

The Economic Ideas of Shah Wali-Allah al-Dihlawi

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Abstract

Shah Wali-Allah al-Dihlawi (d. 1174 AH/1762 CE) stands in the Indian subcontinent's history as a link between medieval and modern Islamic thought. Through his writings on various Shari'ah sciences, he brought about a revolution in the Muslim mind, one that continues to inspire his readers even today. Focusing on the economic problems of his time, he reflected upon the economy's applied aspects and such theoretical issues as a person's basic occupation, the need for a division of labor, the nature and function of money, and undesirable economic practices. He also analyzed *riba al-fadl* (interest in terms of quantity) and *riba al-nasi'ah* (interest in terms of time of delivery) in economic terms and emphasized the need and importance of having a full treasury (to ensure that the government sufficient funds to meet its obligations to its inhabitants during times of war and peace).

In addition, he formulated a theory known as *al-irtifaqat* (the stages of socioeconomic development). Starting from primitive village life and ending with an international community, he divided society's socioeconomic development into four stages, the first of which is dominated by simple economic struggle and the last of which is developed to maintain a just political order on the international level in order to safeguard the various states' socioeconomic interest and establish mutual peace and justice. All of his economic ideas revolve around and are related to his concept of *irtifaqat*.

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Life and Works

Shah Wali-Allah (1114-74 AH/1703-62 CE) was born in Phulat, Muzaffarnagar (northern India), and lived and died in Dehli (Delhi), which accounts for the attribution “al-Dihlawi.”¹ At that time, India was passing through a period of extreme unrest and chaos. After Emperor Awrangzeb died in 1118/1707, the following sixty years saw the rule of ten emperors, none of whom could restore or arrest the empire’s declining power and prestige. When he completed his studies at the age of fifteen, he started teaching in his father’s renowned college; upon the latter’s death two years later, he became its principal. He taught for about twelve years and then went for pilgrimage to Makkah and Madinah in 1143/1730, where he pursued his hadith and *fiqh* studies with the famous teachers of his time.

A prolific writer who wrote extensively in several Islamic fields, Shah Wali-Allah wrote in both Arabic and Persian; some of his works are even bilingual. His most famous works are *Hujjat Allah al-Balighah*, which elucidates the wisdom and the inner meanings of various Shari’ah provisions. His *Al-Budur al-Bazighah* is an important contribution to a philosophical and rational interpretation of Islam, whereas his *Al-Insaf fi Bayan Sabab al-Ikhtilaf* is a juridical discourse on the evolution of various legal schools. His treatise *Iqd al-Jid fi Bayan Ahkam al-Ijtihad wa al-Taqlid* discusses several dimensions of issues related to *ijtihad* (original thinking) and *taqlid* (imitating and following others) and presents a balanced view on this oft-discussed and much-debated issue.

The first popular rendering of the Qur’an into simple Persian, *Fath al-Rahman bi Tarjamat al-Qur’an*, belongs to him, as does *Izalat al-Khafa’an Khilafat al-Khulafa’*, which he wrote to inform his readers about the noble rule of the first two caliphs and to guide rulers, nobles, soldiers, and government officials. This latter work is a good source of information on the Islamic political system and the principles of an Islamic economy.

A link between medieval and modern Islamic thought, his reformative endeavor resembles Ibn Taymiyah’s in its conviction and methodology, as both were based on the Qur’an, the Sunnah, and the pattern of the early Muslims. M. Nejatullah Siddiqi considers him a parallel to Ibn Taymiyah,² for both of them had lasting impact on the Subcontinent’s Muslims.

Economic Ideas

Al-Dihlawi’s economic ideas are fragmentary and scattered throughout his works (e.g., *Hujjat Allah al-Balighah*, *Al-Budur al-Bazighah*, *Al-Tafhimat*

al-Ilahiyah, and *Izalat al-Khafa'*) and his numerous letters addressed to rulers, governors, nobles, and friends. Especially in his letters, he is seen to consider economic factors as the leading causes for the empire's weakening and decline, a subject that still perplexes many. In his opinion, the main reasons for this development were the indigence of the imperial treasury,³ the contraction of state (*khalisah*) land,⁴ the increasing number of fiefs (*jagirs*),⁵ irregular payments to army and government officials,⁶ heavy taxation and declining production, and the royal court's luxurious life.⁷ Economic factors were the main, but not the only, reasons for this decadence; according to him, other factors were moral decay, social disparity, and political anarchy.⁸

This analysis reveals his belief that a sound economy was prerequisite for a stable and strong state. In addition to studying an applied aspect of the economy, al-Dihlawi dealt with such theoretical issues as basic occupations, the need for a division of labor, the nature and functions of money, undesirable economic practices, an economic analysis of *riba al-fadl* and *riba al-nasi'ah*, and issues related to public finance and public expenditure. He also presented a theory of development known as *al-irtifaqat*. As these topics require separate sections for discussion, we shall deal with his general economic ideas and then move on to his views on public finance and his theory of development.

HOUSEHOLD MANAGEMENT. Al-Dihlawi mentions this type of management at various places in his works without reference to earlier writers.⁹ To him, household management deals with the units of a house: spouses, children, slaves, and servants.¹⁰ In his *Hujjat Allah al-Balighah*,¹¹ he discusses various Islamic provisions regarding household management under the section "The Training of Children and Slaves" (*Tarbiyat al-Awlad wa al-Mamalik*). He confines his discussion only to the former group, however, perhaps because he realized that the latter did not have much practical relevance during his time.

CLASSIFICATION OF HUMAN WANTS. Al-Dihlawi classifies human wants as necessities, comforts, and refinements.¹² Luxury, according to him, is a relative term because what certain people consider as luxury might be subsistence living for others, and what is refinement for some might be luxury for others.¹³ In the same way, miserliness for a king may be extravagance for a poor person. Thus the desirable course of action is to abandon a bad habit, which is defined by the person's level.¹⁴

COOPERATION. Starting from the premise that each person is by nature a social being, al-Dihlawi states that cooperation with other people is one of humanity's distinguishing characteristics.¹⁵ Elsewhere he says that each person is social by nature and therefore can achieve a "smooth" living only by cooperating with others.¹⁶ In his *Al-Budur al-Bazighah*,¹⁷ he mentions that it is one of Allah's great favors that He created men and women as inherently social beings whose living is not possible without the company, grouping, and cooperation of fellow human beings. This necessitates that various social norms be fulfilled in their daily lives. The most destructive behavior as regards social life and the spirit of cooperation is trying to curtail another person's means of living instead of cooperating with each other.¹⁸

DIVISION OF LABOR. He views this as a socioeconomic necessity and a manifestation of cooperation that a single household cannot meet all of its needs by itself. For example, the need for food leads people to take up farming, which requires the training of animals and the services of carpenters, blacksmiths, and other artisans. Similarly, preparing food and manufacturing clothing require the involvement of many people, which also leads to the division of labor and specialization.¹⁹

The resulting diversity of occupation and specialization is necessary for the healthy development of socioeconomic life. According to al-Dihlawi, one reason why the Shari'ah laid down the provision of *fard kifayah* (socially obligatory duty) is to facilitate just such an outcome. This is especially true as regards those jobs that, if too many people were to undertake them, would result in deteriorating living conditions and the giving up of some socioeconomic advantages. In such cases, it would have been impossible to assign some people to a particular job and others to another job, for all people have different abilities.²⁰

