



Maulānā Maudūdī and the genesis of Islamic Economics*

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Abstract: Maulānā Sayyid Abū'l-A'lā Maudūdī (1903-1979) is credited with being the founder of Islamic Economics, and having developed the idea of an Islamic Economic System. This article investigates and finds little support for this claim. Moreover, it suggests that these claims not only strain the evidence available, but they also distort Maulānā Maudūdī's thoughts, and add little either to his formidable stature as one of the most influential Muslim leaders of the twentieth century, or to the dignity of Islam. Instead, it proposes that Maulānā's economic thought should be viewed as a minor if inextricable component of his social and political vision of a modern Islamic state. Or, as arrangements in law and government for the provision of livelihoods, akin to the German tradition of *Polizeiwissenschaft* in a *Staatswissenschaft*, but from the Islamic perspective of commanding the right and forbidding the wrong (especially, allowing wages, rents and profits, but not interest).

Keywords: Islamic Economics, Maudūdī, Mawdūdī, Public Economics, Illegal Behaviour, Usury, Ribā, Legal System, Islamic Economic System

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Introduction

Maulānā Sayyid Abū'l-A'lā Maudūdī¹ (1903-1979) is credited with being the founder of Islamic Economics, and having developed the idea of an Islamic Economic System.² Yet when Sayyid Maudūdī, who wrote in Urdu, spoke of *ma'īshat* (Ar. *ma'īshah*, economy; adj. *ma'āshī*, economic; from *ma'āsh*, livelihood, or the means of sustaining life, often opposed to *ma'ād*, afterlife), he did so in its pre-modern sense of *arrangements for provision of livelihood* for a polity; and not in the contemporary sense implicit in 'economics' (prevalent tr. *ilm al-iqtisād*), the scientific analysis of *market-based acquisitive behaviour* in the nation-state.³ In order to distinguish between these two senses we shall write *economy* for *iqtisād*, and *œconomy* for *ma'īshah* (and similarly for their derivatives). Also, the words *nizām* (pattern, arrangement, programme, order, as in *ma'āshī nizām*, œconomic arrangements, Ar. *nizām al-ma'īshah*) or *nazm* (organisation, as in *nazm-e ma'īshat*, organisation of œconomy, Ar. *nazm al-ma'īshah*) which Maudūdī used, have an appreciably different sense than the word *system* that has been employed in translation. This article investigates, especially in the light of these distinctions, the evidence for laying Islamic Economics, and an Islamic Economic System, at the doorsteps of Sayyid Maudūdī.

The genesis of Islamic economics

In an anthology of Maulānā's key speeches and writings on "Islamic Economics" Professor Rodney Wilson is quoted to hold that: "Maudūdī had coined the term 'Islamic Economics'..."⁴ Wilson is neither alone nor the first to believe this. In 1997, Professor Timur Kuran had written that: "... [Mawdudi] promoted the idea of Is-

- 1 Although the whole discourse is rooted in the Arabic language, the default spellings refer to Urdu, and an Urdu transliteration convention, given at the end of the article, is adopted (thus Maudūdī, rather than Mawdūdī), except where the original text departs from it. Arabic or Latin equivalents are indicated (by Ar. or L.). Unless otherwise noted, all translations are mine.
- 2 See, for example, Rodney Wilson quoted in Mawdūdī (2011, xxv-xxvi), Timur Kuran (Summer 1997, 304) and S.V.R. Nasr (1996, 103). The issue is discussed by A.A. Islahi (2015) and A. Zaman ("2011," 319-322).
- 3 The shift to 'accumulation' rather than 'management' of wealth took place with Adam Smith, *The Wealth of Nations* (London, 1776); and from 'political œconomy' (later, 'political economy') to 'economics', with Alfred Marshall, *Principles of Economics* (London, 1890). Hence, a more apt translation of the referent of 'economics' might be *ilm al-iktināz wa al-takāthur* (the science of wealth accumulation and growth).
- 4 Mawdūdī [sic.] (2011, pp. xxv-xxvi), English translation of Maudūdī (1969). Professor Wilson cites the late Ahmed Abdel-Fattah El-Ashker as his authority (personal communication). The claim does not appear in El-Ashker and Wilson (2006).

lamic economics... In addition to ‘Islamic economics,’ Mawdudi coined or popularized many other terms...” A year earlier Professor S.V.R. Nasr had written that: “Mawdudi was ... renowned for his theory of Islamic economics...”⁵ Kuran cited Mumtaz Ahmad (1991, p. 464) as the source for his assertions; yet, surprisingly, the expression “Islamic economics” does not appear anywhere in the text cited, in which the term “economic system of Islam,” among others, not “Islamic economics” is attributed to Maulānā.⁶ This article seeks to correct this widely-held false belief that continues to persist.⁷

Maulānā wrote in Urdu, in which presumably he would have “coined the term” *Islāmī ma’āshiyāt* (Islamic Economics). Given that his published writings have been estimated to contain up to three million words,⁸ there is always the chance of oversight, but except for rare peripheral incidences, I cannot recall coming across even the word *Ma’āshiyāt* (Economics), much less the term *Islāmī Ma’āshiyāt* (Islamic Economics), in any relevant way in Maulānā’s speeches or writings.⁹ Certainly, this expression does not feature in any of his main works where he expounds his views on economic matters. With very few exceptions, Maulānā invariably used the adjective *ma’āshī* followed by *niẓām* (economic arrangements) or the noun *ma’īshat* preceded by *naẓm-e* (organisation of economy). Significantly, the word ‘economics’ does not occur in his key English language article on the subject.¹⁰ It is nearly certain, therefore, that Maulānā did not “coin the term” Islamic Economics.¹¹

5 S.V.R. Nasr (1996, p. 103), but he doesn’t cite any evidence of this putative renown.

6 Timur Kuran (Summer 1997, p. 304), without any evidence (other than the spurious reference to Mumtaz Ahmad). For a critical appraisal of the quality of Kuran’s scholarship see Abbas Mirakhor (2007, pp. 26-27, fn 4), and the review of his book, *The Long Divergence*, by Zaman (Summer 2010).

7 Surprisingly, this belief was asserted without any supporting evidence (see footnotes 4, 5, and 6 above).

8 Na’īm Siddiqī (1982, p. 189).

9 In fact, one of his rare references to *ma’āshiyāt* (Economics) is not complimentary at all (quoted below). See Maulānā Maudūdī (Rajab-Ramaḍān 1360/1941 September-November), paper presented before the Islamic History and Civilisation Society, Aligarh Muslim University, at Strachey Hall, on 30 October 1941. He never employed the term *iqtiṣādiyāt* (economics).

10 Maulānā Maudūdī (1963). In this article, Maulānā uses the adjective *economic*, to modify the nouns: principle, scheme, system, problem, values, point of view, welfare, balance, justice, and field, but the noun *economics* does not appear anywhere.

11 Dr. Nejatullah Siddiqī (private communication) concurs in the view that Maulānā Maudūdī neither coined the term nor invented the theory of Islamic economics. In fact, in his view, the idea preceded him by decades. The perception that Islam gives us a distinctive way of managing the economy was common among most Muslims since the early twentieth century. The next step, that Islam has its own theory of economics, was taken later around the middle of the twentieth century.

