-Dihlawi was against blind imitation of the family tradition in economic matters. Rationality, he argued, required that a person take stock of his needs and choose accordingly a reasonable occupation that would suffice him. He said that empirically he had found many people who had chosen an occupation that could not meet their needs. As a result, they faced humiliation and obstacles. To him, deterioration comes about because people follow their fathers and forefathers in economic matters without proper understanding; hence, they adopt occupations that are unsuitable for them (*al-Budur*, p. 88). This does not contradict al-Dihlawi's argument about incidental advantage mentioned above, if a person takes stock of his needs and then chooses a particular occupation. According to al-Dihlawi, an earner of livelihood should deeply ponder two points before making a decision: he should adopt an occupation that is sufficient to fulfill his needs and then handle this in the best possible way. Secondly, when a person chooses a particular job, he must adopt the tools and techniques required for it. When he has acquired them, he should seek deep and relevant knowledge about them (*ibid*). Extended to country level, al-Dihlawi's suggestion delivers a great lesson for the selection of modern technology and acquiring the latest information about it. No doubt, late starters have an advantage in obtaining the latest technology, but any error in decision making will only lead to the waste of already scarce resources.

Business ethics. Al-Dihlawi was a strong advocate of business ethics. To him, various transactions prescribed by the Shariah are aimed at promoting economic objectives or moral values. For instance, while sale and purchase and hiring and renting benefit the two parties economically, gifts and lending promote benevolence, sympathy and fellow feeling (*al-Budur*, p. 88). To strengthen these two objectives, it is required that in any exchange transaction, the sold object, its price and delivery time, should be well-defined. Similarly, in cases of hiring, wages and works or benefits should be well-known by all parties. It is for these reasons that such contracts must be based on an offer and its acceptance, to show the consent of the two parties, and the various options prescribed (*ibid*. p. 89). On the other hand, if certain contracts lead to disputes and enmity,

then such contracts are prohibited (*ibid.* p. 90). Al-Dihlawi analyzed various forms of forbidden contract and demonstrated that the reason behind their prohibition is the fact that such transactions may hurt the contracting parties, or society or lead to dispute, enmity and jealousy (*Hujjah*, 2: pp. 108-111).

Al-Dihlawi enumerated upon the harmful economic activities that inflict injury upon city life. For example, gambling, interest doubling-quadrupling, bribery, cheating in measure and weight, adulteration of goods, forestalling, hoarding, and predatory pricing (*Hujjah*, 1: pp. 44, 82). To al-Dihlawi, false oaths, incorrect measures and weights, gambling, and usury also fall into the category of harmful acts. Charging an excessive tithe is also like robbery or even worse than that (*Hujjah* 1: p. 82).

5.3 Money and Interest

Use of Money. Division of labour and specialization lead to the need for exchange, which can be done easily through an object that can be used as a medium. This ultimately leads to the invention of money. Thus, it is in the second stage of socio-economic development that the use of money appears. According to al-Dihlawi, money should be something commonly accepted by people in their transactions (*Hujjat*, Vol. 1, p. 43). This is an essential part of the definition of money still used in present day textbooks. In his book *al-Budur al-Bazighah*, he said that money should not necessarily have its own utility. The only condition is that it should be accepted in exchange (*al-Budur*, p. 86). However, in *Hujjat-Allah al-Balighah*, al-Dihlawi mentioned that gold and silver are the most suitable metals used as money because they are easily divisible into small pieces. Furthermore, their different units enjoy similarity, and they are of *great benefit to the human physique and may serve as adoration*. Thus, they are money by nature while other materials may be treated as money by convention. (*Hujjat*, 1: p. 43). In this way al-Dihlawi went against those who say that money should not have its own use. By differentiating between money by nature (gold and silver) and token money (other metallic coins and paper money), he provided the groundwork for different rules and on different obligations in the wake of the swiftly changing value of token money. The purpose of exchange is to acquire a particular thing or to get the two substances of money (*naqdayn*) which

represent the acquisition of all other things taken together (*al-Budur*, p. 86). This seems to be a reference to the function of money as the store of value.

Riba (interest). Al-Dihlawi considered *riba* (interest) as one of those undesirable practices that led to enmity and exploitation in the pre-Islamic period; hence why it was prohibited in Islam. He stated that in those days one used to lend money to someone on the condition of its return with an extra amount. Failing that the person so lending would make the total the original amount and the addition the principal and stipulate further increase over the original and so on and so forth. In this way, the sum used to grow larger and larger. Therefore, it was abolished in Islam, and the demand for original capital only was sanctioned (*Hujjah*, 1: p. 106). Thus, al-Dihlawi removed the doubts raised by some contemporary writers whereby in the pre-Islamic period there was initially no interest on loans, interest was only imposed when the borrower failed to return the amount. On the basis of this, such writers try to legalize interest initially, stipulated by ‘mutual consent’.

To al-Dihlawi, the needy borrower’s consent to pay interest is a pseudo-consent. Helplessly, he agrees to a condition which he can hardly fulfill (*Hujjah*, 2: p. 103). On another occasion he observed that the extra income from a loan with a condition to return more or better than what is lent is a wrongful, invalid earning as most of such borrowers are poor and helpless people who are unable to repay on the due date. Thus, the amount becomes doubled and quadrupled and they never get rid of it. This leads to widespread problems and conflicts. If this kind of earning is allowed, people will depend upon it rather than invest in agriculture and industries, which are basic sources of living (*ibid.* p. 106). This is an argument reminiscent of al-Razi (1938, 5: p. 92) who wrote in his famous commentary on the Qur’an that interest draws capital-owners away from enterprise. This is so because when the money-lender has the possibility to earn more money in cash or in deferred payments, he will shun other economic activities and will never be ready to enter trade, commerce or industries involving risk and hard labour.

Is charging of interest prohibited from the poor only? In his work *al-Budur al-Bazighah* (p. 89), al-Dihlawi said ‘the *riba* is prohibited which is an extra earning from a person that enters into contract while he is helpless and needy (*‘ind idtirar al-‘aqid wa ihtiyajih*). Because of his

need, he agrees to pay an excess amount to a person on his loan, which he finds very difficult to repay later'. In the same work, he remarked: 'It is their (money-lenders') habit to lend money to a needy person and stipulate an extra amount if he is unable to repay on a particular date. Since he is poor, mostly he is unable to return the amount. They (lenders) press their demand and force him so he accepts an obligation to an increase over it to a similar amount. This continues indefinitely. They quarrel and fight and the borrower never gets rid of this ordeal. Therefore, this *riba* is forbidden. If the borrower has money, he is to return the principal. If he has nothing, he will be given time till it is easy for him to repay or it may be remitted by way of charity (*al-Budur*, p. 297).

On the basis of the preceding two quotations, one may think that al-Dihlawi considered forbidden *riba* only that which is charged from a poor and helpless borrower. The fact is that he presented an existing situation and tried to visualize a painful and exploitative practice in a *riba* based society. This is similar to the Qur'anic qualifications of *riba* as *ad'af-muda'afah* (doubling and quadrupling) (al-Qur'an, 3:130), which occurred in most cases. This does not mean that a simple interest or one charged from the prosperous borrower is permissible. Had it been so, it would have been made explicit. In fact, to al-Dihlawi all kinds of interest are completely prohibited, as is clear from the following section.

Rizvi's misrepresentation of al-Dihlawi's view on riba. Athar Abbas Rizvi, in his work *Shah Wali-Allah and His Time* (1980, p. 315), writes: 'Besides religious grounds, Shah Wali-Allah condemned usury on economic grounds. He pleaded that the lust to become rich through usury undermined interest in agriculture, crafts and other productive professions. People were tempted to enrich themselves by realizing high rates of compound interest. To Shah Wali-Allah this was an extremely unhealthy means of earning money. In pre-Islamic Arabia, he wrote, unending enmity and wars between different tribes and clans due to usury prompted the Qur'an to make it illegal. However, the Shah did not totally forbid the taking or giving of loans on interest, but asserted that it was the duty of the authority enforcing the *shari'a* to set a limit to the interest rate'. Rizvi misunderstood al-Dihlawi's statement and attributed to him something that is incorrect and baseless. This blunder came about as a result of his misunderstanding of the term '*Shāri*' (Law-Giver =

Almighty Allah), which he translated as ‘authority enforcing the Shari‘ah’. After describing the evils of gambling and *riba*, al-Dihlawi observed that ‘it is upon the *Shāri‘* (Law-giver) to fix a limit below which it may be permitted and above it to be prohibited, or stop it altogether. Gambling and interest were common among the Arabian people, which resulted in great disputes and wars. Since *a little of them leads to a lot of them* (emphasis added), it would have been the most correct and right step to observe their bad and corrupt aspects and forbid the two completely (*fa yunha ‘an-huma bi’l-kulliah*)’ (*Hujjah*, 2: p. 106). This quotation is clear proof that al-Dihlawi believed in the total prohibition of interest. He never said that ‘it was the duty of the authority enforcing the Shariah to set a limit to the interest rate’ – something which Rizvi wants his readers to believe.