OPPORTUNITY COST. While discussing socially desirable and beneficial products, al-Dihlawi gives very clear definitions of opportunity cost: "If a large number of people are involved in such job (that is, the production of luxuries), they will correspondingly neglect jobs related to trade and agriculture. If the chief of the city spends public fund on such items, he will be diminishing the city's welfare of the city."²¹

RIGHTS TO PROPERTY. Al-Dihlawi, who accepts the Islamic declaration that Allah is the Real Owner of everything, holds that property rights are granted to prevent people from constantly fighting and trying to grab what

they can for themselves. He writes that “the right of ownership for a person means that he/she is more entitled to benefit from that particular item than the others.”²² However, he opposes the private ownership of some natural resources (e.g., mines)²³ and says that the “three free goods” (viz., water, pasture, and fire) should be shared with others even if they are owned by a specific individual. There is nothing to stop others from sharing if they happen to possess nothing.²⁴

THE PLACE OF ECONOMIC ACTIVITIES IN AN ISLAMIC FRAMEWORK. Allah, in al-Dihlawi’s opinion, put that which is needed to live in free lands, pastoral pursuits, agriculture, industry, commerce, and services performed to administer the city and the people. Any violation of these sources has an adverse effect on civilized living. For example, as thievery and usurpation harm the city, everyone agrees that Allah has forbidden them.²⁵

His view of the fixation of prayer times is quite interesting, for he opines that the Shari`ah specified those particular times to make the prayers easy for people. Since farmers, traders, manufactures, and others generally work from morning until noon, as this is the time for seeking Allah’s bounty and most jobs require a long span of time, preparing oneself for the prayers is difficult. Therefore, Allah has not prescribed any obligatory prayers during this period.²⁶ As people are less busy in the afternoon, the gap between the *zuhr* and *‘asr* prayers is reduced to about three hours. In the evening they are still free, so the gap between the *maghrib* and *‘isha*’ prayers is reduced even further.

BUSINESS ETHICS. A strong advocate of business ethics, al-Dihlawi believes that various Shari`ah-prescribed transactions sought to promote economic objectives or moral values. For instance, while selling and buying and hiring and renting benefit the two parties economically, giving and lending promote benevolence, sympathy, and mutual feelings.²⁷ To strengthen these two objectives, the Shari`ah mandates that when an item is being exchanged, the object in question, its price, and delivery time should be well-defined. Similarly, the wages and tasks or benefits that the hired workers can expect should be well-known. Thus, these types of contracts must be based upon an offer and acceptance to show that the two parties have agreed and that various options have been prescribed.²⁸ On the other hand, certain contracts that may lead to dispute and enmity have been prohibited.²⁹ Al-Dihlawi’s analysis of such contracts reveals the reason for this prohibition: they may hurt the contracting parties or the society or lead to dispute, enmity, and jealousy.³⁰

Al-Dihlawi enumerates various harmful economic activities – gambling, exorbitant interest rates, bribery, cheating in weights and measures, adulterating goods, forestalling, hoarding, and predatory pricing – that can damage a society.³¹ To him, a false oath, incorrect weights and measures, and usury also fall into this category. Charging an excessive rate of interest, for example, is like robbery or something even worse.³²

THE USE OF MONEY. The division of labor and specialization, which lead to the need for an agreed-upon item that facilitates the exchange of goods and services, causes the emergence of money. Thus the use of money is the second stage of socioeconomic development. Al-Dihlawi opines that money should be an object commonly accepted by the people as such.³³ This is an essential part of the definition of money, and is still used in textbooks today. In his *Al-Budur al-Bazighah*, he says that money should not necessarily have its own utility, for its only role is to be accepted in exchange for the desired goods and services.³⁴

In his *Hujjat Allah al-Balighah*, however, he mentions that gold and silver are most suitable in this regard because they are easily divisible into small pieces, their different units have a basic similarity, and they are of great benefit to the human physique and may serve as a decoration. Thus they are “money by nature,” while other materials may be treated as “money by convention” or “token money.”³⁵ By distinguishing between “money by nature” (gold and silver) and “token money” (other metallic coins and paper money, etc.), he provides a ground for different rules and obligations in the wake of the latter’s quickly changing value. The purpose of exchange is twofold: (a) to acquire a particular item or service or (b) to obtain the two substances of money (*naqdayn*) that represent the acquisition of all other things.³⁶ This seems to be a reference to money’s function as a store of value.

INTEREST. Al-Dihlawi considers *riba* (interest) an undesirable practice that led to enmity and exploitation in the pre-Islamic period; therefore, Islam prohibited it. He states that in those days one used to lend money on the condition that it be returned with an extra amount. Failing that, the lender would consider the loan’s total amount to consist of the original amount and the addition as the principal, after which he/she would stipulate yet another increase, causing the amount to be repaid to grow larger and larger. Considering this practice a social evil, Islam prohibited it and declared that the borrower only had to pay back the original amount of the loan.³⁷ Thus he removes the doubts raised by some contemporary writers that in the pre-

Islamic period there was initially no interest on loans; it was imposed when the borrower failed to return the original amount.

On the basis of this, some writers who try to legalize interest initially stipulated “with mutual consent.” In his discussion, however, al-Dihlawi does not clarify whether interest-bearing loans were being given to business-people or not. In his opinion, a needy borrower’s consent to pay interest is only a pseudo-consent, for he/she must helplessly agree to a condition that he/she can hardly fulfill.³⁸ On another occasion, he observes that this extra income, regardless of its amount, is both wrongful and invalid because most borrowers are poor and helpless people who cannot repay it upon the stated due date. Thus the original debt’s amount multiplies and becomes permanent, a development that leads to widespread problems and conflict. If this kind of earning is allowed, people will begin to depend upon it and stop investing in agriculture, industry, and other economic activities that are basic sources of living.³⁹

This argument reminds one of al-Razi,⁴⁰ whose famous Qur’anic commentary states that interest draws the capital-owner away from enterprise because any money-lender who has the possibility of earning more money in cash or in deferred payment will shun those economic activities (e.g., trade, commerce, and industry) that involve risk and hard labor.

Al-Dihlawi considers interest in lending as actual (*al-haqiqi*) interest. He also takes note of barter exchanges that involve inequality in terms of quantity or time of delivery, which the Shari’ah terms *riba al-fadl* and *riba al-nasi’ah*. He regards them as “interest in similitude” (*mahmul `alayh*), which the Prophet (peace be upon him) prohibited by stating that gold has to be exchanged for gold, silver for silver, wheat for wheat, barley for barley, dates for dates, salt for salt, and the same for the same, all in equal amounts and from hand to hand. In case these groups were different, they could be sold according to the mutual agreement of both parties (in unequal amounts), provided that their ownership changed hands forthwith. Here *riba* is used because of the similarity between the two and also to express the perversity of such transactions. Due to the frequent use of this word for such transactions, it also became established in this sense.