Who did? While not the subject of this article, to speculate briefly in digression, this honour may well belong to Maulānā Ḥifẓ 'l-Raḥmān Seohārvi (1901-1962), who published a substantive work, (tr.) *The Economic Order of Islam*, in 1939,¹² which was followed by Maulānā Manāẓir Aḥsan Gilāni's (1892-1956) equally impressive book, (tr.) *Islamic Economics*, in 1945.¹³ Reprints of both books are readily available in Urdu bookstores even today, and are popular among Islamic scholars ('*ulamā*'). Broadly, both books provide a surprisingly informed commentary on economics, as it was known then through original and translated works in Urdu, by extensive quotations from Islamic Scriptures (the Quran and the Reports, singular *Ḥadīth*), and jurisprudence (*fiqh*).¹⁴ Finally, it should be mentioned that there was a well-established tradition of Economics in Arabic and Persian, drawing partly on the Hellenistic-Muslim tradition, on which the scholars drew in making sense of the newly arrived nineteenth and twentieth century writings on political economy (economics) and economics.¹⁵

To return to Maulānā Maudūdi and the term, Islamic Economics, it would seem that the first writer to describe his teachings by this term was his distinguished colleague, Professor Khurshid Ahmad. By the time he did so, however, the term had become common. In 1955 yet another book on economics had appeared that made frequent use of the term, among a host of other terms that were clearly

- 12 Maulānā Ḥifẓ 'l-Raḥmān Seohārvi (1981/1939). Also, Maẓhar 'l-Dīn Siddīqī had written a book, *Hegel, Marx, aur Islāmī Nīẓām* (Hegel, Marx, and the Islamic System), serialised in *Tarjumān 'l-Qur'ān* in 1942; it had a chapter on Islāmī Nīẓām-e Ma'īshat (Islamic Economic System), which appeared as Maẓhar 'l-Dīn Siddīqī (Muḥarram 1361/1941 February [sic. actually, March]) and (Ṣafar 1361/1942 April). I am indebted to Bahjat Najmi, Maulana Hifzur Rahman Seoharvi Academy, Jeddah, for providing Maulānā Seohārvi's years of birth and death.
- 13 Sayyid Manāẓir Aḥsan Gilāni (1945). The book is a collection of articles published in *Ma'ārif* (Āẓamgarh), *Siyāsat* (Haiderābād), and other learned journals.
- 14 The major economics textbook was: Muḥammad Ilyās Barnī (1917, pp. xxix + 760 + Annexes). Earlier, Shaikh Muḥammad (later, 'Allāmah) Iqbāl (Undated/December 1904, pp. 216); Iqbāl had consulted Egyptian newspapers for his translations, and Maulānā Shibli Nu'māni had checked them (Iqbāl, *ibid.*, 7). There are references to an even earlier work by Muḥammad Maṅṣūr Shāh Khān and Muḥammad Sa'ūd Shāh Khān, *Risālah-e 'Ilm-e Intīẓām-e Mudun* (Epistle on the Science of Civil Management, publisher and date unknown), but little else is known about it. Urdu terms in the titles pose translation difficulties: Translated as *madīnah* (Ar., pl. *mudun*), the Greek *polis*, was rendered *civitas* in Latin, leading to the English words 'polity' (politics, policy, etc.) as well as 'city' (civic, civil, etc.). By the first century BC the term "*politike oikonomia*" referred to public civil administration, as opposed to military operations; Baloglou (2012, p. 25).
- 15 Among Indic Muslims, Shāh Walī Allāh (1703-1762) is seen as the founder of traditional learning. For his reflections on economics, see Shāh Walī Allāh ibn 'Abd al-Raḥīm al-Dihlawī (Walīullāh al-Dihlawī, 1426/2005, 1372/1952–3). On the earlier tradition, see Islahi (2015), Abbas Mirakhor (2003), and Yassine Essid (1995).

distinguished.¹⁶ In his Foreword, Professor Khurshid explained that his anthology of Maulānā's economic works responded to the practical needs of students, following the introduction of a paper (c. 1968) on "Islamic Economics" for M.A. students in Economics at the University of Karachi, and also Punjab.¹⁷ A translation of the book has recently been published in English; in his new Foreword, Professor Khurshid provides further background that seems relevant:

It was in the 1960s that I felt the need to compile a book, which would bring together all his [Maulānā Maudūdī's] essential writings on Islamic economics, so as to make his thought available in one volume. This need had gained more urgency because of a national debate in Pakistan on the future shape of the economy in the country, which was caught between the conflicting demands of the emerging capitalist system in the country and its critique from writers on the left. It was in the context of this national debate that Islamic economics moved into the centre of the political discourse [i.e. as a third option]. At the University of Karachi, where I was teaching economics, I took the innovative step of introducing the teaching of Islamic economics in its courses on comparative economic systems.¹⁸

It seems therefore that in terms of the subsequent literature that traced its parentage to Maulānā's works, it was Professor Khurshid Ahmad who called it Islamic Economics, and taught it as a sub-field of comparative economic systems.¹⁹ There is much food for thought in the excerpt just quoted but two points may be highlighted. First, contrary to much that has been published the birth of this Islamic Economics had everything to do with the politics of Pakistan in the 1960s, and very little if anything directly with that of British India in the early twentieth century.²⁰ Second, let us recall that the now moribund field of comparative economic systems was born after World War II, as the scientific analysis of comparative war potential of planned versus market economies (mainly in terms of efficiency of production).

16 Maulānā 'Abd 'l-Bārī Nadvī (1955). No doubt there may have been others.

17 Maulānā Maudūdī (1969, pp. 13-20), Foreword. The Foreword has not been included in the recently published English translation (Maudūdī, 2011), reviewed by Zaman ("2011" – actually 2013).

18 Maulānā Maudūdī (2011, p. xxxii).

19 Yet another indication that Maulānā did not intend to make a contribution to Islamic economics is provided by the extensive subject indices that accompany each of the six volumes of Maulānā's thirty-year labour of love, his *Tafhīm 'l-Qur'ān* (Maudūdī, 1949–72), in which there are entries on many things Islamic: state, society, social organisation, ethics, and under Islamic law, social law, and economic law; but there is no entry on Islamic Economics.

20 Thus, the view that "the doctrine [of Islamic economics] emerged in late-colonial India as an instrument of identity creation and protection" (Kuran, Summer 1997, p. 302) seems entirely unfounded, as pointed out conclusively by Islahi (2015).

The scientific sense of “systems” in the field had little to do even with philosophical discussions of “systems” that took place in the nineteenth and earlier twentieth century. We shall return to this point, but to locate Maulānā’s economic thought let us first look at his conception of the ‘Islamic’ in Islamic Economics, and in his vision of the Islamic state.²¹

Maulānā’s vision of Islam (and the ‘Islamic’)

With the establishment of control over Muslim lands, governments and commerce, missionaries of Christianity and Science (college professors) aided by the imperial powers sought to wean Muslims away from Islam. The faith of Muslim youth came under attack from three sources. First, *ad hominem* attacks by Orientalists on the Prophet (ﷺ), on Islamic Scriptures, and on the lives of the Prophet’s (ﷺ) companions (r.), affected the faith of the young.²² Second, the seemingly miraculous discoveries of “Science” (physical, biological, and it was expected with certainty, social) had established scientific truth as at least as, if not a more, certain truth than that of divine revelation. In particular, the idea that like the laws of the “solar system” there were laws of other “natural” and social “systems” seemed to be the highest certainty known or soon to be known to man. Finally, the bulk of the pungent secular-rational European Enlightenment critique of Church-based Christianity was adapted to the traditional teachings of Islam, to the point where even a “Church” was imagined in Islam by far too many who knew better.²³ In the face of these forces, traditional Islam seemed outdated to “enlightened” Muslims and the best of them, who did not turn to atheism or agnosticism, or recovered from it, sought to revive or reconstruct Islam in ways that relieved their personal spiritual agony.

During the transition from Muslim to British rule, the Persian-educated Urdu-speaking Muslim scholar whose livelihood (economy) had tended to depend on the royal court had been displaced by the English-educated Bengali Hindu.²⁴ Consequently, the establishment of English language education—as an essential pre-requisite to government jobs—was succeeding in weaning away from Islam a

21 For a perceptive early discussion of the adjective ‘Islamic’ in Islamic Economics see Volker Nienhaus (1982).

22 T. W. Arnold (1922).

23 One of far too numerous examples that can be cited: “...in Muslim countries, Church and State are one indissolubly, and until the very essence of Islam passes away, that unity cannot be relaxed. The law of the land, too, is, in theory, the law of the Church.” An Orientalist classic: Duncan B. MacDonald (1903, p. 4).