Riba’l-fadl and riba’l-nasi‘ah. Al-Dihlawi considered interest in lending as the actual form of *riba* (*al-haqiqi*). He also took note of barter exchange with an inequality in the terms of quantity or time of delivery, termed as *riba’l-fadl* and *riba’l-nasi‘ah* in the Shar‘iah. He regarded them as interest in similitude (*mahmul alayh*). Prohibition of this kind of interest is known by Tradition of the Prophet (peace be upon him) stating that gold for gold, silver for silver, wheat for wheat, barley for barley, dates for dates, and salt for salt, be exchanged the same for the same, in equal quantity and hand to hand. Should these groups be different, then people can sell them as they like (with unequal quantity) provided the ownership changes hands forthwith. Here the word *riba* is used because of the similarity between the two and also to express the perversity of such a transaction. Additionally, due to the frequent use of the word for this kind of transaction, it became established in this sense too (*Hujjah*, 2:107).

According to al-Dihlawi, the reason for prohibition of this kind of *riba* is to restrain people’s inclination towards an excessive pursuit of luxurious living and materialistic attitudes, because exchange of a similar quality of the same good may not satisfy one’s thirst for obtaining a better quality of the same good. This argument, however, does not seem very convincing—no one would be ready to part with a higher quality of wheat for an inferior one. Among earlier scholars, Ibn al-Qayyim’s (d. 751/1350) argument is more convincing. According to him, prohibition of *riba’l-fadl* is to prevent the practice from being instrumental to interest

proper (cf. Ibn al-Qayyim, 1955, Vol.2, p.130). Had the simultaneous payment not been provided along with equality in quantity, the difference in the period of payment might lead to differences of quantity according to the time.

Jurists have differed over the question as to whether the restriction is confined to the six commodities or whether there are fundamental principles involved in the prohibition in which case it would apply wherever those principles do. Al-Dihlawi was of the opinion that the prohibition is based on a certain cause (*illah*) and any commodities exchanged in an analogous situation are to be included in the prohibition. In his opinion, the most appropriate reason for prohibition in the case of the two precious metals is *thamaniyah* (their capacity for use as a standard of value or medium of exchange), while with the four remaining commodities is their capacity of being preservable food items (*muqtat muddakhar*). The reason for ascertainment of these two causes is the fact that they have been given high importance in the Shariah in many cases (*Hujjah*, 2: p. 107).

Al-Dihlawi elucidated the reason for making it obligatory to take possession in the same meeting: the need for food and money is the most pressing and urgent need and one can benefit from them only after consuming and spending on them respectively. It would be a matter of great dispute if one of them were to remain in credit while the other were lost. Thus, to prevent such incidence, it has been made compulsory that the two parties must not leave without taking possession and nothing is left in credit. The same reason is considered in the prohibition of the sale of foodstuffs before taking full possession and forbidding the two parties from departing while anything remaining is in credit if gold is collected in place of silver. He further said: If money (gold and silver) is on the one side and food is on the other side, in this situation money should be spent first as it is the means to acquire something. In another situation, when both sides are money or foodstuff, (that is, exchange of money for money or grain for grain) in this situation it would be arbitrary to ask only one of them to pay on the spot. If none is paying on the spot, it would become a sale of deferred for deferred, which is prohibited. It is also possible that the other party may deny the payment. Thus, it is a requirement of justice and the prevention of dispute that both are enjoined to take possession before separation (*ibid* 2: pp. 107-108). Thus, to al-Dihlawi prohibition of such exchange is a preventive measure, not

something prohibited for its own sake. It may be noted that the great scholars of Islam, Ibn Taymiyah and Ibn al-Qayyim, also regarded *riba' l-fadl* and *riba' l-nasi'ah* as precautionary measures (Islahi, 1988, pp. 131-32).

5.4 Balanced Growth

Al-Dihlawi advocated the balanced growth of the economy. In this respect, priority should be given to basic industries, and harmful products must be prohibited. Paying more attention to luxury goods at the cost of necessary goods invites destruction. He gave an example of this: If there are ten thousand people in a city, then the city administration must take stock of their ways of earning a livelihood. In such a condition, if the majority of them is engaged in industries and administration of the city and only a few of them are engaged in grazing and cultivation, their worldly condition would be deteriorated. On the other hand, if they earn their livelihood through distilling wine or manufacturing idols, this would encourage people to consume them as being commonly known to them and lead them to a destruction of their religious lives. However, if occupations and those engaged in them are fairly divided according to wisdom and the hands of those engaged in sinful earnings are checked, everyone's condition will improve (*Hujjah*, 2: p. 105).

Similar is the condition when elites are engaged in luxurious objects and patronize female singers and dancers; some people are engaged in the production of pictures and stylish clothes and objects of fine arts, and others are engaged in the production of precious jewelries, and the planning and construction of tall buildings. All these take place at the cost of necessary economic activities like agriculture and commerce. Naturally, when elites spend their money on such luxuries, they ignore the interests of the city. It inflicts injury on those who are engaged in the production of necessities like cultivators, traders, and manufacturers. This leads to a multiplication of taxes and the whole city is disturbed. Hence why the Prophet (peace be upon him) prohibited or discouraged objects of luxurious living (*ibid.* 2: pp. 105-106). Essentially, then, an unbalanced distribution of occupations is injurious to the health of the city. For example, more people are engaged in commerce and leave the occupation of cultivation, or they prefer military service to other occupations. In al-Dihlawi's opinion, the farmers' position in the

economy should be like the main food served at mealtimes. As far as manufactures, traders and guards are concerned, their position is akin to salt for seasoning the food (*Hujjah*, 1: p. 44).

From the above, it is clear that al-Dihlawi's concern was the realization of a healthy economic atmosphere where priority is given to the production of the most important and the next important goods and services. Wastage of resources is to be avoided. Socially and mentally harmful products should be banned. Development of cities depends on the proper distribution of resources in all kinds of industries needed by its citizens. In this regard the government's duty increases many folds. Responsibility of suitable planning and appropriate management of public resources falls on the government. This provides justification for the government to collect resources from people and spend on fulfillment of its responsibilities. Al-Dihlawi considered the main position in the economy to belong to the farmers, and considered others, like manufacturers and traders, as only secondary. This bears some resemblance with the idea of physiocracy that developed in the mid-eighteenth century and which considered agriculture the only source of wealth.⁶

Endnotes

1. According to Essid (1995, p. 189): 'Household management falls into departments corresponding to the parts of which the household in its turn is composed; and the household in its perfect form consists of slaves and freemen'. In an Arabic translation of a treatise on *Tadbir al-Manzil*, Bryson – an author whose identity is unknown, says that 'the successful management of the household depends on four things: property, servants, wife and child' (Shaykhu, 1921, 19:3; pp. 161-181). To read more about *tadbir al-manzil* and Bryson see '*The Myth of Bryson and Economic Thought in Islam*', Islahi, 2008b, pp.57-64.
2. Influenced by Haffening, Essid (1995, p. 181) says: 'The contact with Hellenistic ethics on this theme (*tadbir al-manzil*) was particularly fruitful for Arab-Muslim thought, since Arabic literature had hitherto been relatively silent on the subject.'
3. It is surprising when Essid (1995, p. 181) remarks that: 'The Qur'an does not define the family as such, providing only a body of legal rules concerning marriage and breaking of the bonds of marriage'. The author says this with reference to Gardet, (1969, p. 251). He could have checked himself. No doubt, one would not find in the Qur'an the definition of 'family' on the pattern of legal or sociological texts. Otherwise, the Qur'an gives a clear concept of a family that

consists of mother and father, husband and wife, children and other relatives. Their rights and obligations – legal and social – have been fully narrated in various chapters of the Qur'an.

4. The origin of economy is traced back to the Greek *oikonomia*, which means the science of managing home.
5. Before al-Dihlawi, the 14th century Muslim scholar Ibn Khaldun (d. 808/1406) also used the term *adab al-ma'ash* to discuss economic matters.
6. For details about physiocracy, refer to Whittaker (1960), *Schools and Streams of Economic Thought*, Chapter Four, or Schumpeter (1997), *History of Economic Analysis*, Part II, Chapter Four.

CHAPTER SIX

Al-Dihlawi on Public Finance

Public finance is the back bone of any government. Decay, however, starts with the deteriorating condition of the treasury. During his time, when the binding thread of Mughal rule was falling apart, al-Dihlawi rightly paid much attention to this important aspect of the economy. He regarded the indigence of *bayt al-mal* (the public treasury) and its deteriorating condition as the main reason for the weakening and decay of Mughal rule in India. This was also true about the empires of Persia and Byzantium in the days of the Prophet (*Hujjah*, 1: p. 105). Essentially, al-Dihlawi accused the rulers of his country of still living in luxury. To afford the same, they resorted to heavy taxation on cultivators, merchants, and artisans, *etc.*, and harsh treatment in the collection of those taxes (*ibid*). Thus, al-Dihlawi emphasized the need and importance of having a treasury that is always full, as this ensures the ability of the government to equip itself with the necessary provisions both in times of war and peace as also to fulfill its obligations to its subjects. At the same time, tax rates should be reasonably low, so that people can easily pay and their incentive to work is not disturbed.

