

# *Sirat al-Mustaqim* and *Hikma*: A Qur'anic View of Socioeconomic Behavior, Economic Discourse and Method

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This paper seeks to understand the context in which the debates concerning Islamic economics are taking place. The author contends that in the absence of a democratic and free environment the discourses on Islamic economics are suffering from free and open discussions about the true essence of Islam and its implications in the socioeconomic arena. After discussing some of the limits of the discourses on Islamic economics, such as a lack of common terminology and appropriate use of Qur'anic terms, the author advances his understanding of the Qur'anic approach to *iman*. The author argues that *'aql* and *hikma* are the cornerstones of Islam and the two faculties that the Qur'an repeatedly invokes in order that humanity may understand Islamic laws and principles and fulfill its mandate of Allah's vicegerency. The paper concludes that the straight path is essentially a rational approach and invites the discourses on Islamic economics to rely more on *'aql* and *hikma* in their contemplation.

## Introduction

It is no secret that Islamic countries have entered a new era in which serious questions regarding the nature of their economic institutions have taken on renewed urgency. During the past few years, lively debates have taken place, both nationally and internationally, among economists, Islamic scholars, and intellectuals of various Islamic political movements.

Inherently complex, the discourse, which appears in academic and semi-academic publications as well as in the popular press, is made more complex as it takes place in an extremely volatile environment, amidst severe economic crises, political turmoil, social unrest, and international conflict.

Islamic economists and their advocates claim that contemporary economic institutions, be they capitalistic or socialistic, are morally corrupt because they run counter to socioeconomic teachings of Islam.<sup>1</sup> Therefore, they advance a piecemeal, albeit radical, program of Islamization, which enshrines their conception of the Islamic teachings provided in the Qur'an and the Sunnah.<sup>2</sup> Although increasingly influential, Islamic economists and their advocates are by no means dominant among Muslim economists or the Muslim intelligentsia in general. It is fair to say, however, that both Muslim economists and the intelligentsia are critical of the economic and political institutions of their countries and are skeptical about the capability of these postcolonial institutions to effect the socioeconomic programs necessary to overcome current economic crises and the concomitant social and political problems.<sup>3</sup> They advocate diverse sets of socioeconomic and political reforms of various institutions within their respective states to enhance their effectiveness in carrying out development and achieving the economic welfare of the Ummah in a manner that is compatible with its Islamic character.<sup>4</sup>

The ongoing debate inspired by the intellectual challenge posed by Islamic economists and their advocates is enriching the collective mind and conscience of the Ummah. Furthermore, this debate can be invaluable, in shaping the political and economic institutions that are capable of realizing Muslim aspirations in social and economic progress. Nevertheless, the discourse often lacks a grounding in fundamental principles, and the debate often suffers from some basic misunderstandings which, at times, are so grave that the discussion becomes like a "dialogue of the deaf." These shortcomings reveal at least three basic causes: The first is the language and terminology of the discourse; the second is its rules and procedures; and the last and most important is its methodology and, in particular, the role of reason in dealing with religious issues.

It goes without saying that the ultimate purpose of economic institutions, Islamic or non-Islamic, is to provide efficient and flexible rules, arrangements, and mechanisms which facilitate the conduct of economic choice at both the micro- and macro-levels.<sup>5</sup> In this respect, the "postulate of rationality" is crucial to any serious debate regarding those institutions because it

underlies the theory and calculus of economic choice. As such, the postulate of rationality stipulates that individuals possess sufficient knowledge or information about the various alternatives; are capable of evaluating these alternatives; and make choices that achieve their best interest in the light of their preferences and beliefs. Typically, the postulate is expressed in modern economic theory in terms of a set of axioms which underscore the centrality of knowledge and reason, thus ruling out contradiction and inconsistency.<sup>6</sup>

It is notable that the postulate of rationality, as formulated above, is often misunderstood, and in the interest of rigor and clarity, it merits two remarks which are important to the objective of this study. First, this postulate is essential to the various branches of the science of economics, be they positive/empirical- or normative/policy-oriented; some variant of it is adopted by each of the main schools of contemporary economics, neoclassical or otherwise. A case in point is the notion of "bounded rationality" adopted by advocates of "institutionalism" who object to the "modes of analysis of neoclassical economics" as Samuels puts it.<sup>7</sup> This notion was developed by Simon to "designate rational choice that takes into account the cognitive limitations of the decision-maker — limitations of both knowledge and computational capacity."<sup>8</sup> Second, the postulate of rationality formulated above does not preclude ethical considerations, nor does it exclude ethical choices.<sup>9,10</sup> Indeed, the economist's concept of rationality is aptly characterized by Rawls, a Kantian moral philosopher, as being merely a set of "counting principles."<sup>11</sup>

Admittedly, the postulate of rationality is a normative notion if one follows the logic of speech-act philosophers (of linguistic analysis) and defines rational preference (or choice) as being a preference (or choice) that human agents ought to perform.<sup>12</sup> But economists go beyond definition to make the positive (synthetic) claim that human agents are rational according to this definition. This claim about human nature, I will argue, is epistemologically rooted in the Qur'anic revelation that mankind is endowed by the correlative gifts of '*aql* (reason) and '*ilm* (knowledge).

This study does not attempt to directly contribute to the literature on Islamic economics or to the current debate about specific economic institutions or particular issues (such as the question of *riba*); rather it deals with the nature of the debate at the methodological level by addressing the critical question of the role of knowledge (*'ilm*) and reason (*'aql*), the basis of



rationality, in socioeconomic life based on Qur'anic revelation.<sup>13</sup> In particular, I will develop a Qur'anic view about the role of knowledge and reason in approaching *iman* (belief or conviction), economic discourse and socioeconomic life in general on the basis of Qur'anic *hikma* (wisdom) according to the *sirat al-mustaqim* (the straight path).<sup>14</sup> This Qur'anic view lends strong support to the employment of '*aql* and '*ilm* in the pursuit of truth (*haqq*), and particularly for the application of the scientific method in approaching socioeconomic questions at both the micro- and macro-levels.<sup>15</sup> As such, it may provide a normative and epistemological justification for Islamic social science in general and the science of economics in particular.

The study consists of five sections, and an appendix. The following section contains some general remarks which are germane to the ongoing debate and the objective of the study. In the third section, '*ilm* is introduced as being the basis of the relationship between God (the Creator) and Adam (mankind) after the Fall from heaven. The fourth section deals with the prescribed role of '*aql* and *hikma* in the Qur'anic approach to socioeconomic and intellectual discourse. Finally, the findings are put in perspective and the study is concluded. The appendix gives a brief summary of the problems of sources and Qur'anic translations and how they were dealt with in this study.

## Democracy, Freedom and Development of Islamic Thought

In order to illustrate the immense intricacies and serious shortcomings of the above-mentioned debate, it is appropriate to refer to one exchange published (in Arabic) in *Al-Ahram al-Iqtisadi* on the market institution of interest rates.<sup>16</sup> In an article titled "On the Facts of Contemporary Economies and the Question of *Riba*," El-Biblawi starts by stating:

I do not claim special knowledge of the rulings of the Islamic Shari'ah on the question of *riba*, but I believe that something can be contributed in this respect by shedding light on facts of the contemporary economy especially as it pertains to our knowledge of the phenomenon of money and the nature of interest rates (*fa'idah*), and this usually is the subject of debate when discussing the question of *Riba*.

He then concludes:

The facts of contemporary economic life differ radically from, and many of the nomenclature and terms have become deficient in expressing the old (economic) phenomena. ... and *Allahu 'alim* (God knows better).<sup>17</sup>

In a subsequent piece, Mr. Sultan, a specialist in the Shari'ah (Islamic jurisprudence), mockingly suggests that El-Biblawi ought to change the title of his article to "On the Facts of Contemporary Economies and the Inevitability of *Riba*," and states that el-Biblawi should have said:

that the interest rate [institution] is a destructive tool for any economy instead of his belief that it is an indispensable instrument to any modern economy because God the All-Mighty says: "Allah has blighted *riba* and made almsgiving fruitful ..." and believing in this is a duty even though we do not know the reasons and causes.<sup>18</sup>

Instead of stopping at this point as his training would recommend according to the celebrated Shari'ah rule: He who says "I do not know" contributes a *fatwa* (reasoned opinion), Mr. Sultan carries on to make a number of unfounded claims about economic theory and actual economic experience.<sup>19</sup>

Without delving any further into the specific details and the various problems of the above-mentioned discourse, the preceding exchange about *riba*, among many others, merits the following remarks which underscore the objective of this study. First, it is vital that technical terms, both economic and Islamic, be clearly defined. The clarity of technical terms (such as *riba* and *fa'idah*), which is critical to any scholarly discourse, must be clearly highlighted in Islamic debate, in view of the Muslim belief that the Qur'an represents the eternal words of God.<sup>20</sup> According to the Qur'an, its verses are

revealed by the Compassionate, the Merciful: a Book of revelations well expounded, an Arabic text for people possessed of knowledge. (41:2-3)<sup>21</sup>

Second, it is vital that the parties to the debate agree in principle on some basic parameters of a common approach in order to facilitate the exchange between those who specialize in studying the "laws of motion" of society and its actual economic formations, and those who specialize in the study of Islamic jurisprudence, law, and theology. In this respect, it is worthwhile to draw on the tradition established by Muslim scholars in the "golden age" of Islamic thought in approaching various disciplines.<sup>22</sup> Further, it is essen-



tial to the effectiveness of the discourse in resolving various disputes that the participants break through the narrow shells of their disciplines to tap others so that a critical minimum of common knowledge and language can be secured, not only in economic and Islamic subjects, but also in history, especially economic history.

Third, the lack of a common approach and language conceals a dangerously delicate issue: the dialectical relationship between reason and *iman*.<sup>23</sup> The heightened tension between reason and *iman* in recent years betrays a growing perception of an inevitable contradiction between them, especially among the advocates and political supporters of Islamic economists. Such a perception, if left unaddressed, can undermine the texture of Muslim socioeconomic life, circumscribe the potential for constructive *ijtihad* in general, and threaten the role of reason in economic discourse in particular.<sup>24</sup>

Fourth, one should be reminded that the lack of a common approach and language nowadays is rooted in the onset of Islam's cultural and economic decline. As such, this state of affairs reflects the cultural dualities and social cleavages stemming from the vacillating attempts of Muslim states and their intellectual communities to deal with their underdevelopment during the past two centuries as they woke up to the shock of foreign occupation and became aware of the far-reaching cultural threats of European domination. This background has to be examined, understood, and appreciated in any discourse whose aim is to buttress or build economic institutions. In this respect, Muslim economists would do well to be inspired by the ingenuity of early Muslims who absorbed and adapted the institutions of ancient civilizations as they set out to build their own.<sup>25</sup>

Finally, the viability and continuity of this discourse is predicated on the existence of a conducive climate and overall environment which guarantees freedom of expression, and promotes commitment to truth and respect for differences of opinion. For only in such an environment can creative energies be released and harnessed. The democratic spirit and environment is critically important for this endeavor, both as a principle and strategy for the conduct of intellectual discourse and social transactions in general. In this respect, it is recalled that the democratic principle is enshrined in Islam and is not a *bid'a* (heresy) or a cultural import. For, in essence, modern democratic institutions are merely the modern equivalent of the twin Islamic institutions of *bay'a* and *shura*, which fit the large populations of contemporary states and benefit from the mutation in the technology of

communications and production brought about by the industrial revolution.<sup>26</sup> In addition, it is noteworthy that *bay'a* and *shura* are organically connected with the Shari'ah rule, which was established in early Islam by Muslim scholars and jurists, and which states that "difference (in opinion) is an act of Divine mercy."<sup>27</sup>

Without freedom of expression and toleration of difference it is virtually impossible to promote the requisite commonality in language and approach, and it would be virtually impossible to foster the collective mind of the Ummah. In the language of economists, it is not feasible in the long run for the intellectual wealth of the Ummah to grow without the specialization and division of labor in the production and accumulation of knowledge and the development of understanding. For this to materialize and for the desired economies of scale to be optimized, the "market" of intellectual transactions must be widened so that the individual contributions of the Ummah members can be accommodated. Evidently, this noble enterprise can only be realized by sustained investments in the social infrastructure of reason and opinion and by a sustained promotion of the institutions of this most important of all markets: the democratic institutions of knowledge and opinion, including political opinion. The sections that follow will attempt to demonstrate that this enterprise is peculiarly Islamic and, as such, its investiture is virtually a religious duty of all Muslims.