24 Lieut.-Colonel G. F. I. Graham (1885, p. 401).

growing numbers of young Muslims exposed to this education. Reflecting upon his own youth, at the age of thirty-six, Maulānā wrote:

The form of Islam that I found in Muslim society around me had no attraction for me. The first thing I did after developing a capacity for critical research was to rid my neck of the collar of soulless religiosity that was my inheritance. If Islam had been the name of only this way of life that is found today then I too would have joined the atheists and the agnostics, ... But it was the study of the Quran and the prophetic life that kept me from atheism or of accepting some other social philosophy and made me a born-again Muslim... I saw in the “scheme of life” proposed by it the same perfect balance that is found in the order of the entire universe, from the structure of an “atom” to the laws of magnetism and attraction of the heavenly bodies...

So, in reality I am a new Muslim; it is only after much examination and scrutiny that I have placed my faith in this path, about which my heart and mind have testified that this is the only route to human righteousness and salvation... My purpose is not to preserve and develop this so-called Muslim society that has itself moved far away from the path of Islam, ... come, let us put an end to this oppression and tyranny... and build a new world on the blueprint of the Quran.²⁵

Rejecting the Islam he found around him, he set about to build a new world on a fresh close critical reading of the Quran, to provide him with answers to modern problems.²⁶ In a series of seven articles published between May 1941 and January 1943, around the time that he founded his political party, the *Jamā'at-e Islāmī* (August 1941), and started on his thirty-year labour of love, an exegesis of the Holy Quran (February 1942),²⁷ Sayyid Maudūdī wrote that the original meaning of four basic words in the Quran — *ilāh* (god), *rabb* (Sustainer), *'ibādah* (worship or devotions), and *dīn* (the Islamic way of life, commonly translated as ‘religion’) — as they were understood by the first Muslims, were radically misunderstood in later times by non-Arab Muslims. As a result, three-fourths of the message of the Quran has remained hidden from Muslim eyes after the first centuries (until its rediscovery by him in the mid-twentieth century):²⁸

25 Maulānā Maudūdī (Ishārāt, 1358/1939); English expressions in inverted commas are in the original.

26 There is a vast literature that critiques Maulānā's reading of Islam by the major 'ulamā' that we shall ignore, as it is not directly relevant to the subject of this article.

27 Maulānā Maudūdī (1949–72).

28 Maulānā Maudūdī (n.d., pp. 4-5). Naturally, given the substance of his viewpoint, our translations of these four words given here can only be treated as poor approximations. The original book in Urdu (Maudūdī, 1973) is based on an article of the same title that appeared in seven parts in *Tarjūmān 'l-Qur'ān*: Maudūdī (Rabi' I 1360/1941 May), (Muharram 1361/1942 March), (Shafar 1361/1942 April), (Rabi' I 1361/1942 April [sic.— actually, May]), (Rabi' II

When the Quran was first presented to the Arabs, they all knew what was meant by *ilāh* or *rabb* as both the words were already current in their language. They were not new terms, nor were any new meanings put upon them...

Similarly, the words *‘ibādat* [Ar. *‘ibādah*] and *dīn* were in common use, and the people knew what was meant by *‘abd*, what state was implied by *‘ubūdiyat* [Ar. *‘ubūdiyah*] (the state of being an *‘abd*) what kind of conduct was referred to when the word *‘ibādat* was used, and what was the sense of the term *dīn*...

But as centuries passed, the real meanings of these terms gradually underwent subtle changes so that, in course of time, instead of the full connotations, they came to stand for only very limited meanings or restricted and rather vague concepts. One reason was the gradual decline of interest in the Arabic language. The other, that for the later generations of Muslims the words ceased to have the same meanings that they had for the original Arabs to whom the Quran had been revealed. It is for these two reasons that in the more recent lexicons and commentaries many of the Quranic words began to be explained not by their original sense but by what they had come to stand for by then...

This being the case, is it any wonder that through the mist that has come to surround the precise sense of the four terms in question, more than three-fourths of the teachings of the Qur’an, or rather, the real spirit thereof, have become obscured, and this is the main cause of the shortcomings that are to be seen in peoples’ beliefs and acts despite the fact that they have not formally given up the faith of Islam but are still in its fold. (E. tr. by Abu Asad, edited slightly.)

Sayyid Maudūdī went on to explain that when stripped of later accretions, *ilāh* should be understood to refer to “supernatural authority” and power; *rubūbiyat* to be synonymous with “absolute sovereignty” over the universe; and *‘ibādat* not to be confined to prescribed worship alone, but to include all acts of obedience (*iṭā‘at*, Ar. *ṭā‘ah*) or service (*bandagī*, Ar. *‘ubūdiyah*).²⁹ On the true meaning of *dīn*, as the first addressees of the Quran understood it, he explained:

1361/1942 June), (Ramaḍān-Shawwāl 1961/1942 October-November) and (Dhū ‘l-Qa‘dah-Dhū ‘l-Hijjah 1361/1942-43 December-January). Maulānā Muḥammad Manzūr Nu‘mānī (1400/1980, p. 90) writes that when these articles appeared, he was staying with Sayyid Maudūdī at Dār ‘l-Islām and he inquired of him, seeking to learn, whether anyone before him had interpreted *‘lā ilāha illa Allāh* (There is no god but Allāh) the way he had? Sayyid Maudūdī replied that (tr.) “There is only Shaykh al-Islām Ibn Taymiyah who travels quite far down the right road, but turns away when he reaches near”. See also Qamaruddin Khan (1973), esp. p. 60, who writes that Ibn Taymiyah, in *Al-Ḥisbah fi ‘l-Islām* (in *Majmū‘ al-Rasā‘il*, Cairo, 1323, 37) also identifies *dīn* with state-power, contrary to his own consistent position elsewhere (especially, in *Minhāj al-Sunnah al-Nabawiah fi naqd Kalām al-Shi‘ah wa ‘l-Qadariyah*, 4 vols., Būlāq, 1321-22).

29 The English language phrases in quotes are provided by Maudūdī (1973, pp. 20 and 97, respectively). For a critical review, see Maulānā Waḥīd ‘l-Dīn Khān (1963).

[The Quran] uses the word *dīn* as a comprehensive term that refers to a way of life in which human beings recognise and submit to some supreme power, live their lives according to this power's laws and rules, and expect to be rewarded or punished by this power for their obedience or disobedience. There is probably no term in any language of the world that is so comprehensive as to encompass this entire scheme. To some extent the word "state" in our own times has come close to it, but it needs to be extended further for it to encompass the entire semantic field of the word "*dīn*". Maudūdī (1973, p. 132), my translation.

Elsewhere, Maulānā wrote that "*dīn* means government, *shari'at* is the law of this government, and *ibadat* is the observance of its law and rules." This was preceded by: "[In a few words, it is sufficient to say that the true purpose of Islam is] to erase the government of men over men, and establish the government of the one God, and to spare no effort to attain this objective is called *jihād*, and prayer, fasting, pilgrimage, and paying poor-dues, are all in preparation for this work."³⁰

Maulānā's vision of the Islamic state

While he may have privileged rhetorical force over academic exactitude, Maulānā was not alone in being motivated by these sentiments.³¹ Without going further back in history, around the turn of the century, widely disparate voices had begun to link the anti-imperial freedom struggle not just to a *moral* duty for Muslims, but instead to a *religious* duty under Islam (in the extreme, as a duty that is a pre-condition for salvation). Maulānā Shibli Nu'mānī (1857-1914) had called for the '*ulamā'* to take a greater role in national affairs and provide leadership to the Muslims of India.³² Two of the leading '*ulamā'* of their times, Shaykh 'l-Hind Maulānā Maḥmūd Ḥasan (1851-1920) and his successor, Maulānā Sayyid Ḥusain Aḥmad Madanī (1879-1957), both of whom were imprisoned by the British in Malta (1917-1920),

30 Maulānā Maudūdī (1978). While effective in mobilising political workers, Maulānā's rhetoric—that *jihād*, prayer, fasting, etc. are means to the end of establishing government—alienated the academic scholars who reacted sharply to what they saw as a dangerous subversion of dogma and faith, by the inversion of means and ends.