6.1 Public Revenue

After enumerating upon traditional Shariah sources of income for an Islamic state, such as *ghanimah* (spoils of war), *fay'* (booty), *kharaj* (land tax), *ushur* (custom duty), *jizyah* (poll tax) (*Hujjah*, 2: pp. 176-77), unclaimed property, heirless property and *sadaqat* including *zakah* (*ibid* 2: p. 45), al-Dihlawi observed that in an unmixed Muslim country

the scope of taxes other than *zakah* is minimal: ‘In pure Muslim countries except for *zakah* there would not be much revenue’, (*ibid* 2: p. 45). It was, therefore, in the expenditure of *zakah* revenue that he recommended wide-ranging use.

Al-Dihlawi justified taxation on the basis of services provided by the government. In this respect, it must collect funds to support the army and officials; given they present their services for the sake of the people, so it is obligatory upon the people to support them (*al-Budur*, p. 95). According to al-Dihlawi, in a pure Muslim state voluntarism and altruism are natural characteristics and so most peoples’ financial needs are not very pressing for government. Administration of a mixed Muslim country, however, requires greater finance. In governmental budgeting, collection of funds should be according to expenditure (*al-jibayah bi hasb al-masarif*) (*Hujjah*, 2: p. 45; *al-Budur*, p. 85). With this, al-Dihlawi tacitly permits extra taxes if the situation demands so. However, he does not draw a line when it is justified to ask for more.

Al-Dihlawi emphasized the preservation of justice in the imposition of taxes and the avoidance of injustice, oppression and confiscation of property. The authorities should chalk out rules that sufficiently help officials but which at the same time do not inflict injury upon any subject. Any surplus revenue must be kept in the *bayt al-mal* for unseen situations (*al-Budur*, p. 85). According to al-Dihlawi, a reasonable tax rate contributes more to the treasury and adds to the prosperity of a state’s subjects. A state can only prosper if light tributes are collected and the necessary number of civil servants are employed (*Hujjah*, 1: p. 45). This is an idea that came to be known in the 20th century as Laffer’s curve.¹ Describing al-Dihlawi’s views on taxation, Rizvi observes: ‘Additional taxes should be realized from affluent sections of society, such as those with considerable assets of gold and silver or livestock, or those involved in prosperous forms of trade. Should these sections fail to fulfill the financial needs of the government, then additional taxes had to be levied on artisans’ (Rizvi, 1980, pp. 292-93). Ashker and Wilson (2006, 313) also examine al-Dihlawi’s ideas on taxation: ‘The Treasury, through government, may resort to various kinds of taxes that should be levied without overburdening the tax payers beyond what their income can bear. Taxes can be imposed on those of high wealth and income, such as property owners whose passions are continuously increasing,

traders and owners of industries. However, Shah Wali-Allah seems to have advocated a tax threshold, as he emphasized that taxes should be imposed on only the extra income beyond that is needed to cover necessities’.

Regarding *jizyah*, al-Dihlawi noted that different amounts were charged by the Prophet (peace be upon him) and his successor Umar. By this, he inferred that there is no fixed rule about it. It is left to the ruler to decide about it in the best interests (*maslahah*) of the people.² In his opinion, the same option or discretion should be granted wherever differences in the practices of the Prophet and his successors are reported (*Hujjah*, 2: p. 177).

As for the rule of taxation, al-Dihlawi suggested that there should be a just system of levying and collecting taxes so that people are not hurt and the revenue is adequate to meet the expenses of the state. Taxes should not be imposed on every person and all goods. Instead, it should be on people having farms, wealth, and growing assets, such as breeding cattle, agriculture and trade. If further money is needed, the physically earning population may be included (*Hujjah*, 1: p. 46). It is also recommended that the *imam* (the leader) should have some personal means of support such as uncultivated lands to be appropriated and herds of cattle. This would make him independent and so relieve people of the burden of his support (*al-Budur*, p. 113).

According to al-Dihlawi, tax collection is justified on the ground that there are certain public goods that cannot be provided for by individuals so government undertakes their supply through meeting their cost by public finance. The government has to establish a court of justice, defend the country, construct fortresses and city walls, promote markets, construct canals and bridges, excavate canals, arrange marriages of orphans, and protect their properties, distribute charities among the poor, distribute inheritance among survivors and administrate revenue collection and expenditure as a whole (*al-Budur*, pp. 93-94). Specifically for the purpose of collection of taxes and their expenditure, the head of the state should appoint a governor who has sufficient knowledge of such matters (*Hujjah*, 1: p. 47).

6.2 Economics of *Zakah*

Zakah is one of the five pillars of Islam. It is a religious duty as well as a financial obligation. Al-Dihlawi analyzed the institution of *zakah* on these two grounds. In his opinion, one objective of *zakah* is the moral development of oneself (*tahdhib al-nafs*) and so personal, individual inner purification. It prepares a person to adopt high human values and to abandon bad habits like miserliness, selfishness and jealousy. It is a source of winning Allah's pleasure and improving one's angelic qualities. Hence why *zakah* is bracketed with prayer in the Qur'an in so many places (*Hujjah*, 2: p. 39).

Another objective of *zakah* is to help society generally given it is comprised of weak and needy elements, which are frequently exposed to calamities. If there is no such provision, these people may die and perish. In a city there are many people who are engaged in the management of public affairs and the fulfillment of citizens' needs, so they are unable to earn their livelihood. This also requires that there should be financial arrangements in place to take care of them, and this is borne by well-to-do citizens (*ibid*). *Zakah* is also a permanent source to meet such needs.

After the imposition of *zakah*, the need was felt to fix its rates such that one who seeks to reduce their contribution may not diminish it and the one who wants to violate the system is unable to do so (*ibid*). According to al-Dihlawi, the fixing of the amount of *zakah* is one of the innovations of this last chosen Shariah, as in earlier Shariahs it was an undetermined right of the poor and orphans to the wealth of the rich (*Tafhimat* 2: 136). This amount is not so trivial that the rich may not take it seriously and it cannot cure their miserliness. Nor is it too heavy that they feel it difficult to pay (*Hujjah*, 2: p. 39). In other words, the amount fixed in *zakah* is an average and is highly reasonable. Similarly, in fixing the time for its collection, the period is not so short as to be unable to sustain it, nor is it so long that it becomes ineffective with the needy and poor only receiving money after a long time. A yearly collection period is something that is an accepted norm in all nations (*ibid*). Again, since various economic activities like trade trips from far away places, the harvesting of crops, and picking of fruits generally requires one year's duration, an annual collection of *zakah* is the best (*ibid*: 2: p. 40). As far as *zakah* bases are concerned, the points considered are exactly those that are characteristic of a good tax that has acceptance by all sound thinkers

and that has pious rules affixed to it such as collection from productive property, levying on those who have the ability to pay, for example, the rich and prosperous; it is also collected from treasure trove which is obtained without much effort, and it is also imposed on those who are engaged in earning and productive activities (*ru'us al-kasibin*) (*ibid.*), with the condition of fulfilling *nisab* (zakatable assets above the maximum exemption limit).

There is a consensus that *zakah* is levied on those assets that grow or that have the ability to grow if put to work, such as crops, cash, merchandise and precious metals. Ability to pay is also a consideration, and the criterion is full ownership of *nisab* (above the maximum exemption limit of an asset). Treasure trove has the highest rate of *zakah* – equating to one-fifth but there is no *zakah* on the basis of only being earning men. In the imposition of *jizyah*, however, it is considered. However, a sturdy, earning person is not entitled to receive *zakah*.

Normally, there are four types of rates of *zakah*: one-fortieth or 2.5 percent, one-twentieth or 5 percent, one-tenth or 10 percent and one-fifth or 20 percent. According to al-Dihlawi, sources of earning in most countries are in four sectors, namely, merchandise, agriculture, with artificial means of irrigation, crops grown through rainfall, and treasure trove or mines. Accordingly, four types of rates have been fixed. The variation is based on high yield and low cost or labour involvement (*Hujjah*, 1: p. 102; 2:44; *al-Budur*, p. 287). That is, where yield is highest or cost is lowest, the highest rate is fixed and vice versa.³ There is thus an important economic causation behind fixing the various *zakah* rates which has many implications but al-Dihlawi is silent on its application in changing situations. That is, if in a different time and place the situation is reversed and in various sources of income the involvement of labour or high yields and low costs are altered, can one argue for modification of *zakah* rates?

In his work *al-Budur al-Bazighah* (p. 287), al-Dihlawi wrote that the lowest rate is in cases of money, gold and silver assets because they are the support for people's living and their means to acquire all necessary objects, so people feel the highest injury in departing with such. It means the rule of equal sacrifice is also observed in fixing the various rates. The principle of equal sacrifice requires that 'the burden of

taxation should be so distributed that the direct real burden on all tax payers is equal' (Dalton, 1964, p.63).