This kind of *riba*, he states, is prohibited in order to restrain people’s inclination toward the excessive pursuit of luxury and materialism, because exchanging the same goods (provided that they are of a similar quality) may not satisfy one’s thirst for obtaining a better quality version of the same good. This argument, however, does not seem very convincing, for who would willingly give up a higher quality of wheat for an inferior quality of

wheat? Among the earlier scholars, Ibn al-Qayyim's (d. 751/1350) argument is more convincing: *riba al-fadl* was prohibited to prevent the practice from being instrumental to interest proper. Had the simultaneous payment not been required along with the equality in quantity, the difference in the period of payment might have led to a difference of quantity according to the time.⁴¹

Jurists have differed over whether this restriction is confined to the six commodities mentioned in the above prophetic hadith or whether fundamental principles are involved. If the latter is true, then this prohibition would apply whenever these principles are present. Al-Dihlawi opines that this particular prohibition is based upon a certain cause (*illah*) and that any commodities exchanged in an analogous situation are covered by it. The most appropriate reason for this prohibition in the case of the two precious metals, he posits, is *thamaniyah* (their capacity to be used as a standard of value or a medium of exchange); for the remaining four commodities, the principle is their capacity to serve as preservable food items (*muqtat mud-dakhar*). The reason for ascertaining these two causes is that the Shari'ah considers both of them to be very important.⁴²

Al-Dihlawi explains why taking possession of the item during the same meeting has been made obligatory: As a person's most pressing and urgent needs are food and money, a great dispute will break out if one of them remains trapped in credit while the other one is lost. Making possession compulsory means that the two parties cannot end their transaction without the exchange of possession and the consequent absence of credit. This same reasoning has been applied to the buying and selling of food and forbidding the two parties from closing their deal if any credit remains (e.g., if gold is collected in place of silver). He further says:

If money (gold and silver) is on the one side and the food is on the other side, in this situation money should be spent first as it is a means to acquire something. In another situation, when both sides are money or foodstuff (that is, exchange of money for money or grain for grain), in this situation it would be arbitrary to ask only one of them to pay on the spot. If no one is paying on the spot, it will become a sale of deferred for deferred, which is prohibited. It is also possible that the other party may deny the payment. Thus, it is a requirement of both justice and the prevention of dispute that both are enjoined to take possession before separation.⁴³

Thus to al-Dihlawi, the prohibition of such an exchange is a preventive measure, not something prohibited for its own sake. It may be noted that Ibn

Taymiyah, Ibn al-Qayyim, and Islamic scholars of similar stature also regarded *riba al-fadl* and *riba al-nasi'ah* as precautionary measures.⁴⁴

Public Finance

Public finance is the backbone of any government, for its decay starts when its treasury (*bayt al-mal*) begins to deteriorate. During his time, when the binding thread of Mughal rule was about to fall apart, al-Dihlawi rightly paid much attention to this important aspect of the economy. He regarded the public treasury's indigence and deteriorating condition as the main reasons behind the empire's weakening and decay. This was also true of the Persian and Byzantine empires in the Prophet's day.⁴⁵ Al-Dihlawi accused their rulers of basing their lavish lifestyles on the heavy taxation of farmers, merchants, artisans, and others, not to mention the harsh measures employed while collecting them.

PUBLIC REVENUE. After enumerating an Islamic state's traditional *shar'î* (legal) sources of income, such as *ghanimah* (spoils of war), *fay'* (booty), *kharaj* (land tax), *'ushr* (custom duty), *jizyah* (poll tax),⁴⁶ unclaimed property, heirless property, and *sadaqat* (including zakah), al-Dihlawi observes that in an overwhelmingly Muslim country the scope of non-zakah sources of income is minimal: "In 'pure' Muslim countries, except for zakah, there would be not much revenue."⁴⁷

Al-Dihlawi justifies taxation on the basis of government-provided services: supporting the army and officials who, because they serve the people, are entitled to the latter's obligatory financial support.⁴⁸ He writes that a "pure" Muslim state will be characterized by a higher level of voluntarism and altruism, and that its inhabitants' financial needs will, as a result, not be very pressing. Administering a "mixed" Muslim country, however, will require more finances. In the government's budget, therefore, the collection of funds must be drawn up according to the expenditures (*al-jibayah bi hasb al-masarif*) expected.⁴⁹ Thus he tacitly permits extra taxes but does not indicate when the government can justifiably implement such a policy.

When imposing taxes and preventing injustice, oppression, and property confiscation, al-Dihlawi emphasizes the need to be just. The authorities should provide the relevant officials with appropriate and clear guidelines, must not harm the taxpayers, and are to keep any surplus funds in the treasury for unseen situations.⁵⁰ According to him, a reasonable tax rate contributes more to the treasury and adds to the inhabitants' prosperity, for a

state can only prosper if light taxes are collected and the necessary number of civil servants are employed.⁵¹ This idea came to be known in the twentieth century as Laffer's curve.

As regards taxation, al-Dihlawi suggests that a just taxation system should be established so that people are not hurt and enough revenue is collected to meet the government's expenses. Taxes should be imposed only on people who own farms, wealth, and growing assets (e.g., cattle breeders) and those involved in agriculture and trade. If further money is needed, the laborers may be included.⁵² It is also recommended that the imam – traditionally the caliph, who served as the religious, political, and supreme military leader – should have some personal means of support, such as uncultivated lands to be appropriated and herds of cattle. In other words, he should not burden the people by obliging them to meet his needs.⁵³

Al-Dihlawi justified tax collection on the ground that since individuals cannot provide certain public goods, the government has to supply them through public finance. For example, it is responsible for establishing a court of justice, defending the country, constructing fortresses and city walls, promoting the market, constructing canals and bridges, excavating canals, arranging the marriage and protection of orphans' property, distributing charity and inheritances, and administering revenue collection and expenditures as a whole.⁵⁴ Especially in the case of this latter responsibility, the head of state should appoint a fully qualified governor.⁵⁵

ZAKAH. In his analysis of zakah, according to its status as both a religious and a financial obligation, he writes that two of its objectives are personal moral development (*tahdhib al-nafs*) and inner purification. In addition, it prepares a person to adopt high values, abandon bad habits (e.g., miserliness, selfishness, and jealousy), and provides a way to win Allah's pleasure and improve one's "angelic" qualities. In fact, this is why the Qur'an so often brackets zakah with prayer.⁵⁶ Another goal is to help society take care of those in financial need due to poverty, illness, natural calamity, and so on. Given that many inhabitants of a city are engaged in managing public affairs and fulfilling their fellow inhabitants' needs, they cannot earn their own livelihood. Thus someone, namely, the well-to-do, must take care of them financially. This need is met by zakah, which serves as a permanent source of revenue for these public servants. After imposing it, its specific rates were fixed so that no one could reduce, diminish, or violate it.

According to al-Dihlawi, fixing the rate of zakah is one of the innovations made by the last (viz., Islamic) Shari'ah; earlier ones (viz., the Jewish

and Christian) had not clearly spelled out the right of the poor and orphans to a certain portion in the wealth of the rich.⁵⁷ Al-Dihlawi wants to say that the zakah rate is not so low that the rich may not care about it. In fact, it is enough to cure their nature of miserliness. On the other hand, its rate is not so high that it places a burden upon the zakah-payers.⁵⁸ In other words, this amount is both average and highly reasonable. Similarly, the time for its collection is neither too short to sustain it nor too long that it becomes ineffective, for its intended recipients do not have to wait for a long time to receive it. An annual collection period is an accepted norm in all nations. In addition, since various economic activities like trading among far away places, harvesting crops, and picking fruits generally require a one-year duration, this approach was considered the best.⁵⁹

As far as zakah's bases are concerned, the points considered are exactly the same as those found in a good tax that is widely accepted by all sound thinkers and pious rulers: for example, taxing productive property, those who are able to pay, treasure that is obtained without much effort, and those who are engaged in earning and productive activities (*ru'us al-kasibin*).⁶⁰ A person's ability to pay is conditional upon whether he/she fulfills the condition of *nisab* (the minimum exemption limit). Normally there are four rates: 2.5%, 5%, 10%, and 20 percent.⁶¹ According to al-Dihlawi, the sources of income in most countries are merchandise, agriculture (both through irrigation and rainfall), and treasure troves (mines). Thus their rates have been fixed based upon their high yield and the low cost or labor involved.