## God, Mankind and Knowledge

The natural point of departure for the relationship between God and His creation is the beginning of history. The Qur'an, like the Bible, maintains that the Allah created humanity in the person of Adam from earthly, base material — clay. Yet, despite man's earthly origin, Allah exalted Adam and elevated him above the angels — thus is His love for mankind. In particular, the Creator elected Adam from among all that He created to be His *khalifa* (viceroys) on earth:

And when thy Lord said unto the angels: Lo! I am about to place a *khalifa* in the earth, they said: Wilt Thou place therein one who will do harm therein and will shed blood, while we, we hymn Thy praise and sanctify Thee? He said: Surely I know that which ye know not. (2:30)<sup>28</sup>

Furthermore, Allah elevated mankind above the angels when He "taught Adam all the names" (2:31) — the key to knowledge,<sup>29</sup> bestowed on him



and his consort, Eve, a home in the eternal richness and security of heaven, and honored mankind further (because of this knowledge) when He commanded the angels:

Prostrate yourselves before Adam. They fell prostrate, all save Iblis. He demurred through pride, and so became a disbeliever. (2:34)

Nevertheless, the inherent weakness of mankind, which is rooted in Adam's earthly origin, has exposed him and made him an easy prey to the resentment and machinations of Iblis who tempted Adam and Eve to disobedience and caused their tragic Fall from their blissful life in Eden to the lower life (*dunya*) on earth, where they and their posterity have since endured the drudgery and banality of its finitude and the scarcity of its resources. The disorientating effect of the Fall and the machinations of Iblis have since made the already exacting journey of the *dunya* all the more treacherous, for all conspired to make *Bani Adam* (the Children of Adam: mankind) prone to the ignorance of Iblis and to lose the "Names" (the keys to knowledge).

Nonetheless, God, being *al-Rahman al-Rahim* (the Compassionate, the Merciful) did not leave *Bani Adam* without means, for He endowed them with the riches of the earth and, above all, bestowed on them the unique gift of 'aql (reason), which distinguishes them from the nonhuman nations (*umam*) of animals and birds and qualified mankind to be God's *khalifa* to rule over the earth, its resources, and communities. Moreover, He promised Adam and Eve (upon their repentance) guidance through His messengers and prophets to remind *Bani Adam* of the keys to knowledge and save them from the machinations of Iblis (2:37–38). If they follow His guidance, the Children of Adam can fulfil their ultimate goal both in the *dunya* and the *akhira* (i.e, in this world and the next). In fact, they can model their *dunya* on the exquisite images of Eden and, in the process, pursue their individual life journeys on the *sirat al-mustaqim* through the rugged and treacherous terrain of the *dunya* toward their original home in heaven, in the *akhira*.<sup>30</sup>

To attain their goal, the Children of Adam are asked to commit themselves to the "great striving" (*jihad akbar*) in order to overcome their earthly weakness and resist the temptations of Iblis by adopting the *sirat al-mustaqim*. All they have to do is to make use of their unique gift of 'aql and open their mind to recognize the beneficence (*faḍl*) of their Creator, the Compassionate, to seek His 'ilm and enlightenment (*nur*), to recognize and endeavor to comprehend His glorious creation as they observe and con-



template the marvels of life, not the least of which is their being an integral part of His universal system and its intricate harmony. In so doing, *Bani Adam* can enjoy the fruits of their labor as they fulfil the responsibility of *khilafa*, a task that entails the employment of God's knowledge to preserve the life of all "nations" (*umam*), both human and nonhuman, and conserve the earth, that is, to pursue the "straight path," *al-sirat al-mustaqim*.

Hence, the message came to the Prophet Muhammad as *al-'Alim* (the All-Knowing) urged him: "O immantled one, rise and warn. Thy Lord magnify" (74:1-3),<sup>31</sup> and revealed to him in guidance:

We shall let you recite Our revelations, so that you shall not forget any of them except what God pleases. He has knowledge of all that is manifest and all that is hidden. We shall guide you to the smoothest path. Therefore remind, for of use is the reminder. (87:6-9)<sup>32</sup>

The essence of the message was explained to Muhammad, the "unlettered" messenger, by the *Hakim* (the All-Wise):

He it is who hath sent among the unlettered ones a messenger of their own, to recite unto them His revelations and to make them grow, and to teach them the Book and Wisdom, though heretofore they were indeed in error manifest. (62:2)<sup>33</sup>

Like the prophets who preceded him, Muhammad received the Qur'an to teach the Children of Adam about the powers of God, the *'Alim*, and remind them of the blessings He bestowed on them. For He created their living system marvelously, as an integral part of His complex terrestrial and celestial universe according to rigorous and immutable patterns and laws (*Sunan*):<sup>34</sup>

It is the laws of Allah which hath taken course aforesaid. Thou wilt not find for the laws of Allah aught of power to change. (48:23)

The powers of the Creator and His creation are not random or haphazard; they manifest themselves in recurring patterns and persistent regularities, which are controlled by immutable laws whose validity derives from the eternal presence of God. Hence, the *Hakim* challenges the latent powers of human reason by repeatedly posing rhetorical questions to mankind, such as:

Have you not seen how God has made serviceable to you what is in the heavens and the earth, and He has lavished on you His blessings, visible and invisible, yet among the people there are those who argue about God without *'ilm*, or guidance, or an illuminating Book. (31:20)

The preceding verses, which reiterate the critical importance of *'ilm* (knowledge or science) to *iman*, recur in different forms and contexts throughout the Qur'an. In fact, the word *'ilm* and its conjugates are among the words most recurring in Quranic revelation; about as often as *iman* and its conjugates.<sup>35</sup> Thus, Allah constantly reminds readers of the Qur'an that He is the *'Alim*, possessor of all knowledge:

Unto Allah belong the East and the West, and whithersoever ye turn, there is Allah's countenance. Lo! Allah is All-Embracing, All-Knowing. (2:115)

Therefore, it is not surprising that *al-'Alim* is one of the glorious names of God in the Qur'an. The word *jahl* (ignorance), the opposite of *'ilm*, and its conjugates also pervade the Qur'an. In fact, *jahl* is one of the attributes of Iblis and the disbelievers in the Qur'anic revelation.<sup>36</sup> Moreover, the Qur'an cites seeking *'ilm* as the avenue to Truth (*Haqq*). This word too pervades the Qur'an and *al-Haqq* (the Truth) is another glorious name of God.<sup>37</sup>

Being the All-Knowing, Allah enunciates a critical (metaphysical/epistemological) distinction between two worlds of His creation and knowledge: *'alam al-shahadah* (the Sensible or Visible World) and *'alam al-ghayb* (the Nonsensible or Hidden World):<sup>38</sup>

Say: O Allah! Creator of the heavens and the earth! Knower of the Hidden and the Sensible (*al-ghayb wa al-shahadah*)! It is Thou that shalt judge between Thy servants in those [matters about which] they have differed. (39:46)

And of His infinite knowledge, only that of the sensible, "phenomenal" world is directly accessible to His human creation, as He makes it unequivocally clear to His messenger:<sup>39</sup>

Say (O Muhammad): None in the heavens or on earth, save Allah, knows the Hidden (*al-ghayb*): Nor shall they [ever] perceive when they will be raised up [for Judgement]. (27:65)

Thus, "Allah Alone holds the keys of the Hidden" (6:59). And because the Hidden, the "Noumenal" world, is not directly knowable to mankind, Allah, the *Haqq*, sent His messengers:

He [alone] knows the Hidden (*al-ghayb*), and He revealeth His mysteries (*ghaybahu*) unto none, save unto such a messenger as His pleasure was to elect; then He dispatches before him and behind him



guardians so that He may know they have indeed delivered the messages of their Lord; and He encompasses [and controls] all [the knowledge] in their holdings, and takes stock of everything in numbers. (72:26–28)

Therefore, in His last message (*al-Qur'an*), Allah, the All-Merciful and All-Just, endows *Bani Adam* with the necessary guidance, the keys, and the “light” to dwell in this world and seek His truth for the journey toward heaven.

Thus, the Qur'an presents the enlightenment (*nur*) of knowledge (*'ilm*) as being the guide for *Bani Adam* in their search for truth (*haqq*).<sup>40</sup> The Qur'an also speaks of the enlightenment of knowledge as the means to meet the responsibilities of having *khilafa* on earth.<sup>41</sup> Therefore, God, the All-Knowing sent his revelations through Muhammad to direct mankind on the road to knowledge and truth, and to encourage people to seek His knowledge earnestly for the knowledge of the 'Alim is boundless:<sup>42</sup>

And if all the trees in the earth were pens, and the sea [were ink] — with an additional seven seas to replenish it, the words of Allah could not be exhausted, for surely Allah is All-Mighty, All-Wise. (31:27)

In contrast, the human mind is limited and, therefore, human knowledge is inherently “little,” as the All-Knowing says: “And of knowledge you have been given but little” (17:85). Hence, the search for knowledge is limitless, and God exhorts mankind to persist in seeking more of it, promising His rewards in this life and in the life after; and to His rhetorical question “are those who possess knowledge equal with those who do not?” (39:9), the answer is indubitable:<sup>43</sup>

Allah will exalt those who believe among you, and those who have knowledge, to high ranks. He is cognizant of what you do. (58:11)

The exhortation to seek knowledge was also advanced and voiced by the Prophet Muhammad in several of his *hadith* (traditional narratives):<sup>44</sup>

An hour of contemplation and study of God's creation is better than a year of adoration;

He who spreads knowledge distributes alms;

He who travels seeking knowledge is on the path of Allah until he returns;

Seek knowledge, even unto China;

The ink of the scholar is more holy than the blood of the martyr;

Of the greatest jihad (*jihad al-akbar*) is the effort of the student to become learned and the effort of the learned to spread knowledge.