As far as the exemption limit or *nisab* is concerned, al-Dihlawi tried to show that it is the minimum amount needed to provide the upkeep for an average family. For example, *zakah* is levied on agricultural produce when it reaches five *wusaq*.⁴ In his opinion, the minimum number of family members comprises husband, wife, and a child or a servant. The daily consumption of people is a maximum quantity of a *mudd*.⁵ With this rate, if they consume for a year, the amount would suffice for the whole family and something would be left for other needs (*al-Budur*, p. 287; *Hujjah*, 1: p. 102; 2: p. 43). Similarly is the exemption limit of five *uqiyah*⁶ of silver, as this amount is sufficient for the expenditure of a family for the whole year if prices are suitably stable (*ibid* p. 2: p. 43). In fixing *zakat al-fitr* as one *sa'*⁷ of dates or barley, the same objective is observed, that is, a family's one day diet (*ibid*. 2: p. 44). It may be noted that 4 *mudd* equal one *sa'*. Earlier, al-Dihlawi said that the daily consumption of people was a maximum quantity of a *mudd*. Perhaps this is for a single person. By one *sa'* or four *mudd* foodstuffs he means this as necessary for a family nucleus. However, one can object to this on the basis that al-Dihlawi's analysis presumed the minimum number of family members while normally this is not the case. True, but a family's assets are not confined to a particular kind of income/wealth. Taken together, various forms of assets and their *nisab* is enough to support a larger number of family members.

6.3 Public Expenditure

For the balanced growth of a city, there is a need to provide it with infrastructure such as defense walls for security, inns and fortresses, a market and bridges, sources of water, means of transportation, and arrangements for the accommodation and hospitality of strangers, as this encourages foreign trade. Farmers should be forced not to leave lands uncultivated. Manufacturers should produce standardized products. Educational institutions should be fully developed and information systems should be well-organized (*ibid*. p. 45).

While discussing expenditure, al-Dihlawi divided countries into two categories – those that are of a purely Muslim population and others that

include other religious entities as well. In the first category, government expenditure would be smaller, as it would not require much expenditure on defence and the maintenance of internal security. A lot of work would be done voluntarily, so the required number of government officials would be smaller. In such a country, sources of public income would also be limited. The major source would be *zakah*, which would be spent as prescribed in the Qur'an, (*Hujjah*, 2: pp. 45, 177). Al-Dihlawi divided the recipients of *zakah* into three major groups: those who are entitled to *zakah* because of their needs, mentioned in the Qur'an as needy, poor, wayfarer and indebted; those who receive *zakah* because of their protective or administrative services, mentioned in the Qur'an as fighters or collectors, and thirdly *zakah* revenue would be spent to ward off evil that may fall upon the Muslim community, that is, through paying those weak new Muslims who may change camp or by paying money to infidels to protect Muslims from their wickedness (*Hujjah*, 2: p. 45). Revenue other than *zakah* would be spent on the excavation of canals, the construction of bridges, building mosques, digging wells and springs, *etc.* (*ibid*). Al-Dihlawi did not perceive that for the provision of such infrastructure, huge financing was required. The sources mentioned by him are not very large, sure or certain, such as unowned property, heirless inheritances, unclaimed lost found objects, *etc.* Perhaps he left many other requirements of development to the voluntary provision by the rich as he mentioned that this aspect should be very significant in a pure Muslim country.

As far as a mixed Muslim country is concerned, its heads of expenditure would be larger in number and so would the sources of income. He noted that the spoils of war (*ghanimah*) would be spent as prescribed in the Qur'an (8: 41). From the one-fifth of it, the share of the Prophet would be spent after him on the general welfare of Muslims following the most important and the next most important object (*al-ahamm fa'l-ahamm*). The shares of his relatives would be spent on members of the family of Banu Hashim and Banu Muttalib irrespective of gender and financial condition. The authority was to have the discretion to fix the amount. Similarly, the shares of orphans, the poor and wayfarers would be determined by the authority, following the criterion of the most important and the next most important (*Hujjah*, 2: p. 176). The *imam* (the head, leader) would announce some incentives to various participants of war if he found it in the interests of the people.

The same principle of expenditure (*al-ahamm fa'l-ahamm*) would be followed in the expenditure of booty (*fay'* revenue) (*Hujjah*, 2: p. 174). Accepting the wider scope of *ijtihad* and discretion in matters of distribution, al-Dihlawi noted the pattern of the Prophet (peace be upon him) and the practices of his successors. The Prophet (peace be upon him) used to distribute booty as soon as it was obtained, allotting two shares to a married man and one share to a bachelor. Abu Bakr, the First Caliph, followed the criterion of satisfying the need, while Umar the Second Caliph considered the need as well as other preferences such as the person's seniority, his sacrifices, his dependences, and his needs. According to al-Dihlawi, all of them did so in their time in the larger interests of the people and based on *ijtihad*. From this, he inferred that expenditure matters are left to the leader in the best interests of the people in a particular situation (*ibid.* 2: p. 177). However, he enumerated the objectives of public expenditure as to provide maintenance to old age sufferers, to protect the town from the wickedness of infidels by garrisoning it and strengthening the fighters through expenditure on arms and ammunitions, to administer the city and manage it by providing guards, a judiciary, meting out Shariah punishments, appointing *al-hisbah* (market and moral) supervisors, and protecting the nation from general degeneration through the appointment of sermon givers, leaders, admonishers and teachers. Public goods also form an important head of public expenditure like digging canals and constructing bridges and similar public goods and services (*ibid.* p. 177).

The above-mentioned heads are in no way, however, the only heads of expenditure. They are just guidelines, and as al-Dihlawi reiterated earlier, basically it is left to the ruler and his advisory council to decide specific issues in the prevailing situation and existing conditions. Such flexibility may help in undertaking all development schemes and in promoting the economy and peoples well-being. At the same time, al-Dihlawi warned of the bad consequences of the misuse of the public treasury and the misappropriation of resources. He condemned those who try to be burdensome on *bayt al-mal* on various pretexts (*Hujjah*, 1:45).

At another occasion, al-Dihlawi stated that the different principles adopted by the first two caliphs regarding grants were not on the basis of a difference in Shari'ah injunctions. Rather, they were in consideration of the public interest. During the time of the First Caliph, the spoil of wars were not considerable and so were unable to take into account anything

except need. But, during the time of the Second Caliph, the amount of the spoils of war increased considerably due to various conquests, providing much more than was necessary to meet people's needs. So, the caliph took into consideration some other criteria for deciding the amount of grants (*Izalat al-Khafa*, p. 69).

According to al-Dihlawi, any decision to distribute lands captured from infidels after a war or to retain them in the hands of their former owners would be left to the *imam* (the ruler) (*Hujjah*, 2: p. 177). In his book *Izalat al-Khafa* (Vol. 2, p. 264), he gives a unique interpretation to the stand of the Second Caliph Umar for retaining the lands in the hands of its previous owners. He says that the Persian people who fought Muslim soldiers were not the owners of the land conquered; the actual owners were peasants and farmers who surrendered without an actual fight. Thus, the caliph treated it as *fay'* and made it *waqf* for all Muslims and those who would come later. Al-Dihlawi was not against *iqta* (fief) but he opposed grants of any land to individuals whose benefit was required by society (*Hujjah*, 2: p. 104). He was also against private enclosure (*hima*). Enclosure of pasture lands for cattle belonging to the public treasury and to the weak and poor was, however, permissible (*Izalat al-Khafa*, 2: p. 234).

6.4 Concern for the Poor

Al-Dihlawi had great concern for the poor. While opposing exorbitant rates of taxation upon cultivators, merchants and the like, he pointed out that they suffer from great hardship: 'If they refuse to pay taxes, the ruler takes issue with them and chastises them, and if they pay, they are reduced to the level of asses and bullocks, ...and they are not even allowed an hour to rest from their labours so that they find no time to pay any heed to the life to come' (*Hujjah*, 1: pp. 105-106). He reminded government officers of their duty to poor subjects. In a fierce denunciation, al-Dihlawi (*Tafhimat*, 1: p. 285) addressed them: 'O *amirs* (officers) do you not fear Allah when you indulge in short-lived and trivial pleasures and neglect to take notice of your subjects who devour one another? Is it not the fact that wine is consumed publicly and you never denounce it? Are brothels, taverns and gambling-dens not set up but you do not try to change them? Is it not a fact that Shariah

punishments (*hudud*) have not been enforced for more than six centuries? You eat up someone who is weak and leave the mighty untouched...?’

So did al-Dihlawi strive to save the common man from economic hardship. In one of his letters to a minister he stressed the need for bringing prices down (*Siyasi-Maktubat*, 1950, p. 147). It may be noted that in normal conditions he was against fixing prices, it being unjust to interfere in prices when both parties – sellers and buyers – are equally affected. But, he suggested, price fixation, if injustice and unfairness is noticed from sellers, as a kind of corruption (*Hujjah*, 2: p. 113). Needless to say that by injustice and unfairness he meant the creation of imperfections in the market and the artificially raising of prices. It was also in consideration of the poor’s interests that he allowed enclosure of pasture land for their cattle (*Izalah*, 2: p. 234). One of the reasons behind the prohibition of *riba*, stressed by al-Dihlawi (*al-Budur*, pp. 89, 297), was that it is clearly an exploitation of the needy and the poor.

Al-Dihlawi called for economic reform of all sections of society. He warned the elite of the bad consequences of luxurious living and exploitation of the downtrodden. He advised the military to adopt moderate living. He suggested to them that they keep their expenditure less than their income such that they could save something to help the poor and wayfarers and also have some amount to cover unexpected needs as a precaution. He criticized those so called religious people who exploit their devotees. He specially exhorted the common man to earn as much as is sufficient to meet his needs; he should not be a burden on others, and he must have some source of earning for his livelihood (*Siyasi Maktubat*, pp. 6-8).