31 When the '*ulamā'* objected, he wrote in defence that: "It is essential to realise that this book [*Khuṭbat*] is not a book on jurisprudence or theology, nor is it written in the language of a legal opinion [*fatwā*, L. *responsum prudentium*, answer of one learned in the law, in Roman law]; instead it is a book of preaching (*da'wah*) and counsel (*naṣiḥah*) whose purpose is to incite the servants of God to obedience and to stop them from disobedience." See *Tarjumān 'l-Qur'ān*, 37:6 (Jumādā II 1371/1952 March, 385-411), 426.

32 Shibli Nu'mānī (1965). "Thirty or forty years ago [i.e. c. 1877 or 1867] the number of '*ulamā'* in India wouldn't even reach one hundred." (1965, p. 55).

led a lifelong anti-imperial struggle from Deoband, albeit for a secular independent Indian state.

But it was Maulānā Abū 'l-Kalām Āzād (1888-1958) who raised the status of political action in Islam, while providing the major theological argument for the Caliphacy in 1920, during the movement to restore the Ottoman Caliphate (1919-1924).³³ Āzād's scheme, in a nutshell, was to organise Indian Muslims around Islam: he wanted them to be told by appeal to Islamic Scriptures that they must have an *Imām*, whose obedience they should consider a religious duty, and in whose absence they would die in a state of sin (*jāhiliyah*). In 1920 he had started taking pledges of allegiance (*bayt*, Ar. *mubāya'ah*) toward a call to a Party of God (*Hizb Allāh*), and had sought the endorsement of Shaykh 'l-Hind and Maulānā 'Abd 'l-Bārī of Farangī Maḥal (1878-1926) to be declared the Imam of India (*Imām 'l-Hind*) but as they were evasive he had abandoned the scheme.³⁴ In 1913, when Sayyid Maudūdī was ten years old, Maulānā Āzād had called for the establishment of a Divine Government (*Hukūmat-e Ilāhiyah*) by the Muslims of India, whom he had reminded that: "You are the vicegerents of God on earth."³⁵

Pulling together these (and similar) widely resonant traditions, Maulānā Maudūdī developed a unified political philosophy, and a practical programme of action. Like Āzād, Sayyid Maudūdī also saw the call of Islam to be a call to establish the government of God over all mankind through an Islamic state, but instead of seeking the support of scholars he pitched his message to lay Muslims. Among numerous other texts of the Quran, he cited the following in support of his theory of the Islamic state:

﴿هُوَ الَّذِي أَرْسَلَ رَسُولَهُ بِالْهُدَىٰ وَدِينِ الْحَقِّ لِيُظْهِرَهُ عَلَى الدِّينِ كُلِّهِ وَلَوْ كَرِهَ الْمُشْرِكُونَ﴾

- 33 Muḥī 'l-Dīn Aḥmad 'Abū 'l-Kalām Āzād' (2006). This is a revised edition of his Presidential Address at the Provincial Khilafat Conference, Bengal, on 28 February 1920, first published as Āzād (May 1920, Rev. Ed. September 1920). Also a born-again Muslim, and a precocious home-schooled genius who was born into a religious family, but "could not reconcile [himself] with the prevailing customs and beliefs," at around the age of nineteen he "decided to adopt the pen name 'Āzād' or 'Free' to indicate that I was no longer tied to my inherited beliefs ..." Maulana Abul Kalam Azad (1988b, pp. 3-4). After some three years of sybaritic indulgence (c. 1907-1910), on rebound from an "unrequited love," he found God and a personal Islam. Syeda Saiyidain Hameed (1998, pp. 43-51).
- 34 Sayyid Farid 'l-Wahīdī (2005, pp. 719-721). For a different account, see Hameed (1998, pp. 102-109).
- 35 Maulānā Āzād (n.d., p. 190), as quoted by S. M. Ikram (1970, p. 152); and *Al-Hilāl*, 1 September 1911, also quoted by Ikram (1970, p. 145) (presumably, the original expression was: *khalifat Allāh fī 'l-arḍ*).

It is He Who hath sent His Messenger with guidance and the Religion of Truth, to proclaim it over all religion, even though the Pagans may detest (it). (Al-Tawbah, 9: 33)

In this text, Maulānā explains:

Dīn ('Religion') means obedience [*īṭā'at*, Ar. *īā'ah*]. When religion and faith are called *dīn*, it is because in them too man submits to a "system" of thought and action. In fact, the word *dīn* means nearly the same thing as the word "state" in present times. "State" is the acceptance of, and subservience to, some sovereign power by the people, and this is what *dīn* also means... Thus, in reality, the Prophet of God [ṣ.] has brought from his Sender a system of "state" in which there is neither any place for individual free will nor any provision for men to govern other men. Instead, governance and supreme power is solely for God.³⁶

The message of Maulānā's life is this vision of an Islamic state, and his economics can only be understood as a component of the economic management and policy programme of such a state. In this section, then, we review briefly Maulānā's theory of the Caliphate, and how he adapted it to his concept of an Islamic state.

In terms of his cosmology, Maulānā saw the universe as the Kingdom of God:

This terrestrial orb on which you and I live is a small province of the grand kingdom [*saltanat*, Ar. *mamlīkah*] of God. You may understand the status of the prophets [*ā.*] sent to this province from God as being somewhat like 'governors' or 'viceroys' sent by governments of the world to their subordinate dominions.³⁷

In investigating the nature of these 'governors' or 'viceroys,' or Caliphs, following Āzād, Maulānā reasoned that we must first turn to the Arabic language, to see whether the meaning of *khilāfat* (Ar. *khilāfah*) is really confined to mere temporal

36 Maulānā Maudūdī (1973, pp. 122-123, Vol. 2). In 1932, shortly after his twenty-ninth birthday, Sayyid Maudūdī wrote (tr.): "The second name of religion is the establishment of divine government, and *shari'at* is the name given to those laws that are the necessary accompaniments (*lawāzimāt*) of running this government. This is the objective of every religion in the world, and actually (*dar aṣal*) this is the purpose of every religious book." (Maudūdī, Rajab 1351/1932 November*, pp. 41-42). A month later, "The purpose of all true and perfect religions is the establishment of Divine Government. The Christians even pray 'O Lord! As your government is in heaven, let it also be on earth' [*sic. for Your kingdom come ... on earth, as it is in heaven*]. The Glorious Quran establishes Divine Government. So I will say to the Muslims that they build the dams before the coming of the flood and demand a Divine Government in India from right now, because this is their born right..." (Maudūdī, Sha'bān 1351/1932 December*, pp. 34-35).

37 Maulānā (Rabi' I 1360/1941 May). The English words 'governors' or 'viceroys' are inducted into Urdu. At the time, V.A.J. Hope (1887-1952), the Second Marquess of Linlithgow was the British "Governor-General and Viceroy" of India (1936-1943).

successorship (*jā nashīnī*),³⁸ or whether it also includes deputyship (*niyābat*, Ar. *ni-yābah*)? He then quotes Imām Rāghib’s *Mufradāt*:³⁹

Caliphate is the representation of another, whether due to his absence, or his death, or his incapacity, or to his honouring the representative.