This idea, that when the yield is highest or the cost is lowest that the highest rate is fixed and vice versa,⁶² is an important economic causation behind such fixation and has many implications. Unfortunately, he is silent when it comes to applying this idea to changing situations. In his *Al-Budur al-Bazighah*, al-Dihlawi writes that the lowest rate is to be used when dealing with money, gold, and silver because these form the supporting framework for people's living and the means to acquire all needed objects. Therefore, people feel the greatest pain when they are forced to part with them. This rule of equal sacrifice has also been observed in the fixation of various rates.⁶³

PUBLIC EXPENDITURE. If a city is to grow in a balanced manner, the relevant infrastructure needs to be provided: defensive walls for security, inns and fortresses, markets and bridges, sources of water, means of transportation, and accommodations and hospitality for non-residents (to encourage foreign trade). Farmers should be forced to cultivate as much suitable land as possi-

ble, manufacturers should produce standardized products, educational institutions should be fully developed, and the information system should be well-organized.⁶⁴

While discussing the related expenditures for such an undertaking, al-Dihlawi divides countries into those with “pure Muslim” and “mixed” (containing other religious entities) populations. Expenditures for the former will be smaller, as many of the tasks related to defense and maintaining internal security can be done voluntarily, meaning that the required number of government officials will be smaller. In such a country, the sources of public income will also be limited. The major source will be zakah, which will be spent according to Qur’anic regulations.⁶⁵ He divides its recipients into those who are entitled to it (e.g., the needy, poor, travelers, and debtors), those involved in Qur’anically mandated protective or administrative services (e.g., soldiers or zakah collectors), and those who may be “persuaded” by it to remain Muslim (new and/or weak converts) or to not attack the Muslim community (hostile non-Muslims).⁶⁶ Other revenue will be used to excavate canals, construct bridges, build mosques, dig wells and springs, and finance other works of public benefit.

Al-Dihlawi apparently did not perceive that the costs of such undertakings would be rather huge and that the proposed sources (e.g., unowned property, heirless inheritance, unclaimed and lost/found objects) would be woefully inadequate. Perhaps he would have approved of persuading the wealthy to make up the difference, as he mentioned that this sector of society would be very significant in a pure Muslim country.

As for a country with a mixed population, the sources of both its expenditures and income will be greater in number. There may also be rebellions or law and order problems. Given the expected lower level of voluntarism, the government’s roles and responsibilities will increase, as will the public income from *ghanimah*, *fay’*, *ushr*, and *jizyah*. He notes that the *ghanimah* will be spent as prescribed by the Qur’an⁶⁷: after the Prophet’s death, his one-fifth share was to be spent on the Muslims’ general welfare in a descending order of priority (*al-ahamm fa al-ahamm*). The share of the Prophet’s relatives is to be spent on those belonging to the families of the Banu Hashim and the Banu Muttalib, irrespective of their gender and financial condition. The authorities are allowed to fix this amount. Similarly, the shares of orphans, the poor, and travelers are to be determined by the authorities based upon that same order of priority.⁶⁸

The imam may announce some incentives to various participants in a war if he finds this to be in the general interest. The same principle of spend-

ing according to priority will be followed in distributing *fay'* revenue.⁶⁹ Accepting a wider scope for *ijtihad* and discretion in the matter of distribution, al-Dihlawi notes that the Prophet would distribute booty as soon as he obtained it by allotting two shares to a married couple and one share to a bachelor. Abu Bakr (ra) followed the criterion of satisfying the need, while Umar (ra) considered the need as well as others factors, such as the person's seniority in Islam, sacrifices, dependence, and needs. According to al-Dihlawi, the Prophet, Abu Bakr, and Umar did this in the larger interest of the people of their time based upon their *ijtihad*. From this, he infers that how the expenditures are to be spent is left to the caliph in the best interest in a particular situation.⁷⁰

However, he enumerates the objectives of public expenditure as taking care of the elderly; protecting the city/town from the non-Muslims by garrisoning it and strengthening the armed forces by purchasing the necessary arms and ammunition; administering and managing the city by providing guards, establishing the judiciary, and meting out Shari'ah punishments; appointing market and moral supervisors (*al-hisbah*); and protecting the nation from moral degeneration by appointing preachers, prayer leaders (or mosque imams), admonishers, and scholars who teach Islam. Public projects and services, such as digging canals and constructing bridges, are also important parts of public expenditures. These are in no way the only items upon which such money is to be spent; rather, they are just guidelines. In fact, al-Dihlawi basically left it to the ruler and his advisory council to decide upon specific projects, given the prevailing situation and existing conditions. This flexibility may help them undertake all of the necessary development schemes and promotion to help the economy and the people. At the same time, he warns about the serious consequences that will result from misusing the public treasury and misappropriating its resources and condemns those who place burdens on the public treasury under various pretexts.⁷¹

According to al-Dihlawi, the imam decides whether (and how) to distribute lands captured from non-Muslims after a war or to leave them in the hands of their former owners.⁷² In his *Izalat al-Khafa*,⁷³ he offers a unique interpretation of Umar's choice to let the defeated landowners keep their land: the Persians who fought the Muslims did not own the conquered land, for its actual owners were the peasants and farmers who surrendered without a fight. Thus he treated it as *fay'* and made it a *waqf* (endowment) for all present and future Muslims. Al-Dihlawi is not against *iqta'* (fief); however, he does oppose granting land such lands that are highly useful to society, like

mines and forests,⁷⁴ as well as erecting private enclosures (*hima*). But enclosing pasture land for cattle belonging to the public treasury and to weak and poor people is permissible.⁷⁵

CONCERN FOR THE POOR. Al-Dihlawi opposed placing exorbitant taxes upon farmers, merchants, and the like on the ground that they suffer great hardship while producing their goods: “If they refuse to pay the taxes, the ruler joins issue with them and chastizes them; if they pay, they are reduced to the level of asses and bullocks, . . . and they are not even allowed an hour to rest from their labors so that they find no time to pay any heed to the life to come.”⁷⁶ He reminds government officers emphatically of their duty to such people:

O amirs (officers), do you not fear Allah when you indulge in short-lived and trivial pleasures and neglect to take notice of your subjects who devour one another? Is it not a fact that wine is consumed publicly and you never denounce it? Are not brothels, taverns, and gambling-dens set up but you do not try to change them? Is it not a fact that Shari’ah punishments (*hudud*) have been ignored for more than six centuries? You eat up someone who is weak and leave the mighty untouched.⁷⁷

In his attempt to save the common person from economic hardship, one of his letters sent to a minister stresses the need to lower prices.⁷⁸ It may be noted that in normal conditions he opposes fixing prices, saying that it is unjust to interfere when both the sellers and the buyers are affected equally. But he does suggest that such an option is permissible if the former notice any injustice and/or unfairness, because he considers this a kind of corruption.⁷⁹ Needless to say, he defines injustice and unfairness as the creation of imperfection in the market and the artificial raising of prices.