Endnotes

1. According to Laffer (2004): ‘The higher tax rates are, the greater will be the economic (supply-side) impact of a given percentage reduction in tax rates. Likewise, under a progressive tax structure, an equal across-the-board percentage reduction in tax rates should have its greatest impact in the highest tax bracket and its least impact in the lowest tax bracket’.
2. This is also the opinion of Shaykh al-Islam Ibn Taymiyah (see *Majmu‘ Fatawa...* Vol.19, pp. 253-54).

3. Before Shah Wali-Allah al-Dihlawi, Ibn al-Qayyim elaborated upon the economic significance of different provisions of *zakah* more clearly in his work *Zad al-Ma'ad*, Vol. 1, p. 148; *I'lam al-Muwaqqi'in*, Vol. 2, pp. 91-92.
4. One *wasq* (plural = *wusaq*) equals 130.56 kilogrammes. 5 *wusaq* is equal to 825 kilogrammes in present weight.
5. One *mudd* equals 544 grammes of food.
6. One *uqiyah* equals 40 dirham; 5 *uqiyah* (200 dirhams) equal 595 grammes, the *nisab* of silver
7. One *sa'* was equal to 2.176 kilogrammes.

CHAPTER SEVEN

Al-Dihlawi on the Stages of Socio-Economic Development

Shah Wali-Allah al-Dihlawi is among the few Muslim scholars who have presented a systematic theory of socio-economic development. For this purpose, he coined the term *al-irtifaqat* (*irtifaq* singular). The root of *irtifaq* is r-f-q- which means to become gentle, tender, gracious, courteous or civil or to behave and act gently, softly. *Irtafaqa bihi* means: He profited or gained advantage or benefited by him or it. (Lane, 1984, 3: pp. 1125-1126). The word *irtifaq* refers to adopting convenient ways, helping devices, beneficial methods, useful techniques, and good manners in one's life. According to Rizvi (1980, p. 288), *irtifaq* refers to the the principles of devising useful schemes to promote social, political and cultural life. In the opinion of Marcia Hermansen: Shah Wali-Allah's concept of *irtifaqat* has provided much interest among contemporary scholars of his thought. The term in his usage is idiosyncratic and its precise meaning varies contextually (Hermansen, 1996, p. xviii).¹ After giving various interpretations of the term *al-irtifaqat*, she opines: 'It appears, therefore, that this term may encompass all of these connotations depending on context and does not have a simple English equivalent. The core of Wali-Allah's explanation of the *irtifaqat* presents the development of human societies through four *irtifaqat* stages of increasingly refined order and elaboration of arts of civilized life' (Hermansen, 1996, p. xix). In the opinion of Jalbani (1998, p. 165): 'The

ways and means by which, with little trouble and in [a] short time, one can tide over his [sic] social and economic difficulties, are called *irtifaqat*'. Baljon (1986, p. 193) takes *irtifaqat* in the sense of 'socio-economic development'. Looking into the context in which the word '*irtifaq*' has been used by Shah Wali-Allah al-Dihlawi, this seems to us the most appropriate meaning of the term. As we shall see below, starting from a simple primitive village life existence to an international community, the socio-economic development of human society can be divided into four stages. The first stage is dominated by simple economic struggle while the last stage is developed to maintain a just political order at the international level, to safeguard the socio-economic interests of different states and to establish peace and justice among them. All of al-Dihlawi's economic ideas are related, in some way or another, to his concept of *irtifaqat* or these stages of socio-economic development. Let us, then, study all these stages separately and in detail.

7.1 Rudimentary Life; the First Stage

There are certain basic needs, such as food, drink, shelter, sex *etc.*, which are common, not only among humankind, but also to animals. Satisfaction of these basic needs has been instinctively revealed to every living creature. Al-Dihlawi presents examples of bees and sparrows, who systematically work together for food, drink, shelter and breeding. Likewise, every species has a course of conduct (*shari'ah*) infused into the heart of each individual member of that species. Al-Dihlawi (*al-Budur*, p. 64) calls it '*irtifaq al-baha'im*' (an animal-like living stage). In the same manner, Almighty Allah inspired human beings as to how to fulfill their basic needs. But He added for them, along with these things, three characteristics whereby they become distinguished from other animals:

1. An all inclusive way of thinking (*al-ra'i al-kulli*). [Other translations of the term include: comprehensive outlook, social purpose, universality of purpose, social welfare, consideration of the general interest, *etc.*]. As against animals, which are always motivated by natural wants – hunger, thirst and lust, humans are in many cases motivated by intellectual wants such as the establishment of a just order, perfection of their character and refinement of their soul, with the aim of achieving honour and

glory in this life and the Hereafter (*Hujjah*, p. 38; *al-Budur*, p. 28).

2. An aesthetic urge (*al-zarafah*). [Other translations include: aesthetic sensibility, cultural accomplishment]. Animals only desire something to meet their natural requirements and fulfill their needs, while a person, at times, wants to be aesthetically and emotionally satisfied beyond these basic needs.
3. A capability to discover good manners and the quality to follow these (*istinbat al-irtifaq wa iqtida'uh*). Some individuals possess intelligence and awareness and they discover appropriate socio-economic (*irtifaqat*) supports, while others are not intellectually advanced enough to be able to do so. Such people learn from their intelligent leaders what they have discovered for the common good and adopt their methods and firmly adhere to them because they fit into their own general understanding (*Hujjah*, p. 38).

The existence of these qualities makes man distinct from animals: 'the issue arising out of [the] seemingly overlapping instinctive pursuits of man and beast, which led [the] human mind to different confusions concerning the correlation between various species of [the] animal world' (*al-Ghazali*, 2004, p. 45).

Since these three qualities are not found equally in all people, they have been grouped under different socio-economic levels (*irtifaqat*).² The first *irtifaq* is based on an animal-like living (*irtifaq al-baha'im*) (*al-Budur* p.64) distinguished in clarity, communication, refinement and intelligence. It exists in people like Bedouin and tribal groups, dwellers of remote and far flung areas such as mountain peaks and deserts. Under this stage man acquires a language to express his thought in a natural way.³ In this stage, he becomes acquainted with foodstuffs suited to his physical constitution, and learns how they are to be eaten and digested. He should also know the methods of their cultivation, irrigation, harvest and preservation, and the ways of preparing and cooking them and how to benefit from animals by obtaining meat, milk and butter. Similarly, he should know the uses of vegetables as well as the ways of getting water and its storage. He should be familiar with the taming of animals to use them for works otherwise hard to perform, such as ploughing the land, riding over them and benefiting from their milk, meat and wool. He should have a shelter to protect himself and his family from rain, heat

and cold. Use of garments is also an aspect of this stage. Man is led to acquire for himself an uncontested wife to satisfy his sexual urges and to reproduce offspring (*ibid.* p.69; *Hujjat.* I, pp.39-40). In this stage, humankind develops simple crafts for agriculture and the domestication of animals, and seeks the assistance of others through primitive exchange and limited cooperation. Social organization is led by the person who possesses, relatively, a higher quality of sound judgement and power to subjugate others. There should be a set pattern to resolve peoples' disputes and punish transgressors and offenders. On an intellectual level, there should be at least one person with relatively higher intellectual caliber who discovers ways of *al-irtifaq* according to the peoples' condition, and so that others might follow him (*Hujjat.* Vol I, p. 40).

From al-Dihlawi's foregoing description of this first stage of *al-irtifaq*, it appears that he keeps in mind the standard of civilization and socio-economic conditions of village folk. It is a stage of fulfilling the basic needs of food, shelter, clothing, justice, etc, which a man desires by his very nature. Economic problems of 'what', 'how' and 'for whom' are solved by traditions. There is the least division of labour and no development of the market. It is a stage that distinguishes human society from animal life and encompasses all groups. Its existence is a prerequisite for the second stage of socio-economic development.

7.2 Town Building and the City-State; the Second Stage

When man gets over the problems of his natural needs for food, drink, clothing, *etc.* and tries to satisfy them in a refined and sophisticated manner, he enters the second stage of socio-economic development. In this stage, expansion and the improvement of the first stage takes place with behavioural knowledge and good morals (*al-Budur*, pp. 62-65). Humans have, by nature, a tendency, to seek and pursue improvements in their pattern of living, which is dictated by their aesthetic urge (*zarafah*). The complexity of life increases in this stage and the need arises for suitable institutions and prudent measures conducive to progress. According to al-Dihlawi, in this stage the following five kinds of sciences (*hikmah*) are needed and discovered by humankind (*ibid.* p.62):⁴