Thus, if *'ilm* is the avenue to *nur* (enlightenment) and *haqq* (God's truth), it follows that seeking knowledge is virtually synonymous with seeking *iman* (belief in God's truth). In the following section, I will demonstrate a Qur'anic view of the critical role of reason in this pursuit.

## Qur'anic Approach to *Iman*

The Qur'an is unique in its approach toward *iman*. Unlike earlier messengers, the Prophet of Islam did not rely on outperforming magicians and sorcerers, nor resort to the performance of extraordinary acts or miracles. Indeed, the Qur'an is emphatic in asserting the "humanness" of the Seal of the Prophets, stating that he is nothing but a man. The Creator Himself commands Muhammad to declare this fact to the human family:<sup>45</sup>

Say [O Muhammad]: I am but a human like yourselves; (but) it is revealed to me that your God is One God: So whoever hopes for [a rewarding] encounter with his Lord, let him undertake righteous work, and, in the worship of his Lord, admit none beside Him. (18:110)

Again, like other humans, the Messenger of Allah is not possessed of any superhuman qualities and, in particular, he is not endowed with any idiosyncratic, direct access to noumenal realities (*ghayb*), for these are known only to the All-Knowing; and he was commanded to declare that fact to all:<sup>46</sup>

Say [O Muhammad]: I say not unto you [that] I possess the treasures of God, nor do I possess knowledge of the Hidden (*al-ghayb*). And I say not unto you: Lo! I am an angel; I only follow what is revealed to me. Say [O Muhammad]: Can the blind be held equal to the seeing? Will ye not then reflect? (6:50)

Rather than being in command of any material possessions or superhuman nature, it was — on the contrary — his moral qualities as a human that distinguished him. In fact, his exceptional moral qualities were mentioned in the prophecy of Jesus, wherein he was accordingly named Ahmad, "the one most worthy of praise or commendation."<sup>47</sup> The Qur'an points out:



And when Jesus son of Mary said: Children of Israel: Lo! I am the messenger of Allah unto you ... and [am] bringing good tidings of a messenger who shall come after me, whose name shall be Ahmad. (61:6)

Hence, Muhammad was elected the Seal of the Prophets and entrusted with the Qur'an, Allah's last message. And as a human, he depended on that most precious (and distinctively human) of God's gifts, his intellect, and relied on reason and rhetoric to propagate his message, with the Qur'an being his one standing miracle, both in its literary achievement and substance.<sup>48</sup> Therefore, to understand the Qur'anic approach, it is necessary to begin with the beginning of the revelation, namely, the first five verses of *Surat al-'Alaq* (Chapter of the Coagulated Blood) addressed to Muhammad, the "unlettered" prophet:<sup>49</sup>

Read in the name of thy Lord who created.  
 Who created mankind of blood coagulated.  
 Read! Thy Lord is the most beneficent.  
 Who taught (His knowledge) by the pen.  
 Taught that which they knew not unto men. (96:1-5)

Being the first verses of the Qur'an to be revealed, they are critical to understanding the essence of the Qur'anic message. In fact, the rest of the Qur'an can be viewed as being an elaboration of these verses, insofar as the Book goes into great lengths to remind and exhort mankind to seek God's knowledge, to expound the marvels of His creation (especially as it pertains to the place of human livelihood in His universal system), and to narrate the human experience over the ages (especially the calamities which befell *Bani Adam* when they failed to adhere to the *sirat al-mustaqim*). The Qur'an describes the "topography" of *sirat al-mustaqim* to guide the Children of Adam in their journey through the *dunya* toward heaven, their heavenly home in the hereafter.

The preceding verses, further affirm the thesis advanced in the previous section about the extent to which the Qur'an exhorts mankind to seek knowledge. Moreover, like these verses, and indeed like much of the Qur'an, the following rhetorical question from Allah suggests the connection between *iman*, knowledge, and reason:

Is he who payeth adoration in the watches of the night, prostrate or standing, taking heed of the Hereafter and hoping for the mercy of his Lord [to be accounted equal with a disbeliever]? Say [unto them, O

Muhammad]: Are those who are possessed of knowledge equal with those who know not? Only those possessed of intellects (*uli-l-albab*) will remember. (39:9)

It is appropriate at this point to define “reason” and the sense in which this term is used here, a term which is often confused with “rational.”<sup>50</sup> According to the *Encyclopedia Britannica*, “reason” is generally defined (in philosophy) as being “the faculty or process of drawing logical inferences,”<sup>51</sup> a definition that is akin to the term ‘*aql*’ in classical Islamic thought.<sup>52</sup> In formal logic, “drawing inferences” (ratiocination, from *ratiocinari* in Latin) is “to use the reasoning faculty” and “is classified from Aristotle on as deductive (from generals to particulars) and inductive (from particulars to generals).”

Inspired by verses of the Qur’an and its general spirit, classical Islamic scholars developed their own doctrine of logic (*mantiq*), a process that culminated in the work of Al-Farabi (c. 875–950), “the Imam of Logicians.”<sup>53</sup> From the start, the development of *mantiq* was driven by its purpose (*gharad*) and its utility (*manfa’a*). And treatises on *mantiq* made it clear that it was developed

for the purpose (*gharad*) of the discernment of truth and falsehood (*tamyiz al sidq wa al-kidhb*) in speech, of true and false (*al haqq wa al-ḥatīl*) in beliefs (*fi al-itiqadat*), of good and bad in actions (*al-khayr wa al-sharr fi al-’aml*). Its utility (*manfa’a*) is thus to give access to the theoretical sciences (*al-’ulum al-nazariyya*) and to the practical sciences (*al-’amaliyya*).<sup>54</sup>

Like its title, *mantiq*, the Islamic organon (*wasila*) of reasoning (both theoretical and practical), borrowed its fundamental technical terms from Qur’anic usage, notably the terms *burhan* (apodictic proof), *hujjah* (authoritative argument), and *jadāl* (dialectical argument). And these logical terms were often the instruments of choice (*wasila*) for the Prophet in his dialogues with the Makkan pagans and the Madinans, as he embarked on delivering the *tawhidi* message, according to Qur’anic reports.<sup>55</sup>

Thus, from the beginning of his message, Allah advised Muhammad in the Qur’an to rely on the method of reason and wisdom (*hikma*) in his call to Islam.<sup>56</sup>

Call onto the path of thy Lord with *hikma* and fair exhortation and engage them in argument (*jadilhum*) with what is better. Lo! Thy Lord



best knows him who strayeth from his path, and He is the best to know of those who are [rightly] guided. (16:25)

Furthermore, the Qur'an explains that from the very beginning of His creation, the *Hakim* repeatedly sent the messengers to give the Children of Adam the Book and the Wisdom (*al-Kitab wa al-Hikma*) to enlighten and guide them to the "straight path." Thus the Qur'an reports how the House of Abraham was particularly favored when the *Hakim* says:

We bestowed on the people of Abraham the *Kitab* and the *Hikma*, and we conferred upon them a great kingdom. (4:54)

In particular, the Qur'an explains how Allah reminded Jesus of the marvelous blessings He bestowed on him:

When I confirmed thee with the Holy Spirit, to speak to men in the cradle, and of age; and when I taught thee the *Kitab* and the *Hikma*, the Torah, and the Gospel. (5:110)<sup>57</sup>

God then tells us that He listened to the prayers of Abraham and his son Ishmael (for the offspring of Ishmael):

Our Lord! And raise up in their midst a messenger from among them who shall recite unto them Thy revelations, and shall instruct them in the *Kitab* and the *Hikma*, and shall make them grow. Thou, only Thou, art the All-Mighty, the All-Wise. (2:129)

We are also told that Allah answered their prayers and sent the "Seal of the Prophets," Muhammad:

He it is who hath sent among the unlettered ones a messenger of their own, to recite unto them His revelations and to make them grow, and to teach them *al-Kitab wa al-Hikma*, though heretofore they were indeed in error manifest. (62:2)

Consequently, teaching the believers the *Kitab* and the *Hikma* was the mainstay of Muhammad and his followers in overcoming the ignorance, prejudice, and aggression of the pagans:

But for the grace of Allah upon thee, and His mercy, a party of them had resolved to mislead thee, but they will mislead only themselves and they will hurt thee not at all. Allah revealeth unto thee the *Kitab* and the *Hikma*, and teacheth thee that which thou knewest not. The grace of Allah toward thee hath been infinite. (4:113)

The association of the words *Kitab* (the Qur'an) and *Hikma* in the preceding verses (and the Qur'an in general) is noteworthy; the *Kitab* provides mankind with God's 'ilm (as explained in the preceding section) and *hikma*. The latter concept is complex: *hikma* is the wise sayings and dictums which make up folk wisdom; *hikma* is also the body of knowledge and propositions characterized by extreme rigor and logical tightness; and *hikma* is philosophy (*falsafa* in Arabic): the body of knowledge which deals rigorously with the ultimate reality and the nature of things and beings. Finally, *hikma* is the body of knowledge which enables people to comprehend universal principles and laws to improve their lives and discharge their God-mandated responsibility as His *khalifa* on earth.<sup>58</sup>

Hence, the *Hakim* did not merely send the prophets and messengers to teach *hikma* to mankind; He also bestowed *hikma* on people:

He gives the *Hikma* to whomsoever He will, and who so is given the *Hikma*, has been given great richness indeed; yet none remembers except those possessed of intellects. (2:269)

The intellect, according to the Qur'an, is, after all, the unique gift that distinguishes mankind from other creatures; for from the viewpoint of the Creator, the intellect aside,

No creature is there crawling on the earth, no bird flying with its wings, but they are nations (*ummam*) like unto yourselves. We have neglected nothing in the Book; then to their Lord they shall be gathered. (6:38)

Therefore, it is no wonder that Allah keeps on exhorting *Bani Adam* to put into good use their intellectual powers: the gifts of understanding, thinking, reasoning, and reflecting, among others. In particular, they are urged to employ their mental gifts to discover the existence of the one God and to enjoy the blessings of the knowledge and riches He bestowed on them. The Qur'an is replete with these exhortations but reaches a literary peak in *Surat al-Rahman* (Chapter of the All-Merciful).<sup>59</sup>

In order to understand the *Zeitgeist* (Spirit) of Islam (*ruh al-Islam*) and fully appreciate the role of reason in the Qur'anic approach, it is essential to recall the central Muslim belief that what Muhammad, the "unlettered" prophet, depended on in his call to Islam was the miracle ('*ijaz*) of the Glorious Qur'an: the literary style and the content of the Book. A case in point is *Surat al-Rahman* mentioned above. In this *surah*, the Supreme Author gives a breathtaking array of verses which describe the marvelous



order of His universal system and the thought-provoking laws and balances built into it to benefit *Bani Adam* and enhance their lives. The verses are magnificently punctuated by the rhetorical refrain: "O which of your Lord's bounties will you deny?"