وَ الْخِلَافَةُ النَّيَابَةُ عَنِ الْغَيْرِ إِمَّا لِعَيْبَةِ الْمُنُوبِ
عَنْهُ وَ إِمَّا لِمَوْتِهِ وَ إِمَّا لِعَجْزِهِ وَ إِمَّا لِتَشْرِيفِ
الْمَسْتَخْلَفِ.⁴⁰

He then observes that in his *Lexicon*, Lane (1863) gives “Vicegerent” (not Viceregent, a common error in many publications) in addition to “Successor” as the meaning of “*khalifah*”.⁴¹ Setting aside traditional interpretations, Maulānā Maudūdi comes to the understanding that man is the vicegerent (L. *vicem*, stead, place, office, and *gerere*, to carry or hold) or caliph (*khalifah*), a Successor-Deputy of God on earth.⁴² Moreover this deputyship (*niyābat*) is not of the Prophet (ﷺ) but

- 38 Lit. ‘seated in place’ (of). In Urdu: “*jā nashīn*, a *locum tenens*, a successor; *jā nashīnī*, succession.” *Popular Oxford Practical Dictionary* (Lahore: Oriental Society, no date), Part II, Urdu-English, s.v. *jā*. In Persian: “*jā nishīn*, A lieutenant, locum tenens. A successor. An associate.” Francis Johnson (1990; 1st Ed. 1852), s.v. *jā nishīn*. “[*Khalifah*] means representative (*nā’ib*) and successor (*jā nashīn*), for his might and power is merely as a representative of the people (*qaum*), while every Muslim is the representative of God. So, the Caliph is only the representative and deputy of the people, and the people are the deputy of God.” Maulānā Āzād (1988a, pp. 123; *khalifah*, 20).
- 39 Maulānā Maudūdi (Dhū ‘l-Qa’dah 1353/1935 March*), in reply to a question by Ch. Ghulam Ahmad Parvez (1903-85) (which appears in the same issue, pp. 386-390). The quote from Imām Rāghib is on p. 392. This is also quoted by Maulānā Āzād (2006).
- 40 Abī ‘l-Qāsim al-Ḥusayn bin Muḥammad (Al-Rāghib al-Aṣfahānī, d. 502/1108-9*) (n.d., pp. 156, s.v. kh-l-f).
- 41 Maudūdi (1967, p. 208). Lane: “[*Khalifah*] A successor: and a vice-agent, vice-gerent, lieutenant, substitute, proxy, or deputy: (KL:) one who has been made, or appointed, to take the place of him who has been before him: ... (TA:) or it may have the meaning of an act. part. n. or that of a pass. part. n.: and so in the sense next following: (Mṣb:) the supreme, or greatest, ruler or sovereign, (S, Mṣb, Q, TA,) who supplies the place of him who has been before him; (TA,) particularly the successor of the Prophet; whence “Caliph” commonly used by English writers for “Khaleefah;” ...” Edward William Lane (d. 1876) (1863, pp. 797-798, vol. 2, s.v. kh-l-f). Earlier, “[*Khallafahu*] He made him, or appointed him *khalifah* [i.e. successor, or vice-agent, &c.] ... So in the {Quran} [xxiv. 54] {*layastakh-lifannahum fi al-ardī kamā istakh-lafa al-ladhīna min qablihim*} [That He will assuredly make them to be successors in the earth, like as He made to be successors those who were before them]” p. 793. Expressions enclosed in curly brackets are mine (since square brackets are in the original); the transliterated text is in Arabic script in Lane.
- 42 This English word, vicegerent, probably known to more Islamists today than native speakers has an interesting history. In Christian theology, Peter—and following him, successively, the Pope—is said to be the ‘vicegerent’ of Christ (i.e. to rule in His place): “Whatever Peter binds or looses on earth, his act will receive the Divine ratification” (Joyce, 1911). This is not at all the sense of

of God Himself, albeit indirectly through appointment by the Muslim community. But this honour, conferred on all mankind, and not on any individual, tribe, race, or nation, is confined only to those who accept God's sovereignty over the universe:

﴿وَعَدَ اللَّهُ الَّذِينَ آمَنُوا مِنْكُمْ وَعَمِلُوا الصَّالِحَاتِ لَيَسْتَخْلِفَنَّهُمْ فِي الْأَرْضِ كَمَا اسْتَخْلَفَ الَّذِينَ مِنْ قَبْلِهِمْ﴾

God has promised those of you who have attained to faith and do righteous deeds that, of a certainty, He will cause them to accede to power on earth, even as He caused [some of] those who lived before them to accede to it; ... (Al-Nūr, 24: 55, tr. M. Asad)

In his view, this “sheds very clear light on Islam’s “Theory of State” by making two points.⁴³ First, instead of (the Western concept of) *sovereignty* “Islam” speaks of “*khilāfah* (Vicegerency)” and since sovereignty belongs to God alone, whoever rules on earth under an Islamic constitution is, necessarily, a “Vicegerent of God” who is only competent to exercise “delegated powers.”⁴⁴ “The second crucial thing is that here vicegerency has been promised to all the believers, not to any one of them ... the vicegerency granted to the believers is a ‘popular vicegerency’ (*‘umūmī khilāfat*, lit. general *khilāfat*), which is not limited to any person, family, class, or race.”⁴⁵

khilāfah among Muslims. But in the second and third English translations of the Quran, J. M. Rodwell (1861, two years before Lane’s *Arabic-English Lexicon* was published) and E. H. Palmer (1880) translated *khilāfah* in *Sūra Ṣād* 38: 26 as ‘vicegerent’ (before them, George Sale, 1731: ‘sovereign prince’; after them: M. M. Pickthall, 1930 and A. J. Arbery, 1955: ‘viceroy’) but in *Sūra Nūr* 24: 55 all five translate *khilāfah* as ‘successor’. This is the source of much confusion.

43 Maulānā Maudūdī (1967, p. 150ff.).

44 In his comment on the caliphacy of Adam (*‘a.*) (*Baqarah*, 2: 30) also, he writes: “That person is called Caliph, who exercises as someone’s deputy the authority delegated by him, in his dominion (*mulk*).” Maulānā Maudūdī, *Taṣawwur-e Hākimiāt aur Khilāfat* (The Concept of Sovereignty and the Caliphate, 179-198), in (Maudūdī, 1967, p. 197). On the authority of Imām Rāghib al-Aṣ-fahānī (Maudūdī, 1967, p. 208), he argues against the consensus that a successor (*khilāfah*) succeeds someone who is away: “Mankind (*insān*) is the ruler (*farmānrawā*) of the earth. But his rulership is ‘delegated,’ not original. Therefore, God has called his ‘delegated authority’ a trust, and by virtue of his exercise of this authority on His behalf He has called him a ‘*Khalīfa* (Vicegerent)’. According to this explanation *khilāfah* means a person who exercises the authority delegated by someone (‘Person exercising Delegated Powers).” Maulānā Maudūdī, *Ma’ni-e Khilāfat* (The Meaning of Caliphacy, 206-217), in (Maudūdī, 1967, pp. 216-217); originally, from Maudūdī (Dhū ’l-Qa’dah 1353/1935 March*). “In the terminology of political science, sovereignty means absolute and supreme power (*iqtidār*). For a person, group, or organisation (*idārah*), to possess sovereignty (*ṣaḥīb-e hākimiāt*) means that its order (*ḥukm*) is law.” (Maudūdī, 1967, p. 334).

45 Maulānā Maudūdī (1967, p. 151). “What distinguishes the Islamic government from all others is that it is entirely bereft of any element of pure nation-worship. It is a government founded on principles (*uṣūlī ḥukūmat*). In English I will call it an ‘ideological government.’” (Maudūdī, 1967, p. 709).