1. *Al-Hikmat al-Ma'ashiyah* or the wisdom pertaining to good manners of living, with reference to consistency in conduct and practical knowledge about eating, drinking, dressing, dwelling, etiquette, manners of conversation, modes of travelling, *etc.*
2. *Al-Hikmat al-Manziliyah* or the wisdom of good family life, which pertains to married life, the rearing of children, obligations towards relatives and servants, and manners of companionship, *etc.*
3. *Al-Hikmat al-Iktisabiyah* or the wisdom of earning a livelihood, which involves the various occupations people pursue, and which fit their personal capacities and the means that help them in their crafts, such as carpentry, smithying and so on. Division of labour, specialization, diversity of occupation and use of money are some of the aspects of al-Dihlawi's *al-hikmat al-iktisabiyah*.
4. *Al-Hikmat al-Ta'amuliyah* or the wisdom of mutual dealings, which concerns purchase and sale, giving presents, tenancy, lending, debt, mortgages, *waqfs*, *etc.* These dealings are inevitable for an economy based on division of labour and specialization; otherwise people cannot maintain their second stage of socio-economic development. The motives behind these activities are to benefit from the product of others by exchange or to secure the prosperity of all people necessary for the fulfillment of needs and cooperation for that purpose, and to adopt values such as generosity, honesty, faithfulness, *etc.* In these mutual dealings, goods or services are extended to others for the pleasure of Allah. Al-Dihlawi also discussed the wisdom of Islam's different teachings regarding these contracts of mutual dealing in some detail in his book *Hujjat-Allah al-Balighah* (*Hujjat*, Vol. 2, pp. 112-13). On another occasion he mentioned some more institutions of mutual dealings based on virtue and benevolence, such as *sadqah* (charity), *wasiyah* (wills) and *waqf* (religious endowments and trusts). He maintained that the idea of *waqf* was unknown to people before Islam. This institution was established by Prophet Muhammad (peace be upon him) for different welfare considerations. The merit of *waqf* is that the needy benefit from this source of income generation while its ownership remains with the endowment maker (*Hujjat*, Vol. 2, pp. 114-16). This view is held

by him although some others do not agree that the donor's right of ownership rests with him. A similar opinion is also reported from Imam Abu Hanifah. Shah Wali-Allah al-Dihlawi defined these contracts along the pattern of Muslim jurists and elaborated upon the important instructions of the Shari'ah to fulfill the requirement of validity and equity (*al-Budur*, pp.88-89). To avoid disputes and exploitation, all such deals that involve such negativity have been prohibited by the Shari'ah, because they have a bad effect on the concerned parties. For example, contracts involving uncertainty, deception and double-dealing. Al-Dihlawi especially took note of bribery, gambling and *riba* (*ibid.* p.90, 102; *Hujjat* II, p.106).

5. *Al-Hikmat al-Ta'awuniyah* or the wisdom of cooperation, which relates to standing surety, silent partnership, commercial enterprise, power of attorney and tenure *etc.* (*al-Budur*, p. 63).

This last wisdom in the second stage of socio-economic development relates to cooperation among members of society on economic issues. Shah Wali-Allah al-Dihlawi stated: 'This cooperation necessitates itself as people in society are not equally good for all things. Some of them have good intelligence while others are imbecile. Some of them have capital, while others are empty handed but can work hard. Some people hate to do petty works, while others do not, and so on. Thus their mundane lives would have become very difficult had they not sought the cooperation of each other. Take the example of *muzara'ah* (crop-sharing), a person might have land but not bullocks and seeds and may not be able to work himself. Others might have two of these or even three. Or take the example of *mudarabah* (profit-sharing), a person might have capital but he cannot persuade himself for trade and travelling or any other such kind of job. Thus, they need the cooperation and help of each other. Some people cannot do this directly, so they resort to power of attorney, sponsorship or middlemanship' (*Hujjat*, Vol. 2, p. 117).

In *Hujjat-Allah al-Balighah*, he defined the different forms of partnership that have been discussed in more detail in most books on Islamic jurisprudence. He said that these form contracts were in practice before the Prophet (peace be upon him). Hence they are acceptable for use unless their validity is disputed in general or are specifically prohibited by the Prophet (peace be upon him) (*al-Budur*, pp. 50-51).

Out of the five types of wisdom mentioned above, the first two, *al-hikmat al-ma'ashiyah* and *al-hikmat al-manziliyah*, are related to sociological studies while the last three, *al-hikmat al-iktisabiyah*, *al-hikmat al-ta'amuliyah*, and *al-hikmat al-ta'awuniyah*, come under the subject of economics. As mentioned earlier, the second stage of *irtifaqat* follows the first stage but there can be no watertight division between the two (*Al-Budur*, p.65). Thus the activities mentioned of the first two categories found in the second stage are also found in the first stage, the difference being in refinement and improvement. For example, man should fulfill his need for food, drink, cleanliness, decoration, clothing, accommodation, talking, walking, travelling, selling, intercourse, treatment of diseases and living with his wife and children according to the noble and elevated ethical requirements of piety as enjoined by religion (*ibid.* p. 89). In his book *al-Budur al-Bazighah*, al-Dihlawi described, in this regard, the details of the standard desirable for an average person (*ibid.* p.90).

7.3 Formation of Government and a Country-state; the Third Stage

With the completion of the second stage, human society completes its city-stage. Al-Dihlawi clarified that the city (*madinah*) does not mean walls, buildings and markets. Instead, the city is a kind of relation between different groups of people based on mutual dealings and cooperation (*ibid.* p. 63). The need for preservation of this relationship and the prevention of different economic evils leads society to the third stage of socio-economic development. According to him, the city, which is a unit and like a single body, may be exposed to different internal and external diseases. Thus, there is the inevitable need for a physician for the healthy upkeep of the body of the city. The *imam* or the leader with his all associates represents this third stage (*ibid.* p. 64). The *imam* is an institution through which the integrity, interest and independence of the city is maintained (*ibid.* p. 61). In this third stage, the following five institutions are necessary, so that the progress of the state continues and checks are imposed against corruption, abuse, disorder and decay (*ibid.* pp. 92-93):

1. *Al-Qada* or the judiciary. When stinginess, envy and disregard of others' rights enter into social life, disputes and disagreements are bound to arise among the people of a city-stage. Hence, there

must be an acknowledged institution available to which one may have recourse for an equitable settlement of disputes.

2. *Al-Shahryariyah* or the executive. When perverted disposition and pernicious activities prevail over people and they act accordingly, the city-state becomes deprived and disordered. Therefore, there should be a strong body to take deterrent and punitive measures against such people.
3. *Al-Jihad* or a police and military force. People with a corrupt nature often take to violent activities, such as murder, robbery or rebellion and deliberately try to disturb the peace and order in a city-state. In order to control such violent situations and preserve the city-state from the misfortune they cause, a defense force, constituted of brave fighters, is essential.
4. *Al-Tawalli wa'l-Naqabah* or welfare and public works. The city-state has institutional and corporate bodies that make it a perfect state, whereas the lack of them renders guarding it difficult. Things to be taken care of include, for example, defending frontiers, constructing wells, markets, bridges, canals, marrying orphans, protecting their properties, distributing alms among the needy, distributing inheritance among heirs, having information about the condition of the people, and keeping an account of income and expenditure.
5. *Al-Maw'izah wa'l-Tazkiyah* or religious and moral business. In view of the fact that faith and true religion cannot dispense with a person to impart knowledge about them, though both of them are based on such clear proofs that sane people find the way to them by themselves, the numerous men of corrupt nature who follow their lusts and passions and who oppose the truth, are in need of a man of wisdom, a teacher of religion to manage the house properly and show them how to conduct themselves correctly towards each other (*al-Budur*, p.94).

Shah Wali-Allah al-Dihlawi advised the *imam* to treat the people and his army justly and to pay due attention to the collection of revenue, which is necessary for strengthening the army and official machinery (*ibid.* pp. 94-95). In this stage, it is the duty of government to see that the proper allocation of employment is done in different industries and

services. Traders and farmers are encouraged in their professions and arrangement for their proper education is also made. Al-Dihlawi pointed out the worsening condition of his time, however, in which the requirements of this third stage of socio-economic development were not properly fulfilled. He stated, 'There were two main reasons of decay of the cities in his time. One, people overburdened the *bayt al-mal* (public treasury). They became accustomed to getting their livelihood from it on the pretext of being warriors, educationists, saints, poets, *etc.* Two, the heavy taxation on farmers, traders and industrialists and the harshness meted out to them caused frustration among the obedient, but evasion and uprising among strangers. A city develops with the easy taxation and employment of only the necessary number of officials' (*Hujjat*. I, pp. 44-45). He also enumerated upon the qualities of a successful *imam* (*ibid.* p. 45).

7.4 Internationalism; the Fourth Stage

In this stage, human society and the institutions of the government adopt an international character, and the need, thus, arises for a super government (*Khalifat al-Khulafa*). When the third stage of *irtifaq* is completed, and different *imams* (rulers) control their states, having sources of income and support of the brave warriors and their protection, enmity, hostility, bitterness and greed lead them to fight each other causing heavy losses in terms of lives, the destruction of the means of livelihood and the annihilation of facilities. This necessitates the existence of *Khalifat al-Khulafa* (the ruler of all rulers) (*ibid.* p. 47; *al-Budur.* p.64). According to al-Dihlawi, such a ruler should be all powerful with men and material so that none can hope to defeat him (*al-Budur.* p.113). Only by establishing such a super government, can countries and people live peacefully together. Such a caliph may also be forced to wage war against those who want to loot and plunder the property and lives of others (*Hujjah*, I, p. 47). Al-Dihlawi did not assign any economic role to this government of international character except that it would need a lot of men and material to perform its duty of keeping peace, providing justice and checking exploitation and hostility. Thus, it should know how to manage the levy of different taxes to meet expenses. The chief of this government could deliver financial punishments to rebellious and unruly sections. But the purpose of such

punishment should be reform and to bring them to order, not the collection of funds (*ibid.* p. 48). Al-Dihlawi described the qualities of a good and successful caliph and suggested different measures for making his role firm and effective in discharging his duties (*ibid.*).