Stages of Socioeconomic Development

One of the few Muslim scholars to present a systematic theory of socio-economic development, al-Dihlawi is remembered for coining the term *al-irtifaqat* (sg. *irtifaq*)⁸⁰ to refer to adopting convenient ways, helpful devices, beneficial methods, useful techniques, and good manners in one’s life. According to Rizvi, *irtifaq* refers to the “the principles of devising useful schemes to promote social, political and cultural life.”⁸¹ In the opinion of Marcia Hermansen, “Shah Wali-Allah’s concept of *irtifaqat* has provided much interest among contemporary scholars of his thought. The term in his

usage is idiosyncratic and its precise meaning varies contextually.” After relating various interpretations of this term, she explains:

It appears, therefore, that this term may encompass all of these connotations depending on context and does not have a simple English equivalent. The core of Wali-Allah’s explanation of the *irtifaqat* presents the development of human societies through four *irtifaqat* stages of increasingly refined order and elaboration of arts of civilized life.⁸²

Jalbani writes: “The ways and means by which, with little trouble and in short time, one can tide over his social and economic difficulties, are called *irtifaqat*⁸³; Baljon defines it in the sense of “socio-economic development.”⁸⁴

Baljon’s definition seems to be most appropriate, given the way in which al-Dihlawi appears to be using it. According to him a society’s socio-economic development, starting from the stage of a simple primitive village life to that of an international community, can be divided into four stages. The first stage is dominated by simple economic struggle, while the last stage is developed to maintain a just political order on the international level in order to safeguard different states’ socioeconomic interests and to establish peace and justice among them. All of his economic ideas are related, in one way or another, to his concept of *irtifaqat*, as detailed below.

THE FIRST STAGE: RUDIMENTARY LIFE. God has instinctively revealed to every living creature how to satisfy certain basic needs common to both humanity and animals (e.g., food, drink, shelter, and sex). Al-Dihlawi presents examples of bees and sparrows, both of whom work together systematically as a species to secure their food, drink, shelter, and breeding. Likewise, every species has a course of conduct (*shari`ah*) infused into each member’s heart – he call this *irtifaq al-baha`im* (the animal-like living stage).⁸⁵ In addition to this divinely inspired knowledge, God added three unique characteristics to distinguish human beings from animals:

- An all-inclusive way of thinking (*al-ra`i al-kulli*).⁸⁶ As opposed to animals, which are always motivated by their natural wants (viz., hunger, thirst, and lust), people are often motivated by intellectual wants (e.g., establishing a just order, perfecting their character, and refining their soul with the goal of achieving honor and glory in this life and the Hereafter).⁸⁷
- An aesthetic urge (*al-zarafah*).⁸⁸ At various times people want to be aesthetically and emotionally satisfied beyond their basic needs;

animals, however, simply seek to meet their natural instincts and fulfill their needs.

- The ability to discover good manners and quality and then follow them (*istinbat al-irtifaq wa iqtidanah*). Some individuals who possess sufficient intelligence and awareness can discover appropriate socioeconomic supports; others who do not have such abilities follow their leaders.⁸⁹

Since these three qualities are not found equally among all people, they have been grouped under different socioeconomic levels.⁹⁰ The first level is based on animal-like living,⁹¹ which is defined as being distinguished in clarity, communication, refinement, and intelligence. At this stage, people acquire a language to express their thoughts in a natural way,⁹² become acquainted with those foods that are suitable for their physical constitutions, and learn how to eat and digest them. They should also begin to understand how to cultivate, irrigate, harvest, and preserve them; how to prepare and cook them; how to benefit from various animal products (e.g., meat, milk, and butter). Men are led to acquire an uncontested wife (or wives) to satisfy their sexual urges and to produce children.⁹³ During this stage, people develop simple methods for agriculture and domesticating animals and seek the assistance of others through primitive exchange and limited cooperation.

Based on this description, al-Dihlawi seems to have kept in mind the villagers' standard of civilization and socioeconomic conditions: they fulfill their basic and inherently desired needs (e.g., food, shelter, clothing, and justice); economic problems of "what," "how," and "for whom" are solved by traditions; only a minimum degree of division of labor exists; and there is no development of a market. In other words, this human society has distinguished itself from its animal counterpart.

THE SECOND STAGE: TOWN BUILDING AND THE CITY-STATE. When people no longer have to struggle endlessly for their basic/natural needs and thus have the luxury of trying to satisfy them in a refined and sophisticated manner, they enter the second stage of socioeconomic development, one characterized by behavioral knowledge and good morals.⁹⁴ People have an inherent tendency, dictated by their aesthetic urge, to seek and pursue personal improvement. As life becomes more complex, suitable institutions and prudent measures conducive to progress are required. According to al-Dihlawi, five kinds of sciences (*hikmah*) now become necessary and thus are

discovered⁹⁵: *al-hikmah al-ma`ashiyah* (wisdom pertaining to good manners of living); *al-hikmah al-manziliyah* (the wisdom of a good family life); *al-hikmah al-iktisabiyah* (the wisdom of earning a livelihood, such as the division of labor, specialization, diversity of occupation, and the use of money); *al-hikmah al-ta`amuliyah* (the wisdom of mutual dealings); and *al-hikmah al-ta`awuniyah* (the wisdom of cooperation).

In this stage, *al-hikmah al-ta`wuniyah* is related to cooperation on economic issues:

This cooperation necessitates itself, as people in the society are not equally good for all things. Some of them have good intelligence while some others do not. Some of them have capital, while some others are empty handed but can work hard. Some people hate to do petty work, while some other do not, and so on. Thus their mundane life would have become very difficult had they not sought the cooperation of each other. Take the example of *muzara`ah* (crop-sharing). A person might have land but not bullocks and seeds and is unable to work. Another person might have two of them or even three. Or take the example of *mudarabah* (profit-sharing). A person might have capital but cannot persuade himself to become a trader or a traveler or hold any other such kind of job. Thus people need to cooperate and help each other. Those who cannot do so directly can resort to the power of attorney, sponsorship, and middlemanship.⁹⁶

In his *Hujjat Allah al-Balighah*, he defines various forms of partnerships that have been analyzed and detailed in many other books on Islamic jurisprudence. He says that these forms of contracts were in use before the Prophet (peace be upon him) was born and thus can be used, unless their validity is disputed in general or the Prophet specifically prohibited them.⁹⁷

Out of the types of wisdom mentioned above, *al-hikmah al-ma`ashiyah* and *al-hikmah al-manziliyah* are related to sociological studies, while *al-hikmah al-iktisabiyah*, *al-hikmah al-ta`amuliyah*, and *al-hikmah al-ta`awuniyah* come under the subject of economics. As mentioned earlier, the second stage is based on the first one and there is no division between them.⁹⁸

THE THIRD STAGE: THE FORMATION OF A GOVERNMENT AND A CITY-STATE. Here, al-Dihlawi clarifies that the city (*madinah*) does not mean the existence of walls, buildings, and markets, but rather a kind of relation between groups of people based on mutual dealings and cooperation.⁹⁹ The need to preserve this relationship and prevent different economic evils leads a society to this

stage. According to him the city, which is a unit and resembles a single body, may be exposed to internal and external diseases. Thus someone like a physician, one who can maintain the city's "health," becomes necessary. Such a person is called an imam who, with all of his associates,¹⁰⁰ is considered an institution through which the city's integrity, interest, and independence are maintained.¹⁰¹ This stage requires the existence of five institutions to ensure the city's continued progress and check the appearance of corruption, abuse, disorder, and decay¹⁰²: *al-qada'* (the judiciary), *al-shahryariyah* (the executive), *al-jihad* (the police and military forces), *al-tawalli wa al-naqabah* (welfare and public works), and *al-maw'izah wa al-tazkiyah* (religious and moral business).