Although scattered among his many writings the basic outlines of Maulānā's conception of an Islamic State, a Divine Caliphate, may be presented as follows:⁴⁶

1. God is the Lord of the Dominion (*mālik al-mulk*), and since all creation is His, naturally He alone has the "right to rule" (*ḥaqq al-amr*) and for anyone else to issue an order (*amr*) or exercise authority (*ḥukm*) in His "Dominion" is wrong. The only right path is to rule as His successor (*khalīfah*, L. *gerent*) and deputy (*nā'ib*, L. *vice*), according to His divine law (*al-shari'ah*).⁴⁷

2. By this fundamental principle, the right to legislate has been withheld from humans; however, within the limits of divine law, the compilation of jurisprudential details by inference (*istinbāt*) and independent reasoning (*ijtihād*) is permissible, as is law-making in areas on which the divine law is silent.⁴⁸

3. The only legitimate (*ṣaḥīh*) government and court on earth is the one founded on that divine law which has been revealed through His prophets, which is called a Caliphate.⁴⁹

4. By contrast, any government or court based on any other foundation is rebellious and therefore lacks any authority and its acts are baseless, unworthy, and invalid. Since it hasn't been given a "*sultān* (Charter)" from the Lord of the Dominion (*mālik al-mulk*), the faithful (*mu'minūn*) may accept it as merely a "*de facto*" external reality, but not as a legitimate "*de jure*" executive or judicial organisation.⁵⁰

In sum, God has appointed all mankind as His Caliph on earth; but those who reject His call (Islam) decline this appointment, so that effectively this honour is confined only to the Muslims. In this condition, the only legitimate political order is for the Muslim community to confer this delegated divine sovereignty upon

46 Maulānā Maudūdi, *Islāmī Riyāsat Kiyūn* (Why an Islamic State?), in (Maudūdi, 1967, pp. 52-60). These are footnoted as "excerpts from Aik Nihāyat Aham Istiftā' (An Extremely Important Quaesitum), 8-14." The English words in quotation marks appear in the original; those transliterated in parentheses are Arabic forms of the Urdu words in the original.

47 The following verses are cited in support: *Āl-i Imrān* 3: 26; *Fāṭir*, 35: 13; *Banī Isrā'īl* (*Isrā'*), 17: 111; *Al-Mu'min* (*Ghāfir*), 40: 12; *Al-Kahaf*, 18: 26; *A'rāf*, 7: 54. Maulānā also held that among its other meanings, *mulk* means sovereignty. Maudūdi, *Taṣawwur-e Ḥakimīyat aur Khilāfat* (The Concept of Sovereignty and the Caliphate) in (1967, pp. 179-198), p. 182.

48 Citing *Al-Naḥal*, 16: 116 (translating *ḥalāl/ḥarām* as lawful/unlawful); *A'rāf*, 7: 3; *Al-Mā'idah*, 5: 44; *Al-Nisā'*, 4: 60. Elsewhere, Maulānā has also clarified that: "There is no concept of judge-made law in Islam." (Maudūdi, 1967, p. 471).

49 Citing *Al-Nisā'*, 4: 64, 105; *Al-Mā'idah*, 5: 49, 50; *Ṣād*, 38: 26.

50 Citing *Al-Kahaf*, 18: 103-105; *Hūd*, 11: 59, 96; *Al-Kahaf*, 18: 28; *A'rāf*, 7: 33; *Yūsuf*, 12: 40; *Al-Nisā'*, 4: 115, 65, 61, 141; *Banī Isrā'īl* (*Isrā'*), 17: 80.

one (or some) among them, who discharge(s) this trust on their behalf, under the divine law (*sharī'at*). This is not theocracy: “Europe knows only that theocracy in which a ‘priest-class’ enforces its own laws in the name of God,” of which the Quran has said: “*Woe, then, unto those who write down, with their own hands, [something which they claim to be] divine writ, and then say. ‘This is from God’*” (*Al-Baqarah*, 2: 79).⁵¹ Lacking a church, the divine caliphate, constituted by and governed under God’s law, cannot be termed a theocracy. Instead, he suggested that this political order can be called a “limited popular democracy” (or “theo-democracy”), in which the Muslims, exercising “limited popular sovereignty” would appoint an executive and a legislature, which only they will be authorised to dismiss.⁵²

This conception of a “theo-democracy,” a sub-delegated divine caliphate, that came to be called the Islamic State, and its realisation, was the heart and soul of Maulānā’s spiritual, intellectual, and physical efforts for all his life. Naturally, to the extent that there are divine commandments that apply to economic arrangements in a Muslim community, the Islamic state as part of its other responsibilities would also be expected to attend to these. This set of economic legislation and policies can, if they must, be called Maulānā’s Islamic Political Economy, or his Islamic Economics.⁵³

The political economy of the Islamic state

“In technical terms,” Professor Khurshid wrote in his Foreword, “Maulānā Maudūdī is not an economist. But to discuss him in terms of the standards of specialised disciplines would be a travesty to his stature. He is a profound thinker, who has not

51 Maulānā Maudūdī (1967, p. 139). He may not have realised that the modern *state*, as distinct from *government*, is a fundamental metaphysical concept of Modern political theology in which the divinity of Christ was transferred successively to the Pope, the Prince, and then ‘the People’ in a nation-state: “All significant concepts of the modern theory of the state are secularised theological concepts not only because of their historical development—in which they were transferred from theology to the theory of the state, whereby, for example, the omnipotent God became the omnipotent lawgiver—but also because of their systematic structure, the recognition of which is necessary for a sociological consideration of the concept.” Carl Schmitt (2005, p. 36). Maulānā held that “In fact government is simply the name given to ‘coercion’ (*jabr-o ikrāh*).” And, “It is manifest that to maintain order in social life a ‘coercive power’ (*qūwat-e qāhira*) is needed, which is called ‘state’ (*riyāsat*).” (Maudūdī, 1967, pp. 69, n. and 71). Just as a mosque is created by a deed of trust (*waqf*), the state is created by a constitution: “The government is the caretaker of the state, like the trustee (*mutawalli*) of a mosque.” (Maudūdī, Dhu al-Hijjah 1359/1950 October).

52 Maulānā Maudūdī (1967, p. 140).

53 “He wrote about economics often, although not as the systematizing of a scientific discipline or for classifying Islam’s teachings on economics, but as a corollary to his discussion of the *din* and teachings of the Islamic state.” S.V.R. Nasr (1996, p. 103).

only addressed himself to subjects ranging from specialised theology to almost all fields of social sciences, but has also outlined how the central core of these fields can be reconstructed anew, in the light of Islamic teachings. In the field of Economics also this collection [Maulānā's key economic works] serves this purpose."⁵⁴ There cannot be two views about Maulānā's stature and vision but *because* of it (and given also the practical bent of his mind and his aversion to academic disciplines) it is more difficult to be convinced that he intended to outline a programme of reform of Western academic disciplines, like Economics. It seems more plausible to hold that the rich trove of his works can be a stimulus for reconceiving the way we think about human and social affairs, in the light of Islamic Scriptures, with or without the coercive restraints of disciplinary boundaries.

There is no better guide to his distaste for academic disciplines, his down to earth view of the nature of mankind's economic problems (the subject matter of any economics to be attributed to him), and his conviction that only holistic common-sense approaches are worth pursuing in seeking solutions, than his 1941 speech at Aligarh.⁵⁵ In the light of this speech, it is difficult to imagine that Maulānā was invested in promoting economics, Islamic economics, or an Islamic economic system:

The common man has become so overawed by the high-sounding jargon and terminologies of this social science [economics] and the scholarly hair-splitting by economic wizards that he seems to lose all hope of any prospect of improving his lot. ... Nevertheless, ... shorn of its technical trappings and academic bombasts, the economic issue becomes [easy enough] to understand [and solve].

In addition to the confusion caused by the bamboozling terminologies and jargon, the economic issue of mankind has become more complicated *because it has been removed from the main body of the greater issue facing them as humans and moral beings, and attempts have been made to handle it in isolation as an independent question.*

...