Hence, Allah challenges the pagans and disbelievers to match the Book's miraculous literary achievement and phenomenal substance.<sup>60</sup>

Say: If mankind and jinn should band together to produce the like of this Qur'an, they could never produce its like, even though they should back one another. (17:88)

Therefore, it is not surprising that the Divine Author challenges the literary mind by the *ayat* (verses) of the Qur'an and challenges the human intellect and his sense of wonder by the *ayat* of His creation (i.e., the phenomenal expressions of His creation are signs, tokens, or marks of His existence).<sup>61</sup>

In the Qur'an, "verses" are called *ayat* not only because they are exquisite illustrations of literary expression, but also because, as such, they are phenomenal "signs" of the Creator. In particular, the *ayat* (verses/signs) are revealed to instruct mankind about the marvels of His creation and the infinite knowledge of the terrestrial and celestial phenomena of His universal system as it envelops and supports human life and livelihood. As indicated earlier, expressions of these phenomenal "signs" pervade the Qur'an to expound and reaffirm God's universal system and its immutable laws as a reminder to "those who are possessed of intellects" (*li uli al-albab*), and are capable of invoking reason.<sup>62</sup> Moreover, the Qur'an repeatedly explains that God's message to mankind, which was conveyed by the messengers and prophets since creation, and of which the miraculous Qur'an is the last, is in itself a "clear evidence" or "visible proof" (*bayyinat*) of the existence of Allah and His glory.<sup>63</sup>

The terms *ayat* (signs) and *bayyinat* (clear evidence or visible proofs), which pervade the Qur'an, are crucial elements in understanding the Qur'anic approach, given the finitude of the human mind and mankind's earthly origin. The *ayat* and *bayyinat* constitute the starting point to the sense-perception of the sensory gifts invested by the Creator in the human mind:

It is He who gave you being, and appointed for you hearing and sights and hearts. (67:23)

Therefore in the Qur'an, Allah repeatedly encourages, urges, or exhorts *Bani Adam* to spare no effort in applying their sensory faculties to take note of the facts: to "hear and carefully listen," to "look and insightfully see" the *ayat* and *bayyinat* of God's creation around them.<sup>64</sup>

Upon striving to take note of the "facts," *Bani Adam* are enjoined to subject their observations to the creative gifts and complex processes of the human intellect (*'aql*) in order to understand and appreciate the mysteries of the universe:<sup>65</sup>

Know that Allah restores the earth to life after its death. We have indeed made clear for you the *ayat*, that haply ye may understand. (57:17)

The extent to which the Qur'an invokes reason (in this regard) can be seen from its consistent and frequent use of verb roots referring to the use of the intellect (and their clusters), such as the following: *fahama* (understand, realize), *faqaha* (understand, comprehend), *fakkara* (think, reflect), *tadabbara* (ponder, deliberate), and *'aqala* (search for causes, find reasons and connect ideas in order to comprehend). A case in point, the intellectually complex verb *'aqala* is repeated in the Qur'an about fifty times, and the rhetorical refrain "*a fa la ta'qilun*" (Can't you reason?) is repeated at least thirteen times in various contexts of reasoning.<sup>66</sup>

Hence, the pagans and disbelievers are described in the Qur'an as being *di'af al-'uqul* (possessed of weak intellects or minds), *la ya'qilun* (incapable of sound reasoning), or even *la 'aqla lahum* (possessed of no intellect at all) because of their failure to sustain the intellectual debates regarding the *ayat* and *bayyinat*.<sup>67</sup> Such individuals are castigated in the Qur'an as being mindless, like cattle (*'an'am*) in their reasoning, and, like beasts, they screech (*yan'aaq*) and can understand nothing "except a shout or a cry."<sup>68</sup>

Therefore, to extricate themselves from this beastly state of affairs, *Bani Adam* are enjoined to make use of the heavenly gift that exalts them above other creatures, employs their sensory faculties to observe and analyze the *ayat* and *bayyinat*, and subjects their thoughts to the microscopes of their intellectual faculties in the pursuit of truth (*haqq*). The Qur'an describes those who fail to do so, and thereby waste their heavenly gift:

Surely the worst of beasts in God's sight, are those that are deaf and dumb and are not possessed of reason. (8:22)

In so doing, human beings are enjoined to liberate their minds from the enslavement of outdated or false ideas by open-mindedness and the con-



stant recourse to reason. They are advised to avoid complacency and intellectual lethargy, to be unlike the pagans about whom He says:

And when it is said to them: Come unto what God and the Messenger have revealed, they say: Enough for us is what wherein we found our fathers. What if their fathers are possessed of no knowledge and no guidance (5:104)

and

what if their fathers are possessed of no reason and no guidance. (2:170)

Moreover, by rejecting reason and knowledge, the pagans are indeed short-sighted; they defeat their own interests because they lack *hikma*, the wisdom that derives from knowledge of the human experience over the ages:

The likeness of those who have taken to them patrons other than God is as the likeness of the spider that takes to itself a house; and surely the frailest of houses is the house of the spider; Have they any knowledge? God knows whatever thing they invoke instead of Him. He is the All-Mighty, the All-Wise. And these similitudes, we expound for mankind, but none will grasp their meaning save the wise. (29:41–43)

Therefore, Allah invokes the marvels of His creation to exemplify the *ayat* and *bayyinat* of His existence, and presents the immutable laws (*Sunan*) and intricate balances of the universal system to signify His eternal and pervasive presence; and being compassionate and merciful, Allah also reveals His Qur'an to enlighten *Bani Adam* and to guide them in their journey through life by way of the *sirat al-mustaqim*. To achieve this goal, they are enjoined to employ their sensory faculties in order to identify and record the "signs" and "evidences," then apply their intellectual powers in order to understand and comprehend the immutable laws and everlasting truth of God. This is the message that Allah, the Just, revealed to Muhammad to convey to mankind:

Lo! We have sent down upon thee the Book for mankind with the truth. Whosoever is guided, is only guided to his own gain, and whosoever goes astray, it is only to his own loss; thou art not a guardian over them. (39:41)<sup>69</sup>

Consequently, since it is up to individual members of the human family to choose either the path of *'ilm*, *'aql*, *hikma* (*sirat al-mustaqim*), or to deny

themselves the fruits of their intellectual gifts to become, like beastly creatures, mere slaves of their base instincts (*sirat Iblis*), they are in fact faced with a complex set of life choices: an interrelated web of material, social, and ethical options that make up the continuum of choices leading to either of these antithetical paths. Evidently, the Qur'anic viewpoint is that *sirat al-mustaqim* is, in effect, the optimal trajectory of one's life, such that these complex choices are resolved with the utmost of care, rigor, knowledge, reason, and wisdom.

The principles, rules, and criteria of these optimal choices are detailed in countless Qur'anic verses which led an Orientalist, Torrey (1892), to conclude his meticulous study of this aspect of the Qur'an by stating: "A more simply mathematical 'body of divinity' than this is difficult to imagine." Torrey was not far from the truth when he typified the Qur'anic calculus of the subset of socioeconomic choices and actions that hinge on their relationship with God in the following economic language:

The mutual relations between God and man are of a strictly commercial nature. Allah is the ideal merchant. He includes all the universe in his reckoning. All is counted, everything measured. The book and the balances are his institution, and he has made himself the pattern of honest dealing. Life is a business, for gain or loss. He who does a good or an evil work (earns good or evil), receives his pay for it, even in this life. Some debts are forgiven, for Allah is not a hard creditor. The Muslim makes a loan to Allah; pays in advance for paradise; sells his own soul to Him, a bargain that prospers. The unbeliever has sold the divine truth for a paltry price, and is bankrupt. Every soul is held as security for the debt it has contracted. At the resurrection, Allah holds a final reckoning with all men. Their actions are read from the account-book, weighted in the balances; each is paid his exact due, no one is defrauded. Believer and unbeliever receive their wages. The Muslim (who has been given manifold payment for each of his good deeds) receives moreover his special reward.<sup>70</sup>

## Summary

The aim of this study has been to examine the prescribed role of *'ilm* (knowledge) and *'aql* (reason) in Islamic socioeconomic life and economic discourse on the basis of Qur'anic revelation. It is clear from the Qur'anic textual evidence advanced above that *'ilm*, *'aql*, and the complex notion of *hikma* (wisdom, philosophy) are crucial to Muslims in identifying and pur-



suing the *sirat al-mustaqim* (straight path) for their life journey, the optimal trajectory of their economic, social, and ethical choices.

It is notable that in this textual evidence, the words *'ilm* and *'aql* (or their conjugates) are often wedded together in the same verse, as it is the case with the words *kitab* and *hikma*. Upon contemplation of these verses (and indeed the Qur'an at large), it is not difficult to recognize that the Qur'an establishes between *'ilm* and *'aql*, as it does between the *kitab* and the *hikma*, a symbiotic relationship such that, to mankind, there is no *'ilm* without *'aql* and there is no justification or use for the *'aql* without *'ilm*. We either accept them together or reject them together.

I have argued that the *sirat al-mustaqim* is presented in the Qur'an as being the choice (*ikhtiyar*) to be appreciated by those who are possessed of *'ilm*, *'aql*, and *hikma*. A case in point that must be remembered (in the current debate) concerns the celebrated Shari'ah discourses, especially those addressing economic issues. These discourses were intended by the Muslim jurists and theologians of the second Islamic century primarily as "discussions" of the Qur'anic rules to guide Muslim life, and, as such, they represent the learned views of their time. As social scientists, economists must recognize that these discourses are considered, "from the point of view of logical perfection ... [they are] the most brilliant essays of human reasoning."<sup>71</sup>

The evidence provided above also indicates that the calculus of this Qur'anic optimum requires the postulate of rationality as a necessary condition. The *sirat al-mustaqim* as an optimum, however, goes beyond economic optimality alone as it entails the acceptance of certain social choices and ethical norms, which hinge on the fundamental choice between good (God) and evil (Iblis), choices which are to be made, nonetheless, primarily on the basis of *'ilm*, *'aql*, and *hikma*. The fundamental choice for people is whether to follow *iman* or to take the *sirat Iblis*.

The message of Muhammad has been to exhort mankind to seek *'ilm* as the path to *iman*, the belief in God; a pursuit that requires their "free will" (*ikhtiyar*) in the exercise of *jihad akbar* by the intellect in order to recognize and pursue the *sirat al-mustaqim* toward their lost paradise.<sup>72</sup> Hence, I have argued that the Qur'anic approach to *iman* is essentially rational. Muslims are enjoined to seek the truth of God by examining the *ayat* and *bayyinat* of His eternal presence which underlie the immutable laws (*Sunan*) regulating the complex natural, social, and economic phenomena of the Universe that He created. It is noteworthy that it was this rational

approach that guided Muslim scholarship to the eminence of Islamic civilization as it encouraged scholars to draw on earlier knowledge and wisdom of the Near East (including Greece) and beyond. Moreover, guided by this approach, Islamic scholars, both Muslims and non-Muslims, were able not only to absorb the earlier contributions to knowledge and to enrich this knowledge with their own, but also to propagate their knowledge and method of inquiry throughout the vast lands of Islam, which spanned the world including much of Europe, and in the process provide the initial impetus for the Renaissance and modern civilization.<sup>73</sup>

In fact, the Qur'anic approach described above comprises the scientific method employed today in the empirical sciences, both natural and social, notably economics, for it enjoins the combined application of a deductive "logic of consistency" and an inductive "logic of exploration" in understanding natural and socioeconomic phenomena.<sup>74</sup> Thus, if God invokes the marvels of His creation as being *ayat* and *bayyinat* of His existence and posits the immutable laws, balances, and patterns (*Sunan*) of the Universe to signify His eternal presence, Muslim scholars are enjoined to employ their sensory faculties to identify and record the "signs" and "evidences," then apply their *'aql* and *hikma* to discover, understand, and comprehend His immutable laws and everlasting truth. If their hypotheses fail to explain the *ayat* and *bayyinat*, they are enjoined to exert their *'aql* and philosophical imagination (*hikma*) to revise their hypotheses and theories, then confront these again by the "signs" and "evidences" and strive for rendering *burhan* (apodictic proof). Therefore, it is virtually a religious duty — in pursuing their own *sirat al-mustaqim* — that Muslim scholars keep on seeking *'ilm* and reexamining their ideas according to this approach in their *jihad akbar* for *haqq* until they return to their Creator, the All-Wise (*al-Hakim*), All-Knowing (*al-'Alim*), and the Truth (*al-Haqq*). To achieve the interest of the Ummah, it is virtually a religious duty that Muslim scholars employ this approach in dealing with socioeconomic issues and economic institutions.