Al-Dihlawi advises the imam to treat the people and his army justly and to pay due attention to collecting sufficient revenue to strengthen the army and the official machinery.¹⁰³ In this stage, the government is obliged to see to the proper allocation of employment in regard to industry and service. Traders and farmers are encouraged in their professions, and arrangements are made for their proper education. He points out the worsening conditions of his time, writing that this task is not being properly fulfilled:

There were two main reasons of decay of the cities in his time. One, people overburden the public treasury. They have become accustomed to getting their livelihood from it on the pretext of being soldiers, educationists, saints, poets, etc. Two, the heavy taxes imposed on farmers, traders, and industrialists, as well as treating them harshly, which causes frustration among the obedient, while evasion and uprising of the strangers. The city develops with easy taxation and employment of only the necessary number of officials.¹⁰⁴

He also lists the qualities of a successful caliph. It may be noted that while discussing the city-states he always enumerates the ruler's responsibilities and forgets to mention role of a self propelling market-driven economy.

THE FOURTH STAGE: INTERNATIONALISM. In this stage, society and the government acquire an international character, and so the need arises to have a "super" government (*khalifat al-khulafa'*). When the third level is completed and different rulers control their states, having multiple sources of income and the support and protection of brave soldiers, their feelings of enmity, hostility, bitterness, and greed lead them to fight among themselves. As such events cause many deaths, destroy many people's means of livelihood, and result in widespread property damage, al-Dihlawi calls for a

“ruler of all the rulers”¹⁰⁵ who should be all-powerful and have enough people and resources so that he would be unassailable.¹⁰⁶ Only such an institution would ensure peace, even though it might be forced to fight those who want to loot and plunder other people’s property and kill or injure them.¹⁰⁷

The only roles he assigns to such a government is to employ enough people and collect sufficient resources to perform its duties: keeping the peace, providing justice, and checking exploitation and hostility. Along with the traditional sources of income, the ruler can impose financial punishments on rebellious and unruly sections – but only to reform and bring them to order, not to collect funds.¹⁰⁸ Al-Dihlawi describes the qualities of a good and successful caliph and suggests how he can make himself firm and effective in discharging his duties.

A Natural Process of Human Development

Al-Dihlawi views these stages as natural processes.¹⁰⁹ Therefore, any differences are only differences in how to realize them or how we see them (viz., due to some people’s bad habits, ill nature, and indulgence in lust). The institution of prophethood also seeks to help move people toward completing them by rectifying the necessary means and methods and removing any obstacles. According to him, housekeeping and city management are two important subjects of the Shari’ah¹¹⁰ and the Prophet (peace be upon him) was tasked with correcting the second stage, establishing the third one, and making Islam spread worldwide and establish itself on the pattern of the fourth stage.¹¹¹ In this way, al-Dihlawi combines socioeconomic development with securing Allah’s pleasure, which he terms *iqtirabat*, the ways and stages of purifying and spiritually developing humanity.¹¹²

The first stage is purely traditional in nature: people concentrate on producing necessary and easily exchangeable goods and use simple agrarian technology. The second stage, that of a market economy, is achieved when specialization and the division of labor develops. This, in turn, necessitates the use of money and relatively improved technology in the production process. Expanding socioeconomic activity leads to increased mutual contact and cooperation. This is a very important stage of development, as most of the basic socioeconomic institutions are developed during it in order to prevent the exploitation of economically weaker members of society, as well as socioeconomic evils, and to provide a healthy environment and infrastructure for overall progress. The need for a state and the use of some sort of command arises as the economy enters the third one: the city-state

assumes the form of a national economy. The state then has to ensure the economy's balanced growth.

At this point, the fourth and final stage of socioeconomic development is necessary: that of forming a "super" government, one that is international in scope, in order to prevent intra-state conflict. Al-Dihlawi does not assign any important economic role to this government, perhaps because during his lifetime internationalism had not yet assumed the importance that it has today. Thus talking about international economic organizations and institutions would have been beyond his ability. We can safely say that the international organizations and institutions known to us today, at least those that were established for cooperation and helping poor nations, fall within the line of his thinking and suggestion for a "ruler of the rulers" to check conflict and exploitation of economically, militarily weak, and/or socially backward states.

Al-Dihlawi is a pioneer of the theory now known in the West as the "stages of history approach" to development.¹¹³ Among its adherents are such luminaries as Adam Smith (d. 1790), the "father of economics," who chooses the sequence of manufacturing, hunting, pastoral, agricultural, and commercial activities. German economist Friederich List (d. 1846) lists these stages as savagery, pastoral, agricultural, manufacturing, and, finally, agricultural, manufacturing, and commercial. Another German economist, Gustave Schmollar (d. 1917), divides them into village economy, town economy, territorial economy, national economy, and world economy. Karl Marx (d. 1883) perceived them as beginning with primitive communism and then moving to slavery, feudalism, capitalism, socialism, and communism. The economist W.W. Rostow (d. 2003) distinguished five stages of growth: the traditional society, the preconditions for takeoff, the takeoff, the drive to maturity, and the age of high mass consumption.

Without going into a detailed comparison, one notices that al-Dihlawi points out these different stages when such a discussion was not common among scholars. The fact that scholars living in different lands discerned similar stages in humanity's socioeconomic development verifies his statement that they are natural to every society. Although his discussion of them may not be as elaborate and as technically detailed as we find with later writers, it is nevertheless very comprehensive because it analyzes economic and/or material aspects as well as moral/spiritual aspects. Human advancement is not the work of worldly philosophers, politicians, social theorists, and reformers only; it is, in fact, the mission of true religious institutions as well.

Human development in the third and fourth stages, in the absence of the necessary and just institutions as well as the required human values, will only lead to the exploitation of weaker nations and the oppression of the masses. Ultimately the whole system will break down, as he could see happening all around him. His theory is also distinguished from others in that he does not consider society's entrance into the fourth stage and the establishment of international socioeconomic institutions as the final stage. Instead, he believes that reaching this stage should lead to nearness to the Creator via performing good deeds and following the Prophet's life patterns. As such improvements will improve the condition of these various stages and vice versa, there is no end of history in al-Dihlawi's theory.

Concluding Remarks

Shah Wali-Allah al-Dihlawi lived in Mughal-ruled Delhi, the capital of India, during a time of rising decadence and anarchism that eventually engulfed the whole empire. Regional forces from all over India were in revolt and trying to capture Delhi so they could establish their own hegemony. The frequent change of rulers weakened the dynasty, and those who did sit on the throne gradually lost the necessary wisdom, courage, and political insight. Luxurious living, extravagance, an empty treasury, and heavy taxation only added to the inhabitants' unrest and anxiety. The ensuing disunity and disintegration was the largest challenge ever faced by the Mughals.

Al-Dihlawi chose an academic career to carry out reform and renovation. Since Muslim unity was the most pressing need of the time, he called for the removal of rigidity among Muslims by inviting them to rely on the Qur'an and Sunnah, stressed *tawhid* as the basis of unity, and criticized what he considered to be "heretical" Sufism (he approved of the form that did not conflict with the "authentic" teachings of Islam). On economic issues, he was far ahead of his contemporaries. In fact, after Ibn Khaldun (d. 808/1406) the Islamic world never saw again such a great writer on socioeconomic problems. Al-Dihlawi not only revived the economic ideas of earlier Muslim scholars, but also made original contributions as well. A comparison with his predecessor is, therefore, in order.