Mankind's economic problem, ... keeping aside linguistic and technical nuances, would appear to be *no more than a question of how best to acquire the basic necessities of life*, while at the same time trying to maintain the pace of socio-economic progress and ensuring that every member of society has the opportunity to make the best use of his qualifications and potential. (Tr. A. I. S. Hashemi; Italics added.)⁵⁶

54 Maulānā Maudūdi (1969, p. 18). See also M. Umer Chapra (April 2004), who calls him "a reformer and not a professional economist."

55 Maulānā Maudūdi (Rajab-Ramaḍān 1360/1941 September-November). Presented before the Islamic History and Civilisation Society, Aligarh Muslim University, at Strachey Hall, on 30 October 1941.

56 Maulānā Mawdūdi (2011, pp. 1-2, 7). Economics changed to economics, where appropriate.

Maulānā's rare statements and writings on œconomics—how best should an Islamic state provide the people with the basic necessities of life—reflect this pragmatic, eclectic, approach, in which he stressed clearly that œconomics should not be isolated from its social and moral context. This approach is also reflected in the history of his work. Until 1935, to my knowledge, Maulānā had not addressed any business, financial, economic, or œconomic matter.⁵⁷ In late 1935, a lawyer wrote to Sayyid Maudūdī that in his presidential address at the annual meeting of the Thalesian Society at Osmania University, a law professor, Dr. Mir Siyādat 'Alī Khān, had questioned the prohibition of interest (*ribā*), among other matters, and argued that it might be made permissible.⁵⁸ In 1936, Maulānā responded in a series of articles that set forth the consensus view on its prohibition in Islamic law.⁵⁹

It seems that it was in the format of his critique of Siyādat 'Alī Khān's position that Maulānā's œconomic discourse came to be tied to the rhetorical frame he employed. We cannot get into the substance of Maulānā's critique which, as always, displayed not only his erudition, and style, but also his command over dialectics and rhetoric. In framing his rebuttal, however, Maulānā suggested that the reason why so many modern educated Muslims are misguided is because they have so absorbed the outlook and principles of capitalism that they assess Islamic injunctions by those standards, without any knowledge of the principles, purposes, and spirit of Islam. Then instead of Islam he brought in Communism as the binary of Capitalism, and presented the œconomic arrangements (*naẓm-e ma'īshat*) envisaged under Islam (i.e. Islamic law) as the middle way that provides the natural right to freedom and avoids the injustice of mal-distribution of wealth. This highly effective rhetorical strategy of presenting, albeit reductively, Capitalism as *private property without restraints*, Communism as *public property without freedom*, and Islam as the middle way that allows *private property under the liberating restraint of divine law*, supplemented by a few other suitably selected details, provided not only a powerful

57 In mid-1935, however, he had published Islām aur Dābt-e Wilādat (Islam and Birth Control), in three parts: (Muḥarrām 1354/1935 May*), (Ṣafar 1354/1935 June*) and (Rabī' I 1354/1935 July*).

58 For the issues reportedly raised by Mir Siyādat 'Alī Khān, a *Mawlvi Fāḍil*, educated in Europe, see Mawlvi Abū'l Khair Muḥammad Khair Allāh (Sha'bān 1354/1935 October-November*). For a likely hint of his views, see Siadat Ali Khan (1929).

59 Maulānā Maudūdī (Ramaḍān 1354/1935 November-December*, pp. 230-236, Ribā). After this initial reply, Maulānā's reply on *ribā* was published in three subsequent issues: 7:4 (Shawwāl 1354/1935-6 Dec/Jan*), 307-320; 7:5 (Dhū 'l-Qa'dah 1354/1936 Jan-Feb*), 352-376, and 8:1 (Muḥarrām 1355/1936 Mar-Apr*), 71-94 (there was no issue in Dhū 'l-Hijjah 1354/1936 Feb-Mar*, due to Maulānā's ill health). On *ribā*, see also Zaman ("2011" – actually 2013, pp. 318, fn 38).

popular justification for the prohibition of *ribā* (roughly, usury and interest) under Islamic law, but also the content of what later came to be called Maulānā's Islamic economic system, and his Islamic Economics.

He published nothing more of significance on these subjects until his 1941 Aligarh paper, in which instead of capitalism and communism he introduced socialism and fascism as straw men. After this he published nothing of significance in this area until the first volume of his two-volume opus, *Sūd* (Interest), appeared in 1948.⁶⁰ Both works clearly were about law, not economics or systems. After the creation of Pakistan in 1947, he was so heavily involved in practical issues that it left little time for writing; it was only when he was jailed (1948-1950) that he completed the second volume of *Sūd* (Interest), which appeared in 1952 and elaborates and completes his 1936 and 1941 works.⁶¹ He remained dissatisfied with this work and in 1960 rearranged the contents of the two volumes and published them as two books: separating the rhetorical frame of economic ideologies (an Islamic critique of capitalism, socialism, and communism), from the substantive discussion of prohibition of interest in Islamic law.⁶² The remainder of his writings in Pakistan were hardly of a system-building or discipline-bound nature: he addressed assorted problems as they arose—ceilings on land holdings, labour unions, banking, insurance, poor-dues (*zakāh*), etc.—and offered solutions based on the Islamic Scriptures.

We have suggested that in view of the form, substance, and context of Maulānā's work, it is difficult to call it a system or order. We have also outlined how the adjective 'Islamic' is to be understood in Maulānā's independent reading of Islam from the Quran. In the light of these two observations, it remains finally to ask: What sense can we make of the expression 'Islamic system' or order?⁶³ Although Maulānā

60 In 1936, Maulānā Manāẓir Aḥsan Gilāni did publish an article serialised in *Tarjumān 'l-Qur'ān*, to which Maulānā replied in 1937. Gilāni (Rajab 1355/1936 Nov*), (Sha'bān 1355/1936 Dec*) and (Ramaḍān 1355/1937 Jan*). Maudūdi (Ramaḍān 1355/1937 Jan*) and (Dhū 'l-Qa'dah 1355/1937 Mar*). Other than this, there were a few brief responses to readers' questions, including the incomplete article on banking and insurance, Maulānā Maudūdi (Sha'bān 1356/1937 Oct*).

61 The preface to this volume provides a reflection of the conditions in which the first volume was produced. "It was the presentation of a person, who despairing of regaining his health or leisure had been compelled to present an unfinished work merely in the hope that perhaps even in this incomplete form it may be of some use to the people. The limit is that the last article [cf. Maudūdi (Sha'bān 1356/1937 Oct*)] was published as it was, unfinished." Maulānā Maudūdi (1948) and (1952).

62 Maulānā Maudūdi (1958); and (1960), which is said to include all articles on interest up to 1960.

63 This is a summary of Zaman ("2011" – actually 2013, pp. 303-323).

had inducted the word ‘system’ into his Urdu (*sistam*), in speaking of political, economic, and social arrangements envisaged by Islam, he almost always used the words *niẓām* (pattern, arrangement, programme, or order—not quite, system) or *naẓm* (organisation).⁶⁴ Given Maulānā’s method—of which a glimpse can be caught in our sketch of his investigation of the word *khilāfah*—it is certain that he was aware that neither of the two words (*niẓām* or *naẓm*) occur in the Quran; nor was I able to find in a quick search any Report (*ḥadīth*) in which the Holy Prophet, peace be on him, had used these words.⁶⁵ Unless an explicit text exists to the contrary, therefore, it must be assumed that when Maulānā spoke of an *Islāmī Niẓām* (Islamic Order, not System) or *Naẓm-e Ma’īshat* (CEconomic Organisation), he did so loosely: not in the sense of a divinely ordained order or arrangement, but in the derived sense of the arrangements incumbent upon an Islamic State. Maulānā’s CEconomics therefore is better understood as arrangements in law and government for the provision of livelihoods—more akin to the German tradition of *Polizeiwissenschaft* (Principles of Economic Administration and Policy) in a *Staatswissenschaft* (Science of the State), but from the Islamic perspective of commanding the right and forbidding the wrong ways of earning a living (through wages, rents, profits, but not interest).⁶⁶

64 In Arabic, *naẓm* has the sense of arrangement, composition, organisation, or order: a pearl necklace is a *naẓm* or *niẓām* of pearls (*naẓm al-durar* or *niẓām al-lu’lu’*); in literature, *naẓm* is poetic form; and the *‘ulamā’* refer to the *naẓm* (text—neither prose nor poetry) of the Qur’ān, in view of its miraculous quality. The same sense carries over to the word *niẓām*.