7.5 *Irtifaqat* –A Natural Process in Human Development

In al-Dihlawi's opinion, *irtifaqat*, with their various stages, are natural processes (*ibid.* II, p. 48; *al-Budur.* p.125). Whatever differences we notice, are only ways in how to achieve those *irtifaqat* or we see them as resulting from some people's bad habits, ill nature, indulgence and lust. The institution of prophethood also aimed at assisting the people towards completion of *irtifaqat*, rectifying the means and methods necessary for them and removing hurdles in the way.⁴ According to al-Dihlawi, housekeeping and management of cities are two important subjects of Qur'anic Shari'ah (al-Dihlawi, *al-Khayr al-Kathir*, p.83), and the task assigned to Prophet Muhammad (peace be upon him) was to correct the second *irtifaq*, set up the third one, make the religion of Allah spread all over the world, and establish it on the pattern of the fourth *irtifaq* (*al-Budur.* p. 266). In this way, al-Dihlawi combined socio-economic development with the concept of securing Allah's pleasure, termed by him '*iqtirabat*', that is the ways and stages of purifying and spiritually developing humankind (*ibid.* pp. 241-42).

The first stage is purely traditional in nature when people concentrate on the production of necessary and easily exchangeable goods, and use simple agrarian technology. The second stage is the stage of the market economy. When specialization and division of labour develops, this necessitates the use of money and relatively improved technologies and production processes. Expansion in socio-economic activities leads to increased mutual contact and cooperation. This is a very important stage of development as most of the basic socio-economic institutions are developed at this stage. Their function being to check people from exploiting the economically weaker members of society, to prevent socio-economic evils by wrong-doers and to provide a healthy environment and infrastructure for over-all progress. The need for the state and the use of some sort of command arises as the economy completes this second stage. With this, human society enters the third

stage, and the city-state takes the form of a national economy. The state has to ensure the balanced growth of the economy

To prevent conflict between different states, a more powerful government of international character is required, which is the final stage in socio-economic development. Al-Dihlawi did not assign any important economic role to this government. The reason perhaps being that internationalism in his time had not assumed the importance it now carries. Thus, talking about international economic organizations and institutions would have been beyond the purview of people's minds. We can safely say that the present age's world organizations and institutions established for cooperation and help of the poor nations come within the line of al-Dihlawi's thinking as do his suggestions for an overlord or *khalifat al-khulafa* to check conflict among states and exploitation of the economically or militarily weak and socially backward states.

Endnotes

1. Abdel-'Aal (1970) in his thesis *God, the Universe, and Man in Islamic Thought: The Contribution of Shah Waliullah of Delhi (1702-1762)* reviews some of the translations or explications offered for this term as follows: '*al-tadbirat al-nafi'ah*' or 'the useful management of human affairs', which was offered by the editors of the Arabic text of *Hujjat-Allah al-Balighah*. Abdul Hamid Halepota's definition of *irtifaqat* is 'every trait; characteristic, and institution that comes under the subject of sociology' (from Halepota's thesis, '*Practical Theology and Ethics of Shah Wali-Allah*' cited by Abdel-'Aal, 1970, pp. 392-397). Aziz Ahmad regards *irtifaqat* as the stages of history of the growth of human societies (Ahmad, Aziz (1964), *Studies in Islamic Culture in the Indian Environment*, Oxford, O.U. Press) and Sabih Ahmad Kamali sees *irtifaqat* as 'civilization and its devices' and a theory of natural law (Kamali, Sabih Ahmad (1966), *Type of Islamic Thought*, Aligarh, Aligarh Muslim University Press). Jacques Berque concludes that it seems possible that 'the plural of the verbal noun, *irtifaqat*, may be translated by 'uses, commodities, services'.' Berque further reads a socio-economic slant into *irtifaqat* by equating them with "the services constituting the institutional section of the 'collective good' (*al-maslahah al-'ammah*) (Berque, 1984, pp. 113-146), (Hermansen, 1996, p. xix).
2. With reference to Simpson, al-Ghazali (2004, p. 52) remarks that 'contemporary sociologists also recognize the significance of language as 'the real incomparably important, and absolute distinction between human and other living organisms'.
3. It may be noted that in *Hujjat-Allah al-Balighah*, al-Dihlawi elaborated upon the wisdom of this stage of *irtifaq* under three chapters: *Bab fann adab al-ma'ash* (Arts of living), *Bab tadbir al-manzil* (Arts of household management) and *Bab*

fann al-mu'amalat (Arts of transactions). An analysis of the 'Arts of transactions' shows that this chapter includes all the three wisdoms which he mentioned in his work *al-Budur al-Bazighah* under the classification of *al-Hikmat al-Iktisabiyah* (wisdom pertaining to earning a livelihood), *al-Hikmat al-Ta'amuliyah* (wisdom pertaining to mutual dealings) and *al-Hikmat al-Ta'awuniyah* (wisdom pertaining to cooperation).

4. Al-Dihlawi's statement has great relevance today: 'In the fast globalizing world of the twenty-first century we Muslims are increasingly becoming part of a plural world society. We must live with the other, interact with the other and seek solutions to the emerging problems in ecology, demography, weaponry, entertainment, and what not together and jointly. This challenge requires coming nearer not moving apart farther. We need to look at what is common between 'us' and 'them' rather than remain focused on what is not. All men and women, irrespective of their ethnicity and creed seek peace and justice.' From an unpublished paper entitled '*Maqasid* and Finance in Islam' by Prof. M.N. Siddiqi.

CHAPTER EIGHT

Conclusion: Comparison and Evaluation

In the foregoing chapters we have studied the lives and works of three great scholars of the 12th/18th century in the context of Muslim economic thinking of the period. In spite of being contemporary, they never met each other. They were born in three different regions of the Muslim world: Shaykh Muhammad b. Abd al-Wahhab in Arabia, Shehu Uthman dan Fodio in West Africa and Shah Wali-Allah al-Dihlawi in the Indian sub-continent. Whilst they had many things in common, they were nonetheless different in so many other aspects. All three were inspired, directly or indirectly, by Madinah's atmosphere of revival and renovation and based their reformative efforts on the Qur'an and Sunnah. All three worked for the renovation of their society's religious, political and intellectual environment. Working in their respective regions, each faced different socio-political and economic situations. Accordingly, they played different roles in their locations.

Ibn Abd al-Wahhab's centre of activity was the Najd region of Arabia. At that time, it was infested with corrupt beliefs and wrong practices. Essentially, there was no law and order. The old practices of idolatry and superstition had returned. Opium smoking and wine drinking were common. The overall economic condition was deplorable. Ibn Abd

al-Wahhab worked in such a tough situation, applying the same prescriptions which the Prophet, (peace be upon him) once used with the Arabs. He called them to *tawhid* and rejection of un-Islamic beliefs and practices. In essence, Ibn Abd al-Wahhab urged the people to return to the worship of Allah only and to a strict adherence to the Sunnah of the Prophet. By joining hands with the *amir* of al-Dir‘iyah, he strengthened his position as well as showed him the way to achieve the unity of Arabs. This coincidence of an *alim* and an *amir* is considered an extraordinary event in history, and it is said that al-Dir‘iyah became the greatest capital of Islamic modernism without undergoing any modernist influence.

Ibn Abd al-Wahhab is commonly known as a religious reformer. The economic aspect of his life is almost obscure. He realized the importance of economic factors at different stages of his own life, suffering on many occasions because he lacked the economic means. Most probably because of his skill in this area he was assigned the job of administering the financial affairs of the first Saudi State. In this respect, he strived for the state’s development of economic affairs, specifically development of the economy and the promotion of employment. He found that the economic provisions laid out in the Qur’an and Sunnah were sufficient to solve the problems faced by his own society. Therefore, instead of their theoretical exposition he paid attention to their application. His reflections on *waqf*, *maslahah* and strengthening of the position of woman are also notable, these providing vital areas of discussion even today.

Shehu Uthman dan Fodio also worked in a similar environment in the Hausa State of Gobir. The rulers were Muslims by name only, for they followed un-Islamic rules and traditions. Unbelief, iniquity and the violation of Islamic injunctions were prevalent. Corruption within various levels of the administration along with absurdity and injustice regarding ordinary people on the one hand, and illiteracy and ignorance among subjects on the other hand were widespread. Dan Fodio directed his reforms to solving these issues. His career has two noticeable aspects to it. The first was a life concerned with teaching, preaching, reforming and renovating. The second aspect, which began in 1802, pertains to his migration and struggle against the unjust and tyrant rulers of the northern part of West Africa. This great effort culminated in the establishment of the Sokoto Caliphate. In this study we have focused on the first part of

his life as it fell under our research period. Indeed, dan Fodio's academic and intellectual contribution mainly belongs to this period.

Dan Fodio opposed the economic exploitation of the masses at the hands of their rulers. He called for the revival of a just Islamic economic system, and practically established it when he attained power. He advocated, as expected from every Muslim, an economic system based on values and the proper functioning of the market. He emphasized the role of *al-hisbah* institution to ensure this. As founder of a state, he pointed out governmental responsibilities towards the economic lives of people. This led him to expound upon the sources of public income and heads of expenditure. In the wake of the expanding territories of the Sokoto Caliphate, issues relating to land management also attracted his attention. In his economic discussions he seems to have advocated the revival and implementation of Islamic economic teachings, rather than their presentation in a philosophical or theoretical way.