This great scholar seems to have been more influenced by Abu Yusuf (d. 182/798), al-Ghazali (d. 505/1111), al-Razi (d. 606/1209), Ibn Taymiyah (d. 728/1328), and Ibn al-Qayyim (d. 751/1350). In his famous *Izalat al-Khafa*, he generally relies upon Abu Yusuf's *Kitab al-Kharaj* and frequently quotes

him, especially as regards Umar's economic practices. While giving an account of Umar's refusal to distribute the conquered land of Iraq among the soldiers, al-Dihlawi writes that the lands actually belonged to farmers who surrendered them without fighting (an essential condition for holding them as *fay*). Along with al-Ghazali, he classifies wants as necessities, comforts, and refinement. In his description of the economic evils of interest, he seems to have been affected by al-Razi, who opined that dealing in interest might detract people from undertaking those productive enterprises that are required for a healthy and balanced economy.

Cooperation and the division of labor, both of which have been staples of economic thought for centuries, were inherited from the Greek philosophers and discussed by such Muslim scholars as al-Ghazali, Ibn Taymiyah, and Ibn Khaldun. Al-Dihlawi, who viewed them as forming the foundation for healthy and balanced economic development, highlighted their basic elements. To him, the Islamic provision of *fard kifayah* represented a kind of division of labor and non-concentration of everybody on one job.

Like many other Muslim scholars of the past, he saw gold and silver as "natural money" and all other substances as "money by convention." Money was invented to fulfill the need to exchange goods and services and to facilitate trading. Unlike other scholars, however, he thought that gold and silver were the best substances available to fulfill this function because they are useful and valuable in themselves. In the case of *riba al-fadl* and *riba al-nasi'ah* accruing due to exchange of gold for gold and silver for silver, he considers *thamaniyah* (money-ness) as the *'illah*; in the case of foodstuffs, he considers only those that can be stored and preserved. Al-Ghazali, Ibn Taymiyah, and Ibn al-Qayyim held the same view. Similarly, he thinks that this prohibition serves as a preventive measure only.

While discussing the economic significance of the provisions related to zakah (e.g., its reasonable rate, time of collection, productive zakah bases, consideration of growth, and labor involvement), he seems to be borrowing ideas from Ibn Taymiyah and Ibn al-Qayyim. Yet he does make certain valuable additions, such as the rule of equal sacrifice in fixing the *nisab* of various types of assets and that doing so results in the minimum amount needed by an average family. In his discussion of public finance, al-Dihlawi classifies countries as "pure Muslim" and "mixed" societies. According to him, the former will require fewer public expenditures and sources of income than the latter. This distinction is unique to him.

Like Ibn Khaldun, al-Dihlawi also opines that a low tax rate will be more rewarding to the treasury – an idea known today as Laffer's curve. It

is not known whether he borrowed this idea from Ibn Khaldun or devised it on his own. However, the occurrence of similar ideas to several or many people simultaneously or in different periods is quite possible in economics. History provides us with several such examples.¹¹⁴

Among the Muslim scholars of the past, Ibn Khaldun and Shah Wali-Allah al-Dihlawi are most famous for their theories of development, even though their approaches bear no resemblance to each other. Ibn Khaldun presents a cyclical politico-economic theory based on *ʿasabiyah* (group feeling),¹¹⁵ whereas al-Dihlawi's theory of socioeconomic development is based on human nature. Ibn Khaldun's theory is cyclical; al-Dihlawi's is straight-forward. In fact, he expanded it to the other-worldly sphere by relating it to seeking nearness to God and spiritual progression, which he considers to be each person's ultimate goal.

The relevance of al-Dihlawi's theory of human development to us today, as he himself points out,¹¹⁶ is that when we cannot control of fourth stage, we should adorn and improve the third stage; when we lose the third stage, we should concentrate on bettering the second stage and so on, until we regain the next higher stage. The national and international socioeconomic and political institutions can serve their inherent purposes only if they function properly and crime, corruption, exploitation, and oppression are eliminated. The increasing concern with improving the human development index, as well as many modern-day writers' ongoing emphasis on adopting a value-based system, only shows al-Dihlawi's continuing relevance. His theory of *irtifaqat* is, therefore, a lasting and still-relevant contribution to the social sciences.

Endnotes

1. For a detailed study of al-Dihlawi's life and work, refer to J. M. S. Baljon, *Religion and Thought of Shah Wali Allah Dihlawi* (Leiden: E. J. Brill, 1986); Muhammad al-Ghazali, *The Socio-Political Thought of Shah Wali-Allah* (New Delhi: Adam Publishers and Distributors, 2004); G. N. Jalbani, *Teachings of Shah Waliullah of Delhi* (New Delhi: Islamic Book Service, 1998); Saiyid Athar Abbas Rizvi, *Shah Wali Allah and His Times* (Canberra: Ma'rifat Publishing House, 1980); Muhammad Bashir al-Siyalkoti, *Al-Shah Wali-Allah al-Dihlawi* (Beirut: Dar Ibn Hazm, 1999).
2. Muhammad Nejatullah Siddiqi observed this in his "Introduction" to Abdul Azim Islahi, *Economic Concepts of Ibn Taimiyah* (Leicester, UK: Islamic Foundation, 1988), 13.

3. K. A. Nizami, tr. and ed., *Shah Wali Allah ke Siyasi Maktubat* (The Political Letters of al-Dihlawi) (Aligarh: n.p., 1955), 53.
4. Ibid., 52.
5. Nizami, *Shah Wali Allah*, 42.
6. Ibid.
7. Shah Wali-Allah al-Dihlawi, *Hujjat Allah al-Balighah* (The Convincing Proofs of Allah) (Beirut: Dar al-Ma`rifah, n.d.), 1:45.
8. Ibid., 106; Nizami, *Shah Wali Allah*, 43, 52, 83, 84.
9. Al-Dihlawi, *Hujjat Allah*, 1:41-42, 78, 81, 129; 2:136, 138, 122.
10. Ibid., 1:41-43; 2:122-48.
11. Ibid., 2:143.
12. Ibid., 1:38.
13. Ibid., 1:110.
14. Ibid., 2:190.
15. Ibid., 1:80; 2:103.
16. Ibid., 2:146.
17. Shah Wali-Allah al-Dihlawi, *Al-Budur al-Bazighah* (The Bright Moons), (Hyderabad, Pakistan: Academy of Shah Wali-Allah al-Dihlawi, 1970), 84.
18. Al-Dihlawi, *Hujjat Allah*, 2:125.
19. Al-Dihlawi, *Al-Budur*, 85.
20. Al-Dihlawi, *Hujjat Allah*, 1:97.
21. Ibid., 2:106.
22. Ibid., 2:03.
23. Ibid., 2:104.
24. Ibid., 2:111.
25. Ibid., 1:82.
26. Ibid., 2:188; Shah Wali-Allah al-Dihlawi, *Al-Tafhimat al-Ilahiyah* (The Divine Explanation) (Hyderabad, Pakistan: Academy of Shah Wali Allah al-Dihlawi, 1973), 2:113.
27. Ibid., 88.
28. Ibid., 89.
29. Ibid., 90.
30. Al-Dihlawi, *Hujjat Allah*, 2:108-11.
31. Ibid., 1:44, 82.
32. Ibid., 1:82.
33. Ibid., 1:43.
34. Al-Dihlawi, *Al-Budur*, 86.
35. Al-Dihlawi, *Hujjat Allah*, 2:43.
36. Al-Dihlawi, *Al-Budur*, 86.
37. Al-Dihlawi, *Hujjat Allah*, 1:106.
38. Ibid., 2:103.
39. Ibid., 2:106.
40. Fakhr al-Din al-Razi, *Al-Tafsir al-Kabir* (Cairo: al-Bahi'ah Press, 1938), 5:92.