In the same spirit, when dealing with fundamental questions such as *riba* it is a Muslim scientist's duty to apply his/her intellectual faculties (*'aql*) and deploy his/her philosophical imagination (*hikma*) to understand such phenomena and theorize about it. In the case of economic issues, this requires, as a necessary first step, the mastery of contemporary economic theory in its rightful context as it evolved in the womb of Western (Christian) cultural and historical realities. Only then, after deciphering the



corresponding Islamic literature, both new and old, can technical terms such as *riba* (usury) vis-a-vis *fa'idah* (interest) be fathomed and made sufficiently intelligible to answer — without haste — fundamental questions such as, Is there an essential difference between *riba* and *fa'idah*, and what is the difference, if there is any?<sup>75</sup> Such questions have not been adequately addressed, let alone answered, by Islamic economists. Timur Kuran is essentially correct when he concludes that, as it stands,

[Islamic economics] fails to provide a well-defined and operational method of analysis. Islamic economics is mostly prescriptive, and where efforts are made to give it analytical power, it loses much of its Islamic character.<sup>76</sup>

And yet, this “analytical power” — the hoped for outcome of understanding, philosophizing, then Islamically theorizing — is, after all, the essence of the Islamization of knowledge, and the *raison d'etre* of this journal.<sup>77</sup>

## Appendix

In undertaking a study on Islamic socioeconomic life and discourse, the sources and their nature pose a number of difficult problems. Some of these problems have already been pointed out by Pryor.<sup>78</sup> At a more fundamental level, a scholarly study (in English) on the Qur'an is inherently problematic insofar as we have to rely on translations of the Holy Islamic Scriptures.

As Arberry points out:

Since the Koran is to the faithful Muslim the very word of God, from earliest times orthodox opinion has rigidly maintained that it is untranslatable, a miracle of speech which it would be blasphemous to attempt to imitate.<sup>79</sup>

Blasphemous or not, from a scholarly standpoint, this “orthodox opinion” is well-justified. For, in principle, it is virtually impossible to produce a sound “literal” translation of the original Qur'anic text, as various translators claim. Any translation, however “literal,” conceals, consciously or unconsciously, a specific interpretation of the Arabic text. Therefore, it would be both dangerous and misleading in studies of this nature to treat any translation as being “literal.”

Moreover, any translation of the Arabic text deprives researchers of the richness of opinion found in various Qur'anic exegeses, much of which is conditioned by the history and development of the Arabic script, punctuation, orthography, philology, lexicography, grammar, and literature. In fact, from the outset, the development of the Shari'ah and Islamic jurisprudence has been organically intertwined with the chronological development of Arabic. The object of the whole enterprise has been to construct a system of rules to regulate Islamic life which is based first on understanding the words of the Qur'an, second on the pronouncements of the Prophet, being the messenger and the first interpreter of the Divine text, and third on human reason and wisdom by means of *qiyas* (analogical deduction) and *ijma'* (the community of learned opinion).<sup>80</sup>

In view of the preceding problems, I relied in this study on the Arabic text of the Qur'an, wrote the paper first in Arabic,<sup>81</sup> then translated it into English. The translations of Qur'anic verses in this paper represent my own understanding of the original text, but mostly coincide with one or the other of the generally accepted Qur'anic translations. As such, they should be viewed as interpretations of the original text.

## Notes

1. For the various positions of Islamic economists, see the literature review of Islamic economics by Fredric L. Pryor, "The Islamic Economic System," *Journal of Comparative Economics* 9 (1985): 197-223; the survey by F. Eid, "Studies of Islam, Economics, and Governance: A Survey of Some New Developments," *The American Journal of Islamic Social Sciences* 11 (1994): 38-70; and the critiques by T. Kuran, "Islamic Economics and the Islamic Subeconomy," *Journal of Economic Perspectives* 9 (1995): 155-173, and "On the Notion of Economic Justice in Contemporary Islamic Thought," *International Journal of Middle East Studies* 21 (1989): 171-191.

2. See A.I. Tayob, "The Paradigm of Knowledge of the Modern Islamic Resurgence," *The American Journal of Islamic Social Sciences* 12 (1995): 155-169. Tayob employed the concept of "paradigm" used by T. Kuhn, *The Structure of Scientific Revolutions*, 2nd enlarged edition (Chicago: Chicago University Press, 1970) and the analysis of knowledge and power by M. Foucault, *Power/Knowledge: Selected Interviews and Other Writings 1972-1977*, translated and edited by Colin Gordon (New York: Pantheon Books, 1980), to study the phenomenon of Islamic resurgence.

3. See, for example, A. Laroui, *The Crisis of the Arab Intellectual: Traditionalism or Historicism?* (Berkeley: University of California Press, 1976); B. Tibi, *The Crisis of Modern Islam: A Preindustrial Culture in the Scientific-Technological Age* (Salt Lake City: University of Utah Press, 1988); B. Tibi, *Islam and the Cultural Accommodation of Social Change* (Oxford: Westview Press, 1991); Ozay Mehmet, *Islamic Identity and Development: Studies of the Islamic Periphery* (London: Routledge, 1990), and various articles in N.S. Hopkins and S.E. Ibrahim (eds.), *Arab Society: Social Science Perspectives* (Cairo: American University in Cairo Press, 1985); and in E.L. Sullivan and J.S. Ismael, *The Contemporary Study of the Arab World* (Edmonton, Canada: University of Alberta Press, 1991). In Arabic, see, for example, G. Amin, *The Economy, Politics and Society in the Era of [Economic] Openness* (Cairo: Maktabat Madbouli, 1984); H. el-Biblawi, *A Trying Test of the Economy and Economists* (Cairo: Dar Al-Sharq, 1989); M.



el-Imam, *A Nasserist Perspective of the Economic Question* (Cairo: Dar Al-Mustaqbal Al-Arabi, 1989?); and M. Wahba (ed.), *Religion and the Economy* (Cairo: Sinai for Publishing, 1990).

4. Ummah is a technical term which refers to the Islamic community as defined by the Sunnah, the traditions of the Prophet. In particular, it is defined in the *Sahifah*, the Constitution of Madinah, to include the Muslims, Christians, Jews, and pagans who agreed to its provisions with the Prophet, probably in the two *bay'ahs* (pledges) of 'Aqabah. Amended after the Immigration, the *Sahifah* was preserved by Ibn Ishaq, a biographer of the Prophet, and consists of 47 provisions which regulate the rights and duties of the various constituencies. See M.W. Watt, *Muhammad at Medina* (London: Oxford University Press, 1956), chapter 7.

5. On the development of socioeconomic institutions and economic reason, see D.C. North, "Institutions," *Journal of Economic Perspectives* 5 (1991): 97-112.

6. The postulate consists essentially of three axioms: comparability (completeness), transitivity (consistency), and selection; see, for example, D.M. Hausman, *The Inexact and Separate Science of Economics* (Cambridge: Cambridge University Press, 1992), 12-27; Peter Newman, *The Theory of Exchange* (Englewood Cliffs: Prentice-Hall Inc., 1965), 10-17; W. Nicholson, *Microeconomic Theory: Basic Principles and Extensions*, 6th ed. (Chicago: Dryden Press, 1995), 76-77; E. Silberberg, *The Structure of Economics: A Mathematical Analysis*, 2nd ed. (New York: McGraw-Hill, 1990), 299-308; and H.R. Varian, *Microeconomic Analysis*, 3rd ed. (New York: W.W. Norton, 1992), 94-98. The evaluation of alternatives (for selection) is based, in economic theory, on Smith's notion of self-interest (which is not the same as selfishness) according to some criterion that reflects the preferences and beliefs of the economic agent. Although the "utility" language used by contemporary economists originates from the "utilitarian moral doctrines" of Bentham and Mill, "Good economists ... do not or should not mean that utility is an object of choice. ... The theory of rational preference or choice specifies no distinctive aim that all people must embrace. Utility is just an [ordinal] index of preferences" for ranking available alternatives in a simple way, as D.M. Hausman, *The Inexact and Separate Science of Economics*, page 18, puts it. In fact, following P. Samuelson, "A Note on the Pure Theory of Consumer's Behavior," *Economica* 5 (1938): 61-71, contemporary economists often rely on the theory of revealed preferences which replaces subjective notions of preference by an empirical one relying only on a consistency condition, the weak axiom of revealed preference (WARP). And as D.M. Hausman points out in *The Inexact and Separate Science of Economics* (p. 19), following Samuelson, they also "succeeded in showing that, if choices among commodity bundles satisfy a consistency condition, then a complete and transitive preference ranking can be constructed from the choices," this being what economists call "utility function." On the ideological aspects of the utility criterion in the context of "utilitarian ethics," see G. Myrdal, *The Political Element in the Development of Economic Theory* (New York: Simon & Schuster, 1969), chapter 2.

7. Samuelson, 1987, 865.

8. Simon, 1987, 266. For a good review of institutionalist views and methodology, see C.K. Wilber and R.S. Harrison, "The Methodological Basis of Institutional Economics: Pattern Model, Storytelling, and Holism," *Journal of Economic Issues* 12 (1978): 61-90.

9. The quotes in the text are from Hausman, *Inexact and Separate Science of Economics*. The references in the text are from W.J. Samuels, "Institutional economics," in J. Eatwell, M. Milgate, and P. Newman (eds.), *The New Palgrave: A Dictionary of Economics* (London: Macmillan, 1987), II: 864-866; H.A. Simon, *Models of Man* (New York: Wiley, 1957); H.A. Simon, *Models of Thought* (New Haven: Yale University Press, 1979); H.A. Simon, *Reason in Human Affairs* (Oxford: Blackwell, 1983); H.A. Simon, "Bounded Rationality," in *The New Palgrave*, vol. 1, 266-268. It is noted that this notion of rationality and the associated concept of utility index (explained above) constitute the core of what economists call "utility theory," which is also adopted by statisticians, philosophers, and various decision theorists. An anonymous referee of this paper expressed concern that the present author "incorrectly suggests that neoclassical eco-

nomics is spiritually neutral on goal maximization, for neoclassical economics subordinates this truth to utility" [my emphasis]. Beside the fact that the original manuscript did not refer to any particular school of economics (neoclassical or otherwise), the referee's assertion reveals a confusion between the economist's utility theory (which is explained in note [6] above) and utilitarianism, and in the latter a confusion between utilitarianism as a moral doctrine and utility as a theory of truth. On the latter point see the acclaimed historical survey and assessment in F. Copleston, *A History of Philosophy, Volume VIII: Bentham to Russell* (New York: Doubleday, 1966).