Shah Wali-Allah al-Dihlawi lived in Delhi, India's capital, then ruled by the Mughals. The Mughals were next to the Ottomans in power and prestige, at least until the beginning of the 12th/18th century. But soon decadence and anarchism engulfed the whole empire. Regional forces from all over India were on the path of revolt, seeking to annex Delhi and establish their own hegemony. Frequent changes of kings weakened the regime, and Mughal rulers lost their wisdom, courage and political insight. Luxurious living, extravagance, an empty treasury and heavy taxation added to the unrest and anxiety of their subjects. In this way, disunity and disintegration were the biggest challenges faced by Muslim rule in India.

Al-Dihlawi kept himself away from the court of the king and active politics but he could not keep himself aloof from the political arena. When he saw that regional forces were about to put an end to centuries-old Muslim rule in India and establish their own hegemony, he wrote to the ruler of Afghanistan for direct assistance. Although the latter acceded to his request, the Mughal ruler of the time did not avail himself of this opportunity to correct both his own behaviour and reinforce his rule. Thereafter, al-Dihlawi chose an academic career to carry out reform and renovation. Since unity of the Muslim *ummah* was the most pressing need of the time, he called upon the removal of rigidity among the followers of Islam by inviting them to rely in their matters on the Qur'an

and Sunnah. He stressed *tawhid* as the basis of this unity. He criticized heretic Sufism, but approved that form of Sufism which did not conflict with the authentic teachings of Islam. In this regard, he is nearer to dan Fodio than Ibn Abd al-Wahhab. Al-Dihlawi's contribution is much wider in scope and deeper in analysis than his two contemporary scholars. On economic issues too, he was far ahead of his contemporaries. In fact, after Ibn Khaldun (732-808/1332-1406) the Islamic world has not seen such a great writer on socio-economic problems. In this respect, Al-Dihlawi not only revived the economic ideas of past Muslim scholars but also made his own original contributions. A comparison with his predecessors is therefore in order.

Al-Dihlawi seems to be more influenced by the works of Abu Yusuf (d. 182/798), al-Ghazali (d. 505/1111), al-Razi (d. 606/1209), Ibn Taymiyah (d. 728/1328) and Ibn al-Qayyim (d. 751/1350). In his famous work *Izalat al-khafa*, he generally relied on Abu Yusuf's *Kitab al-Kharaj*, and frequently quoted him, especially on the economic practices of the Second Caliph. While giving an account of Umar's refusal to distribute the conquered land of Iraq among the fighters, al-Dihlawi presented a unique interpretation whereby the lands actually belonged to the farmers who surrendered them without fighting (an essential condition for holding them as *fay*). On the pattern of al-Ghazali, al-Dihlawi classified wants as necessities, comforts, and refinement. To him, luxury is a relative term. Things that are a luxury for the common man may be a necessity for a king. In his description of the economic evils of interest (*riba*), he seems to have been affected by one of the reasonings given by al-Razi; namely the practice of interest may detract people from undertaking necessary productive enterprises.

Cooperation and division of labour has been one of the most discussed topics of economic thought. It was inherited from Greek philosophy and discussed by al-Ghazali, Ibn Taymiyah and Ibn Khaldun, *etc.* Al-Dihlawi considered it the foundation for the healthy and balanced development of the economy. He highlighted its basic elements. To him the implications of the Islamic provision of *fard kifayah* is also a kind of division of labour and non-concentration of all into one job.

To al-Dihlawi, like many other Islamic scholar of the past, gold and silver form natural money and other substances are money by convention. Money was invented to fulfill the exchange need and to

facilitate trading. Unlike other scholars he thought that gold and silver are best to form the function of money because they are useful and valuable in themselves.

In case of *riba'l-fadl* and *riba'l-nasi'ah* accruing due to an exchange of gold for gold and silver for silver, he considered *thamaniyah* (moneyness) as the *illah* and in case of foodstuffs he considered only those which are storable and preservable. This was also advocated by al-Ghazali, Ibn Taymiyah, and Ibn al-Qayyim. Similarly, he also thought that this prohibition served as a preventive measure only.

While discussing the economic significance of various provisions of *zakah*, such as, its reasonable rate, time of collection, productive *zakah* bases, consideration of growth and labour involvement *etc.*, he seemed to be borrowing ideas from Ibn Taymiyah and Ibn al-Qayyim. However, he did not confine himself to these points only, instead making certain valuable additions. For example, he indicated the rule of equal sacrifice in the fixation of the *nisab* of various types of assets. It was also his contribution to show that the fixation of *nisabs* (exemption limits), in the case of various assets, are the minimum amount needed for the upkeep of an average family.

In his discussion of public finance, al-Dihlawi classified countries as purely Muslim and pluralistic. Accordingly, there will be less or more requirement of public expenditure and sources of income. This was also a thinking not found with others.

Like Ibn Khaldun, al-Dihlawi also opined that a low tax rate would be more rewarding to the treasury – an idea known as Laffer's curve. It is not known whether he borrowed it from Ibn Khaldun or whether it was his own thinking. The occurrence of similar ideas to different people simultaneously or in different periods is quite possible in economics as other areas. Several examples of this are given by Islahi (2005, 21).

From among the Muslim scholars of the past, Ibn Khaldun and Shah Wali-Allah al-Dihlawi are most famous for their theories of development. However, the two followed entirely different approaches. Ibn Khaldun presented a cyclical politico-economic theory based on *asabiyah* (group-feeling) (For details one may refer to Islahi, 2005, pp. 67-69.) Al-Dihlawi presented a theory of socio-economic development (*al-irtifaqat*) based on human nature. Ibn Khaldun's theory works in a

cyclical way in the political sphere, but al-Dihlawi's theory works in a straight forward fashion. He also expanded it to other worldly sphere to seek nearness to Allah (*al-iqtirabat*) and spiritual progression as the ultimate goal of human beings.

Al-Dihlawi is not only unique in his theory of socio-economic development among Muslim scholars but is a pioneer of the theory known in the West as the 'stages of history' approach to development. Here is an account of the same: over the last two and half centuries, a number of Western economists have adopted this 'stages of history' approach to development (Oser, 1970, p. 431). For example, Adam Smith (1723-1790), who is called the Father of Economics, chose the sequence of hunting, pastoral, agricultural, commercial and manufacturing. The German economist Friederich List (1789-1846) lists the stages as savagery, pastoral life, agriculture, agriculture and manufacturing; and finally agriculture, manufacture and commerce. Another German economist Gustave Schmollar (1838-1917) divided the stages of development as the village economy, the town economy, the territorial economy, the national economy and the world economy. Karl Marx (1818-1883) perceived the stages of development as being from primitive communism to slavery, feudalism, capitalism, socialism, and communism. The 20th century economist W.W. Rostow (1916-2003) distinguished five stages of growth for each economy: the traditional society, the preconditions for take off, the take off, the drive to maturity and the age of high mass consumption.

Without going into a detailed comparison of all these one can immediately see that al-Dihlawi takes precedence over these Western writers in his pointing out of the different stages of humankind development as presented in his theory of the stages of humankind's development and this when such a discussion was not common among scholars. The fact that scholars belonging to different regions of the globe perceived similar stages in mankind's socio-economic development verifies al-Dihlawi's statement that these stages are natural to every human society. His discussion of these stages may not be that elaborate and technically detailed as we find with later writers but is nonetheless very comprehensive not being confined to economic or material aspects only. In this respect, it also takes into account moral and spiritual aspects. The advancement of the human institution is not the work of wordy philosophers, politicians, and social theorists and

reformers only, but is instead the mission of a true religious institution as well. The development of humankind in the third and fourth stages without the necessary and just institutions and void of human values will only lead to exploitation of the weaker nation and oppression of the masses and ultimately the breakdown of the whole system, just as al-Dihlawi complained during his own time and that has been experienced in every period. Al-Dihlawi's theory is also distinguishable from others insofar as he does not consider the development of humankind into a fourth stage and the establishment of an international socio-economic institution as the climax of humanity. Instead, this should lead to nearness to the Creator of this world (*al-iqtirabat*) through good deeds and following the life patterns of the Last of the prophets. Improvement in this relation will improve the condition of *al-irtifaqat* and vice-versa. Thus, there is no end of history in al-Dihlawi's theory of mankind's development. The relevance of al-Dihlawi's theory of development today, as he himself pointed (*al-Budur*, pp. 119-20), is that where we miss the control of fourth stage, we should adorn and improve the third stage and where we lose the third stage, concentrate on the betterment of the second stage and so on till we regain the higher stage of it. National and international socio-economic and political institutions can serve their right purpose only if their diseases are cured and crime, corruption, exploitation and oppression are eliminated. The increasing concern about improvement of the human development index and emphasis on the adoption of a value based system on the part of many contemporary writers shows only the relevance of al-Dihlawi's ideas in the modern age. His theory of *al-irtifaqat* is a lasting contribution to the social science, one that is very much relevant today.

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