41. Ibn al-Qayyim, *I'lam al-Muwaqqi'in* (Cairo: Maktabah al-Sa'adah, 1955), 2:130, 3:167. For a detailed analysis of Ibn al-Qayyim's view, refer to Abdul Azim Islahi, *Economic Thought of Ibn al-Qayyim* (Jeddah: International Center for Research in Islamic Economics, 1984), 12-16.
42. Al-Dihlawi, *Hujjat Allah*, 2:107.
43. *Ibid.*, 2:107-08.
44. Islahi, *Economic Concepts*, 131-32.
45. *Ibid.*, 1:105.
46. *Ibid.*, 2:176-77.
47. *Ibid.*, 2:45.
48. Al-Dihlawi, *Al-Budur*, 95.
49. *Ibid.*, 85; Al-Dihlawi, *Hujjat Allah*, 2:45.
50. Al-Dihlawi, *Al-Budur*, 85.
51. Al-Dihlawi, *Hujjat Allah*, 1:45.
52. *Ibid.*, 1:46.
53. Al-Dihlawi, *Al-Budur*, 113.
54. *Ibid.*, 93-94.
55. Al-Dihlawi, *Hujjat Allah*, 1:47.
56. *Ibid.*, 2:39.
57. *Ibid.*, 2:113.
58. *Ibid.*, 2:39.
59. *Ibid.*, 1:102; 2:44; al-Dihlawi, *Al-Budur*, 287.
60. Al-Dihlawi, *Hujjat Allah*, 2:40.
61. For details, one can refer to any book of *fiqh* or a chapter on zakah in any hadith collection.
62. *Ibid.* Before al-Dihlawi, Ibn al-Qayyim elaborated the economic significance of different provisions of zakah more clearly in his *I'lam al-Muwaqqi'in* (Cairo: Maktabah al-Sa'adah, 1955), 2:91-92; and his *Zad al-Ma'ad* (Cairo: al-Matba'at al-Misriyah, n.d.), 1:148.
63. Al-Dihlawi, *Al-Budur*, 287.
64. *Ibid.*, 2:45.
65. *Ibid.*, 2:45, 177.
66. *Ibid.*, 2:45.
67. Qur'an 8:41.
68. Al-Dihlawi, *Hujjat Allah*, 1:102.
69. *Ibid.*, 2:174.
70. *Ibid.*, 2:177.
71. *Ibid.*, 1:45.
72. Al-Dihlawi, *Hujjat Allah*, 2:177.
73. Shah Wali-Allah al-Dihlawi, *Izalat al-Khafa'an Khilafat al-Khulafa'* (Removal of Doubts from the Caliphate of the Caliphs) (Bareilly, India: n.p., 1286 AH), 2:264.

74. Al-Dihlawi, *Hujjat Allah*, 2:104.
75. Al-Dihlawi, *Izalat al-Khafa*, 2:234.
76. Al-Dihlawi, *Hujjat Allah*, 1:105-06.
77. Al-Dihlawi, *Tafhimat*, 1:216.
78. Nizami, *Siyasi Maktubat*, 147.
79. Al-Dihlawi, *Hujjat Allah*, 2:113.
80. The root of *irtifaq*, *r-f-q*, means to become gentle, tender, gracious, courteous, or civil; to behave and act gently, softly. *Irtafaqa bihi* means "He profited or gained advantage or benefit by him or it." E. W. Lane, *An Arabic-English Lexicon* (Cambridge: Islamic Texts Society, 1980), 3:1125-26.
81. Rizvi, *Shah Wali Allah*, 288.
82. Marcia K. Hermansen, *The Conclusive Argument from God* (Translation of al-Dihlawi's *Hujjat Allah al-Balighah*) (Leiden, E. J. Brill, 1996), xix.
83. Jalbani, *Teachings*, 165.
84. Baljon, *Religion and Thought*, 193.
85. Al-Dihlawi, *Al-Budur*, 164.
86. *Al-ra'i al-kulli* is also translated as "comprehensive outlook, social purpose, universality of purpose, social welfare, consideration of the general interest," and other similar terms.
87. Al-Dihlawi, *Al-Budur*; al-Dihlawi, *Hujjat Allah*, 1:38.
88. Al-Dihlawi, *Hujjat Allah*, 1:38.
89. *Al-Zarafah* is also translated as "aesthetic sensibility, cultural accomplishment."
90. The existence of these three human qualities (*al-ra'i al-kulli*, *al-zarafah*, and *istinbat al-irtifaq*) distinguishes humanity from the animals, and settles "the issue arising out of seemingly overlapping instinctive pursuits of man and beast, which led human mind to different confusions concerning the correlation between various species of animal world." Al-Ghazali, *Socio-Political Thought*, 45.
91. Al-Dihlawi, *Al-Budur*, 64.
92. With reference to Simpson, al-Ghazali remarks that "contemporary sociologists also recognize the significance of language as 'the real incomparably important, and absolute distinction between human and other living organism.'" Al-Ghazali, *Socio-Political Thought*, 52.
93. Al-Dihlawi, *Al-Budur*, 69; Al-Dihlawi, *Hujjat Allah*, 1:39-40.
94. Al-Dihlawi, *Al-Budur*, 62-65.
95. *Ibid.*, 62. It may be noted that in *Hujjat Allah al-Balighah*, Shah Wali-Allah has elaborated the wisdom of this stage of *irtifaq* under three chapters: *bab fann adab al-ma'ash* (arts of living), *bab tadbir al-manzil* (arts of household management), and *bab fann al-mu'amalat* (arts of transactions). An analysis of the "arts of transactions" shows that this chapter includes all of the three wisdoms he mentioned in his *Al-Budur al-Bazighah* under the classification of *al-hikmah al-iktisabiyah* (wisdom pertaining to earning livelihood), *al-hikmah*

- al-ta`amuliyah* (wisdom pertaining to mutual dealings), and *al-hikmah al-ta`awuniyah* (wisdom pertaining to cooperation).
96. Al-Dihlawi, *Hujjat Allah*, 2: 117.
 97. Al-Dihlawi, *Al-Budur*, 50-51.
 98. *Ibid.*, 65.
 99. *Ibid.*, 63.
 100. *Ibid.*, 64.
 101. *Ibid.*, 61.
 102. *Ibid.*, 92-92.
 103. *Ibid.*, 94-95.
 104. Al-Dihlawi, *Hujjat Allah*, 1:44-45.
 105. *Ibid.*, 1:47; Al-Dihlawi, *Al-Budur*, 64.
 106. *Ibid.*, 113.
 107. Al-Dihlawi, *Hujjat Allah*, 1: 47.
 108. *Ibid.*, 1:48.
 109. *Ibid.*, 2:48; Al-Dihlawi, *Al-Budur*, 125.
 110. Shah Wali-Allah al-Dihlawi, *Al-Khayr al-Kathir* (Dabhel: India, n.p., 1352 AH), 83.
 111. Al-Dihlawi, *Al-Budur*, 266.
 112. *Ibid.*, 241-42.
 113. Jacob Oser, *The Evolution of Economic Thought* (New York: Harcourt Brace, 1970), 413.
 114. Abdul Azim Islahi, *Contributions of Muslim Scholars to Economic Thought and Analysis* (Jeddah: Scientific Publishing Centre, King Abdulaziz University, 2005), 21.
 115. For details, refer to *ibid.*, 67-69.
 116. Al-Dihlawi, *Al-Budur*, 119.