10. Hausman, 1992, 13.

11. *A theory of Justice* (Cambridge: Harvard University Press, 1971), 416. In this acclaimed contribution to ethics, John Rawls employs the economist's postulate of rationality, which he accurately states on pp. 142–143, to provide a compelling Kantian alternative to utilitarian and other theories.

12. This type of philosophy was articulated by J.L. Austin, *How to Do Things with Words* (Oxford: Oxford University Press, 1962) and his earlier work, and was elaborated by J.R. Searle, *Speech Acts: An Essay in the Philosophy of Language* (Cambridge: Cambridge University Press, 1969). For a general treatment of the philosophy of language, see also W.P. Alston, *Philosophy of Language* (Englewood Cliffs, N.J.: Prentice-Hall, Inc., 1964).

13. An anonymous referee suggested that "intellection," rather than reason, should be the principle. This point is addressed in subsequent sections.

14. The word *iman* is often inaccurately translated to mean "faith." The exact meaning of the word is belief or conviction to an extreme and, as such, may mean faith which is *ikhlas*. Thus, restating the principles sanctioned by the classical schools of *kalam* (speculative theology) and those of *fiqh* (jurisprudence), the great theologian Al-Ghazali defined *iman* as *i'tiqad* (conviction) plus *qawl* (verbal expression) plus *'amal* (good works). See the entries for *iman* and *ikhlas* by L. Gardet, *Encyclopaedia of Islam, New Edition*, vol. 3 (1971), 1059–1060 and 1170–1174 respectively.

15. This study is part of a larger project on Islam and contemporary economic institutions. See also Salah El-Sheikh, *Islam and Economic Philosophy*, Economic Book Series, (Cairo: Al-Ahram Press, 1992) in Arabic.

16. In the past few years, many articles and exchanges appeared in this journal on the question of interest rate and other Islamic economic issues; the journal is published in Cairo. In English, see, for example, the exchange in the *International Journal of Middle East Studies* 22 (1990) between T. Kuran ("On the Notion of Economic Justice in Contemporary Islamic Thought," "A Reply to Muhammad Khan") and M. Khan ("A Comment on the Notion of Economic Justice in Contemporary Islamic Thought") 375–376 and 376–377, on the question of economic justice. On the debate about Islamization in general (in the Egyptian context), see F.M. Najjar, "The Debate on Islam and Secularism in Egypt," *Arab Studies Quarterly* 18 (1996): 1–21; and on the thrust of Islamization movements worldwide in general, see Tayob, "The Paradigm of Knowledge of the Modern Islamic Resurgence."

17. El-Biblawi, "On the Facts of Contemporary Economies and the Question of *Riba*," *Al-Ahram al-Iqtisadi* 1058 (1989). Originally published in the same journal no. 964 (April 1987): 22–24. Note that *Allahu 'alam* is a traditional Islamic refrain to caution against hasty or absolute conclusions.

18. Note that Mr. Sultan does not name the countries which are destroyed (by merely having an interest rate system), or explain how it causes destruction. See the appendix on translations, especially those of the Qur'anic verses. S.E. Sultan, "Facts of the Contemporary Economy and the Question of *Riba*: A Comment," *Al-Ahram al-Iqtisadi* 970 (1987): 38–39, 83 (in Arabic).

19. Among these erroneous claims is that "Keynes sees that *riba* is the cause of the World [Great] Depression, and [sees] that any society aiming to fulfil its aspirations in development should reach in its economic dealings the degree at which the interest rate equals zero." He also erroneously claims "that the interest rate covers part of the decline in value of paper money [due to inflation] ... is incorrect because there does not exist in the whole world a system which ties the interest rate to [inflation]."



20. On this point and on the development of Arabic in relation to Islamic jurisprudence and Arabic literature in general, see Bernard G. Weiss, "Language and Law: The Linguistic Premises of Islamic Legal Science," in A.H. Green (ed.), *In Quest of an Islamic Humanism* (Cairo: American University in Cairo Press, 1984): 15–21; B.G. Weiss, *The Search for God's Law: Islamic Jurisprudence in the Writings of Sayf al-Din al-Amidi* (Salt Lake City: University of Utah Press, 1992); Gibb, "Reflections on Arabic Literature," in H.A.R. Gibb, *Studies on the Civilization of Islam* (Princeton, N.J.: Princeton University Press, 1962), 219–241; H.A.R. Gibb, *Arabic Literature*, 2nd ed. (London: Oxford University Press, 1963); N.J. Coulson, *A History of Islamic Law* (Edinburgh: University Press, 1978); and Reynold A. Nicholson, *A Literary History of the Arabs* (Cambridge: Cambridge University Press, 1966).

21. The emphasis on the Arabic form of the Qur'an was repeated at least eleven times in several contexts: (12:2), (13:37), (16:103), (20:113), (26:195), (39:28), (41:3, 44), (42:7), (43:3), (46:12).

22. They identified three broad interrelated categories: the intellectual or philosophical sciences (*al-'ulum al-'aqliyya aw al-hikmiyya*), the traditional or religious sciences (*al-'ulum al-naqliyya aw al-shar'iyya*), and the linguistic sciences (*'ulumu al-lisan al-'Arabi*); see Reynold A. Nicholson, *A Literary History of the Arabs*, 282–283 and M. Mahdi, "Religious Belief and Scientific Belief," *The American Journal of Islamic Social Sciences* 11 (1994): 245–259. Classical Muslim scholars developed the Greek tradition of categorization into a separate and uniquely Islamic science, the science of classification, which was at once a history of knowledge (both Islamic and non-Islamic) as well as an exposition of the logical structure and interrelationships among sciences and encyclopaedia. On this science, see A.M. al-Najjar, "Classification of Sciences in Islamic Thought: Between Imitation and Originality," *The American Journal of Islamic Social Sciences* 13 (1996): 59–87. On the development of Islamic thought, see also the general surveys by W.M. Watt, *The Formative Period of Islamic Thought*, (Edinburgh: University Press, 1973); and W.M. Watt, *Islamic Philosophy and Theology: An Extended Survey* (Edinburgh: University Press, 1987).

23. A.J. Arberry, *Revelation and Reason in Islam* (London: George Allen and Unwin Ltd., 1965), provides an excellent overview of the tension between revelation and reason in the history of Islamic thought and the political underpinnings.

24. This phenomenon is not new in Islamic history. It resembles the socioeconomic and political circumstances that led to the emergence and spread of Sufism. See Arberry, *Revelation and Reason in Islam*; A.J. Arberry, *Sufism: An Account of the Mystics of Islam* (London: George Allen and Unwin, 1968); H.A.R. Gibb, *Mohammedanism: An Historical Survey*, 2nd ed. rev. (London: Oxford University Press, 1970), chapter 8; and Nicholson, *A Literary History of the Arabs*, chapter 8 on Sufism and its history.

25. See a survey of the development of Islamic civilization from a Western perspective by Will Durant, *The Story of Civilization*, vol. 4 (1950); *The Age of Faith* (New York: Simon and Schuster), Book II, especially chapters 11–14. For a recent discussion of Islamic civilization, the West, and modernity, see J.O. Voll, "The End of Civilization Is Not So Bad," *Middle East Studies Association Bulletin* 28 (1994): 1–8; and J.O. Voll, "The Mistaken Identification of 'The West' with 'Modernity,'" *The American Journal of Islamic Social Sciences* 13 (1996): 1–12.

26. For modernist views, see the path-breaking work by Ali Abdel-Raziq, *Islam and the Fundamentals of Government* (Cairo, 1925) (in Arabic), and the books by K.M. Khalid, *The State in Islam* (Cairo: Dar Thabit, 1981) (in Arabic) and *In Defence of Democracy* (Cairo: Dar Thabit, 1985) (in Arabic), chapter 4. See also the entries in the *Encyclopaedia of Islam, New Edition* for the following terms "bay'a," by E. Tyan, vol. 1 (1960): 1113–1114; and "shura," by C.E. Bosworth, M. Marin, A. Ayalon, vol. 9 (1997): 504–506; and "mashwara," by B. Lewis, vol. 6 (1990): 724–725. It is notable that one Qur'anic chapter is titled *al-Shura* (42).

27. The rule is based on a Prophetic hadith: *ikhhtilafu ummati rahmatun* (the variance of my people is an act of Divine mercy); Nicholson, *A Literary History of the Arabs*, 465. Consequently, since early Islam, a multitude of scholarly doctrines and schools of thought

developed, of which only the four major schools of the Sunni Orthodoxy have survived: the Maliki, Hanafi, Shafi'i, and Hanbali. The spirit of intellectual toleration was, from early on, so strong that, in the thirteenth century, a new "type of cruciform *madrasah* (college) was built in Cairo for the four schools of Sunni Orthodoxy, which could all be taught at the same time"; one such *madrasah* is still intact today in the magnificent mosque of Sultan Hassan in Cairo; see James Aldridge, *Cairo: Biography of a City* (London: MacMillan, 1969), 118–119. On this doctrine of *ikhtilaf*, see J. Schacht, "Ikhtilaf," in *Encyclopaedia of Islam, New Edition*, vol. 3 (1971): 1061–1062.

28. On the story of the Creation and the Fall, see also (6:2), (15:26), (20:115–124), (55:14), and (7:10–27).

29. The Sufis (Muslim mystics) interpret "The Names" to be the attributes of Allah, the ninety-nine "most beautiful names" (*al-asma' al-husna*) of God; others interpret the Names to be the names of all creatures: essentially the nomenclature and concepts of knowledge and language. See L. Gardet, "*Al-Asma' al-Husna*," in *Encyclopaedia of Islam, New Edition*, vol. 1 (1960): 714–717 on the theological (*tawhidi*) and philosophical signification of the Names in Islamic tradition.

30. The term *al-sirat al-mustaqim* pervades the Qur'an and occurs at least thirty-three times according to the verse listing in M.F. Abdel-Baqi, *Al-Mujam al-Mufahras li Alfaz Al-Qur'an al-Karim* (Concordance of Terms of the Glorious Qur'an) (Cairo: Dar Al-Sha'b Press, 1945), 407: e.g., (2:142), (4:175), (6:153), (16:76,121), and (42:52–53). It appears particularly in the Exordium (1:6) which is traditionally considered "the essence of the Qur'an." Muslims recite the Exordium many times in their five daily prayers and recite it whenever they do or start anything of significance. On the meaning and signification of the term, see G. Monot, "Sirat," *Encyclopaedia of Islam, New Edition*, vol. 9 (1997): 670–671.

31. As W.M. Watt, *Muhammad: Prophet and Statesman* (London: Oxford University Press, 1964), 19–21, points out, these verses were thought to have been the first revealed, but later scholars reached the consensus that the verses (96:1-5) were the first and that (74:1-7) were the first revealed after a long interruption.

32. These verses, which are considered to be among the eighth earliest revelation, address the Prophet's fear, being unlettered, that some verses might be forgotten; see Abdullah Yusuf Ali, *The Holy Qur'an: Text, Translation and Commentary* (Washington, D.C.: American International Printing Company, 1946), 1724.

33. This theme recurs in the Qur'an as in (2:151). On the history of the message of Muhammad, see, in English, the meticulous work of W.M. Watt, *Muhammad at Mecca* (London: Oxford University Press, 1953) and *Muhammad at Medina*, which he based on the Qur'an and traditional sources in Arabic.

34. The theme of Allah's eternally immutable *Sunan* is repeated in the Qur'an, e.g. (17:77) and (33:62).

35. See for example (2:30,114–120,140–145), (3:61), (5:76,104), (17:85,107), (31:20), and (57:17). On the recurrence and meaning of 'ilm in the Qur'an and Islamic thought, see B. Lewis, et al. "'Ilm," *The Encyclopaedia of Islam, New Edition*, vol. 3 (1971): 1133–1134; and Mahdi, "Religious Belief and Scientific Belief"; and on the related term *ma'rifa*, see R. Arnaldez, "Ma'rifa," *Encyclopaedia of Islam, New Edition*, vol. 6 (1990): 568–571. Abdel-Baqi, *Al-Mu'jam al-Mufahras*, lists the verses involving 'ilm (pp. 469–480) and *iman* (pp. 81–93).

36. See for example (5:50,104), (7:199), (25:6), (28:55), and (39:64), and Abdel-Baqi, *Al-Mu'jam al-Mufahras*, listings on p. 184. On the meaning and signification of the related concept of *jahilliya*, see B. Lewis et al. "Djahiliyya," *Encyclopaedia of Islam, New Edition*, vol. 2 (1965), 383–384.

37. See the listings in Abdel-Baqi, *Al-Mu'jam al-Mufahras*, 208–212. See for example (4:170–171), (5:77), (39:2,41), and (57:16); and see D.B. MacDonald, "Hakk," *Encyclopaedia of Islam, New Edition*, vol. 3 (1971), 82–83, on the meaning and signification of the term *haqq*.

38. This is a recurring epistemological distinction in the Qur'an: e.g. (59:22); for a verse listing of these two words, see Abdel-Baqi, *Al-Mu'jam al-Mufahras*, pp. 390, 475, 480, 481,



507. Of the term '*alam* and the related subject of Islamic cosmology, see T. DeBoer and L. Gardet, "'*Alam*," *Encyclopaedia of Islam, New Edition*, vol. 1 (1960), 349–352.

39. This is again a recurring theme in the Qur'an; see the sources in the preceding note for verse listings.

40. For example, "He it is Who sendeth down clear revelation unto His servant, that He may bring you forth from darkness into *nur*" (57:9). See Abdel-Baqi, *Al-Mu'jam al-Mufahras*, 725–726, for verse listing; and see T. DeBoer, "Nur," *Encyclopaedia of Islam, New Edition*, vol. 8 (1995): 121–123, on the meaning.

41. Thus He says, for example: "[O man], pursue not that whereof thou has no knowledge of" (17:36).

42. This theme recurs, for example, see (18:109).

43. This theme is repeated elsewhere (e.g., 3:18).

44. While some of these hadiths are translated in Gibb, *Mohammedanism: An Historical Survey*, 126, and in M.M. Nazeer, *The Islamic Economic System: A Few Highlights* (Islamabad: Pakistan Institute of Development Economics, 1981), 13, others are my own translations. It is notable that these exhortations were echoed by the great Muslim philosopher Ibn Sina (980–1037) in his *Nine Epistles*: "The ultimate object of man, wherein lies his great happiness in future life, is to gain knowledge of the realities of things so far as his nature allows"; quoted on p. 167 in A.E. Affifi, "The Rational and Mystical Interpretations of Islam," in K.W. Morgan (ed.), *Islam - The Straight Path: Islam Interpreted by Muslims* (New York: The Roland Press Company, 1958), 144–179.

45. This assertion of the humanness of the Prophet recurs in the Qur'an: e.g. (41:6); see also next note.

46. The various human, ordinary qualities and attributes of the Prophet pervade the Qur'an and occur in many verses and *suras*: e.g. (2:151), (3:144), (3:159), (3:164), (7:188), (9:128), (10:2), (10:49), (15:97), (17:94-95), (21:3), (25:7-8,20), (33:1), (34:50), (39:11-13), (41:6), (46:9), (53:10), and (62:2); in addition, all of *suras* 93 and 94 are relevant.

47. On the Prophet's life before his vocation started, see Watt, *Muhammad at Mecca*, chapter 2; and for a recent survey of scholarship on the Prophet, see F. Buhl and A.T. Welch, "Muhammad," *Encyclopaedia of Islam, New Edition*, vol. 7 (1993), 360–376.

48. For instance, as Mahdi points out in "Religious Belief and Scientific Belief" (p. 246): "This kind of stress on science or knowledge is not found in the Bible." This view is shared by many Orientalists, notably M. Rodinson, *Mohammed* (Baltimore: Penguin Books, 1971); and M. Rodinson, *Islam and Capitalism* (Austin: University of Texas Press, 1978). In *Islam and Capitalism*, chapter 4, she refutes the thesis advanced by Max Weber on Islam being inimical to rational behavior and economic progress. Nonetheless, as Rodinson points out, this fact did not prevent later Muslims from ascribing the performance of miracles to the Prophet, notwithstanding their flimsy Qur'anic basis: such verses as (94:1-4), cited on p. 5 in P.K. Hitti, *Makers of Arab History* (New York: St. Martins Press, 1968), are open to a variety of interpretations as Hitti recognizes (p. 19).

49. As translated by Nicholson, *A Literary History of the Arabs*, 151. Traditional, scholarly opinion places these verses as the first revealed despite some early disagreement about the chronology as indicated in note 29. On the chronology of Qur'anic revelation, see A.T. Welch and J.D. Pearson, "Al-Kuran," *Encyclopaedia of Islam, New Edition*, vol. 5 (1986), 400–432, and the brief discussion in W. Montgomery Watt, *Muhammad: Prophet and Statesman* (London: Oxford University Press, 1964) about the traditionalist vs. Orientalist opinion.

50. The term "rationalism" signifies the doctrine in modern (Western) philosophy affirming that reason (and self-evidence or innate ideas) is authoritative, if not the authority, in all matters of knowledge, belief, and conduct; on the history of modern rationalism (from Descartes to Leibniz), see F. Copleston, *A History of Philosophy, vol. 4: Descartes to Leibniz* (New York: Doubleday, 1963), especially chapter 1. In Islamic thought, this doctrine was adopted by the *Mu'tazila* who called themselves *Ahl al-Nazar* (People or Advocates of Pure Reason); for a recent survey of their thought, see D. Gimaret, "Mu'tazi-

la," *Encyclopaedia of Islam, New Edition*, vol. 7 (1993): 783–793, and see also Affifi, "The Rational and Mystical Interpretations of Islam," and H.A.R. Gibb et. al., "Ahl al-Nazar," *Encyclopaedia of Islam, New Edition*, vol. 1 (1960): 266.

51. *Encyclopedia Britannica*, vol. 9, 975.

52. This is especially so of 'Ilm al Kalam (both Orthodox and *Mu'tazila*), which primarily adopted the stoics concept of "natural light," whereas the *falasifa* adopted a primarily neoplatonist concept of 'aql. On this point, see F. Rahman, "Akl," in *Encyclopaedia of Islam, New Edition*, vol. 1 (1960): 341–342.

53. This characterization of Al-Farabi is given in I.R. Netton, "Al-Sufistaiyyun," *Encyclopaedia of Islam, New Edition*, vol. 9 (1997), 765, who attributes the appellation to Muhsin Mahdi.

54. Quoted from the recent survey of scholarship on *Mantiq* by R. Arnaldez "Mantik," *Encyclopaedia of Islam, New Edition*, vol. 6 (1991), 443. On Western doctrines of logic and philosophy of logic, see W.C. Salmon, *Logic* (Englewood Cliffs, N.J.: Prentice-Hall, 1963); W.V. Quine, *Philosophy of Logic* (Englewood Cliffs, N.J.: Prentice-Hall, 1970); and S. Haack, *Philosophy of Logics* (Cambridge: Cambridge University Press, 1978).

55. This topic is developed and documented by Salah El-Sheikh, "*Al-Mujadalah* and *al-Mujadilah*: Dialectical Argument and Practical Reason in Al-Qur'an," unpublished manuscript (1998). On these logical terms, see L. Gardet, "Al-Burhan," *Encyclopaedia of Islam, New Edition*, vol. 1 (1960): 1326–1327, Gardet and M.G.S. Hodgson, "Hudjdja," *Encyclopaedia of Islam, New Edition*, vol. 3 (1971), 543–545; and Arnaldez, "Mantik," 442–452, who gives also a good review of the development of *mantiq*.

56. As indicated in note 11 above, an anonymous referee raised an important issue and suggested that I "must emphasize that the intelligence is capable not only of reason, but also of intellection which is the principle of reason," a crucial distinction that is made by Seyyed Hossein Nasr and others. Evidently, this is an old and perennial epistemological issue in the history of philosophy as it concerns the role of reason in apprehending reality and truth, an issue that requires a separate paper. Nevertheless, for the purpose of this essay, the preceding suggestion merits a few remarks. First, this study does not claim that reason is the sole basis of apprehending reality and truth, and as such it does not preclude the proposed notion of "intellection" as being the "principle of reason," if this proves to be viable both Qur'anically and philosophically.

Second, aside from the fact that (according to the *Oxford English Dictionary*, p. 369) the term "intellection" lends itself to a variety of meanings, this suggestion is akin to the perennial debate in the history of modern philosophy about the relationship between reason and intuition in general, and the rationalist doctrine of "intuitionism" of which the intuitionist doctrine of moral sense (in ethics) is but one example. See Copleston, *A History of Philosophy Volume VIII: Bentham to Russell*.

Third, the referee's suggestion is further complicated by the cosmological, epistemological, and practical distinctions, assumptions, and oppositions made by Nasr in his intellectual enterprise [see J.I. Smith, "Seyyed Hossein Nasr: Defender of the Sacred and Islamic Traditionalism," in Y.Y. Haddad (ed.), *The Muslims of America* (New York: Oxford University Press, 1991), 80–95; and I.A. Omar, "Review Article: The Need for a Sacred Science: An Intellectual Defence of the Tradition (by Seyyed Hossein Nasr)," *The American Journal of Islamic Social Sciences* 12 (1995): 262–267, for a summary]. For instance, in an earlier work, S.H. Nasr, *Ideals and Realities of Islam* (Cairo: The American University in Cairo Press, 1989) [First published in 1966] opposes (on p. 22) the gnostic Sufi doctrine of *Ma'rifah* (gnosis) to reason, stating that "gnosis or direct knowledge ... cannot by any means be equated with rationalism which is only an indirect and secondary form of knowledge." In addition to "gnosis" and "direct knowledge," Nasr also uses the terms "intellectual intuition" in the same sense as "intellection," and this doctrine is often repeated throughout his work, as Smith, "Seyyed Hossein Nasr: Defender of the Sacred and Islamic Traditionalism," 91, pointed out [See for instance essay III in his *Sufi Essays* (Albany: State University of New York Press, 1972)].



Fourth, Nasr (*Ideals and Realities of Islam*, 34–35) invokes the parallel correlative *Sufi* distinction/opposition between *Shari'ah* (practical Law) and *tariqah* (spiritual way), which Islam integrates, he maintains. But here, intellection depends on the Sufi/Shi'ah method of *ta'wil* "to penetrate into the inner meaning of the sacred text [Qur'an] ... just as *tafsir* is the explanation of [its] external aspect ..." [Ibid., p. 58]; but the veracity of this direct *penetration*, this "intellectual intuition," and its certitude is contingent upon the doctrine of '*ismah* or "cognitive infallibility" (pp. 162–163). But as F. Rahman, *Islam* (London: Weidenfeld and Nicholson, 1966), 141, puts it, it was this "self-righteous intuitive certainty and infallibility ... that was not and could not be admitted by the [Sunni] 'ulema ... because the Sufi gnosis was not open to any check and control, being by definition incorrigible." The Qur'anic evidence presented in the text of the present study, especially that about the noumenal knowledge (of '*alam al-ghayb*) being the exclusive domain of Allah, explains why the Sunni theologians and jurists could not accept the Sufi doctrine of "intellection" or "intellectual intuition."

Fifth, this doctrine of "intellection," which was aptly characterized by the late Muslim philosopher/theologian, Fazlur Rahman, in "The Post-Formative Developments in Islam: I," *Islamic Studies*, vol. 1:4 (1962): 21, as being "theosophic intuitionism," has not proved to be *cognitively* productive, at least according to the great Sufi (theologian/jurist) al-Ghazzali (d. 1111); see F.M. Denny, "The Legacy of Fazlur Rahman," in Y.Y. Haddad (ed.), *The Muslims of America* (New York: Oxford University Press, 1991): 96–108, on Rahman's profound legacy. Again, as Rahman in *Islam*, 144, puts it, "[al-Ghazzali whose] purpose was to live through the verities of the faith and to test those verities through the Sufi experientialist method ... concluded ... that sufism has *no cognitive content or object but the verities of the faith*. He, therefore, disallowed the pretensions of theosophic mysticism ... This was a remarkable lesson taught by a great mystic spirit ... viz., that mysticism *is not* a way of finding extra facts about Reality but is a meaningful way of looking at it ... as a unity. Further, the unity of the mystic consciousness is *conditioned* by the factual content (however much it may try to transcend that content), which it tests and transforms by new meanings."

Finally, and notwithstanding the significance of these doctrinal disagreements and distinctions, this study is primarily concerned with the *practical* issues of the *Shari'ah* and science (especially social science), with the social (exoteric) life of the Ummah, rather than the spiritual quest of *tariqah* and the inner (esoteric) life of the Muslim. Hence, the focus in this study is on the role of '*aql*/reason (rather than '*aql*/intellection) as a principle rooted in Qur'anic revelation.

57. This theme is repeated in the Qur'an, e.g. (3:47–48).

58. On the meaning of *hikma*, in the Qur'an and Islamic thought, see A.M. Goichon, "Hikma," *The Encyclopaedia of Islam, New Edition*, vol. 3 (1971), 377–378, and on Philosophy and *Hikma*, see Arberry, *Revelation and Reason in Islam*, chapters 1 and 2. Besides the verses in the text, the association of *Kitab* and *Hikma* is repeated in the Qur'an, e.g. in (2:231), (3:75–81), and (33:34). See the verse listing of *Hikma* in Abdel-Baqi, *Al-Mu'jam al-Mufahras*, 213–215.

59. See also Qur'anic chapters 16, 30, and 45 for other examples.

60. This challenge recurs in the Qur'an, as in (10:38), (28:49), and (52:34). For an Orientalist view of the literary aspects of Qur'an, see Nicholson, *A Literary History of the Arabs*, chapter 4. On the meaning and signification of '*jaz*, see G.E. Von Grunebaum, "I'djaz," *Encyclopaedia of Islam, New Edition*, vol. 3 (1971): 1018–1020.

61. The appeal to *ayat* prevades the Qur'an; e.g. (3:190), (65:11), (16:65–80), and (30:20–28); also see A. Jeffery, "Aya," in *Encyclopaedia of Islam, New Edition*, vol. 1 (1960): 773–774. Abdel-Baqi, *Al-Mu'jam al-Mufahras*, lists the verses involving *ayat* on pp. 103–108.

62. The term *ulu al-albab* recurs in the Qur'an as in (3:7,190). This term occurs at least in sixteen verses according to the listings of Abdel-Baqi, *Al-Mu'jam al-Mufahras*, 644.

63. The verse listings of this term is given in Abdel-Baqi, *Al-Mu'jam al-Mufahras*, 142–143. See, for example, (40:28), (98:1–4), (6:55–57); and see R. Brunschvig, "Bayyina," in *Encyclopaedia of Islam, New Edition*, vol. 1 (1960): 1150–1151, on the meaning and uses

of this term. As Rodinson, *Islam and Capitalism*, 78–79, points out, this line of reasoning is pushed even further in the Qur'an by invoking a Pascal-type wager:

And a believing man of Pharaoh's family, who hid his faith, said: Would you kill a man because he saith: My Lord is Allah, and hath brought you clear evidences from your Lord? If he is lying, then his lie is upon him; and if he is truthful, then some of that wherein he threateneth you will strike you. Lo! Allah guideth not one who is a prodigal liar. (40:28)

64. Abdel-Baqi, *Al-Mu'jam al-Mufahras*, provides the verse listings on *nazzara* ("look": pp. 705–706), *ra'a* ("see": pp. 284–285), *bassara* ("see insightfully": pp. 121–123), *samma'a* ("hear": pp. 358–361), *ansata* ("carefully listen": p. 702). See, for example, (31:20), (86:5), (80:24), (88:17–20), (7:185), (12:109), and (40:82).

65. As other examples, see also (47:23–24), (2:219), (3:191), (6:50), and (30:27–28).

66. These statistics are based on the verse listings in Abdel-Baqi, *Al-Mu'jam al-Mufahras*, 468–469. On the meaning and signification of 'aql and related terms see the entries in *Encyclopaedia of Islam, New Edition*, for the following terms: "Akl," by Rahman, vol. 1 (1960), 341–342; "Akliyyat," by L. Gardet, vol. 1 (1960), 342–343; "Fikr," by L. Gardet, vol. 2 (1965), 891–892; "Fikh," by J. Schacht, vol. 2 (1965), 886–891. Abdel-Baqi, *Al-Mu'jam al-Mufahras*, gives the verse listings for *fahama* (p. 527), *faqaha* (p. 525), *fakkara* (p. 525), *taddabara* (p. 252).

67. See, for example, (2:73,76), (5:58,103), (10:42), (22:46), and (59:14); and for a Qur'anic documentation of these debates, see El-Sheikh, "Al-Mujadalah and Al-Mujadilah: Dialectical Argument and Practical Reason in al-Qur'an."

68. As an example, see (25:44) and (2:171).

69. This verse is one among many in the Qur'an that recognize the human free will; see L. Gardet, "Ikhtiyar," in *Encyclopaedia of Islam, New Edition*, vol. 3 (1971), 1062–1063. It should be noted, however, that other verses in the Qur'an support the antithesis of predestination. This question was a subject of philosophical debate among Muslim scholars since early Islam. The question was resolved by the Ash'ari doctrine of *kasb* (acquisition). On this subject, see Gibb, *Mohammedanism: An Historical Survey*, 76–80; Nicholson, *A Literary History of the Arabs*, 222–224 and 367–383; Rodinson, *Islam and Capitalism*, 91–95; Watt, *The Formative Period of Islamic Thought*, especially chapters IV, VIII, and X; and W.M. Watt, *Free Will and Predestination in Early Islam* (London: Luzac, 1948).

70. Quoted in Rodinson, *Islam and Capitalism*, 81, from C.C. Torrey, *The Commercial-Theological Terms in the Koran* (Strasbourg Thesis) (Leiden: Brill, 1892).

71. Quoted from the eminent Orientalist Gibb, *Mohammedanism: An Historical Survey*, 62. For treatments of this aspect of the Shari'ah and Islamic jurisprudence, see Gibb, *Mohammedanism: An Historical Survey*, chapters 3, 5, and 6; and N.J. Coulson, *Conflicts and Tensions in Islamic Jurisprudence* (Chicago: University of Chicago Press, 1969); and Coulson, *A History of Islamic Law*. For an interesting review and critique of "legal orientalism" in the context of the civil society and human rights debate, see J. Strawson, "A Western Question to the Middle East: 'Is There a Human Rights Discourse in Islam?'," *Arab Studies Quarterly* 19 (1997): 31–58.

72. See note 66 on free will (*ikhtiyar*).

73. On this subject, see Durant, *The Story of Civilization, Vol. 4, The Age of Faith*, Chapters 12 and 13; the sources cited by Rodinson, *Islam and Capitalism*, 274, especially George Sarton, *Introduction to the History of Science* (Baltimore, 1943); and a recent book on the introduction to Europe of Arabic philosophy, C.E. Butterworth and B. A. Kessel (eds.), *The Introduction of Arabic Philosophy into Europe* (New York: E.J. Brill, 1994).

74. On contemporary scientific methodology of the natural sciences, the social sciences, and economics, see C.G. Hempel, *Philosophy of Natural Science* (Englewood Cliffs, N.J.: Prentice-Hall, 1966); R.S. Rudner, *Philosophy of Social Science* (Englewood Cliffs, N.J.: Prentice-Hall, 1966); and Hausman, *The Inexact and Separate Science of Economics*. Also see Salmon, *Logic*, on related logical issues.



75. I attempted to answer this question in "Towards an Islamic Interest Rate Policy: Some Theoretical Issues," the Annual Meetings of the Learned Societies (Canadian Association for the Study of International Development), 1988, University of Windsor, Windsor, Ontario, Canada; but this work has not yet been completed.

76. Kuran, "Islamic Economics and the Islamic Subeconomy," 170.

77. On the Islamization of knowledge, see L. Safi, "The Quest for an Islamic Methodology: The Islamization of Knowledge Project in Its Second Decade," *The American Journal of Islamic Social Sciences* 10 (1993): 23-48; Y. Mohamed, "Islamization of Knowledge: A Critique," *The American Journal of Islamic Social Sciences* 11 (1994): 282-294; and I. Ragab, "Islamic Perspectives on Theory Building in the Social Sciences," *The American Journal of Islamic Social Sciences* 10 (1993): 1-22.

78. Fredric L. Pryor, "The Islamic Economic System," *Journal of Comparative Economics* 9 (1985): 217-223.

79. Arberry, *Revelation and Reason in Islam*, ix.

80. See Gibb, *Mohammedanism: An Historical Survey*, chapters 3, 5, and 6; Coulson, *A History of Islamic Law*; and Coulson, *Conflicts and Tensions in Islamic Jurisprudence*.

81. El-Sheikh, "Sirat Mustaqim and Hikma: Towards an Islamic Analytical Framework for Dealing with Economic Issues," International Conference on the Epistemological Foundations of Social Theory, (University College of Cape Breton, Sydney, Nova Scotia, Canada 1989).