65 Of the civil strife (*fitnah*) of the final days of ‘Uthmān’s (*r.*) caliphate, it was said, “then, people disputed [with each other] and had no *niẓām*” (*thumma ikhtalafa ‘l-nās wa lā niẓāma lahum*), as licentiousness became widespread. Similarly, the people tried to stop ‘Umar (*r.*), when he planned to head out himself to fight the Persians at Nahāwand: “For if you are lost there, the Muslims will have no *niẓām*” (*fa-in uṣibta bi-hā lam yakun li ‘l-muslimīn niẓām*); or as ‘Alī (*r.*), grabbing the reins of Abū Bakr’s (*r.*) mount, stopped him as he headed out to Qaṣṣah: “...By God, if we come to sorrow by you, Islam will never have a *niẓām*” (*... fa wa-Allāh la’in fuji’nā bika lā yakun li ‘l-Islām niẓām abadā*). The quotes, *seriatim*, are from: al-Ṭabarānī (1983/1404, p. s.v. Zayd ibn Khārījah); al-Albānī (2003/1424, pp. 5, Vol. 3, Ḥadīth no. 4756); and ibn Kathīr (1998/1418, pp. 446, Vol. 9).

66 This is illustrated in Muḥammad Nejātullāh Ṣiddīqī (October 1962) and (November 1962). On history of thought, see J. A. Schumpeter (1966/1954, p. 159ff.). The German tradition was familiar to Indian scholars through the works of Werner Sombart’s (1863-1941) student, Dr. Dhākir Ḥusain (1897-1969), especially his remarkable lecture on Muslim and Western economic thought (Ḥusain, 1932). In his *Die drei Nationaloekonomien* (The Three National-Economies), which he regarded as the theoretical key to his work, Sombart distinguished between ethical (*richtende*), analytical (*ordnende*), and the hermeneutic (*verstehende*) economics which he favoured and pioneered.

Conclusion

To conclude, Maulānā was not alone in stressing that Islam demanded that Muslims live in freedom. With the rise of the nation-state in Europe and under imperialism the extension of its control over the rest of the world, this meant—after the abolition of the Ottoman caliphate—that Muslims should seek a nation-state of their own. Maulānā Abū'l Kalām Āzād (1888-1958) was among the first to have argued that the purpose of Islam was not merely to present itself before the world, but it was to establish a grand divine caliphate (*'aẓīm 'l-shshān khilāfat-e llāhī*) that would maintain the divinely ordained scales of justice (*mizān-e 'adl*).⁶⁷ Even the conservative scholar, Sayyid Sulaimān Nadvī (1884-1953), having stressed the exclusive primacy of dogma, faith, and law, as the goal and objective of the call of Islam, went on to write that even so, it is a historical fact that power was an *inseparable* (although, and this is the crucial difference, not an *essential*) attribute of this call; so that from the first day Islam sought to establish not the *human* kingship of Muḥammad (ﷺ) but the kingship of *God* on earth, and consequently, it sought both the world and the hereafter, paradise on earth and in heaven, and heavenly kingship and earthly caliphate.⁶⁸

This article, then, suggests that the view—on which both his admirers and detractors can often be united—that Maulānā Maudūdī's thoughts were something completely new, without any prior precedent, may need to be reconsidered. It may be more accurate to say that with the extension of British influence, especially in the areas of law and justice, not only in India but in the Muslim world at large, the desire for political arrangements providing for the rule of Islamic law found expression in a variety of ways. In early twentieth century India they were reflected among others in Āzād's early thoughts, and 'Allāmah Iqbāl's (1877-1938) later poetry and reflections.⁶⁹ It was the singular achievement of Maulānā Maudūdī especially in his

67 Ghulam Rasūl Mehr (n.d., p. 625). In his later (post-1910) poetic and philosophical reflections, 'Allāmah Iqbāl had expressed similar sentiments on economic and social aspects of Islam and Muslims.

68 Sayyid Sulaimān Nadvī (1982, p. 54), published posthumously; he goes on to support this by *Sūrah Al-Nūr*, 24: 7 (*āyah al-istakhlāf*), on which see his article (Şafar 1339/1920 October). A more complete statement can be found in Maulānā Muḥammad Ishāq Sandailvī (1376/1957), prepared c. 1940 under Sayyid Sulaimān Nadvī's guidance, at the request of a committee of the All-India Muslim League (which included Maulānā Maudūdī), in preparation for the independence of Pakistan (achieved in 1947).

69 Another born-again Muslim, Iqbāl had written to 'Attiyah (Faiḍi) Begum in April 1909, at the age of thirty-two, "You say that the world has been created by a good God. Maybe it is so. But the

work prior to 1947 that he drew these ambiguous desires together into a unified whole expressed in modern idiom that can be called his political philosophy and political theology. This synthesis caught the imagination of his and successive generations across the Muslim world in a way that is with few precedents.⁷⁰

Maulānā Maudūdī's economic thought then is better viewed as an inextricable component of this larger social and political vision. For, to hive off Islamic Economics from this integrated vision of an "Islamic order" has at least four unintended consequences. First, it robs it of the larger context in which it is inseparably housed. Second, as a vision of Islamic economic arrangements not rooted in any contemporary reality, it places it on an unequal footing when compared, as it is, to capitalism and socialism (that, arguably, describe market and planned economies in existing nation-states). Third, since the noisy quarrel between capitalism and socialism (1917-1991) was really on means, not ends—both rejected any concern with afterlife, and sought secular, rational, pursuit of accumulation within the nation-state—the forced entry of Islamic economics as a "third" way, leads effectively to the acceptance of far too many of the *goals* of Modernity that are neither fully compatible with, nor enhance the dignity of, Islam. Finally, by imagining Islamic economics as an economic *system*, within the discipline of economics, the field is linked inextricably to the secular, rational, nation-state centred *methods* of modern economics that fatally limit its credibility.

In sum, it distorts Maulānā Maudūdī's thoughts, strains the evidence available, and adds little to his formidable stature as one of the most influential Muslim leaders of the twentieth century, to hold him as the founder of Islamic Economics, and the father of the idea of an Islamic Economic System

realities of the world point to a different direction. If human intellect alone is to be a standard then rather than *Yazdān* [or *Ormuzd*, the good god of Zoroastrianism] it is easier to believe in an omnipotent *Ahriman* [the chief spirit of darkness and evil in Zoroastrianism]." In 1910, possibly influenced by G. E. Moore's philosophy, he wrote in his diary, "My friends often ask me, do you believe that God exists? [I believe I have the right to ask them] what they mean by the words: God, existence, and belief (especially the first two)? I confess that I don't understand these words and when I argue with them, I see that they don't understand them either." Quoted in Qāḍī Jāwīd (1986, pp. 257, 260).

70 Ironically, Deoband stood firmly throughout for secular national politics, but this 'liberal' modern interpretation of Islam by 'enlightened' Muslims later provided the basis for what was called in the West, 'Fundamentalism' and 'Islamism'. For a perceptive recent study see Humeira Iqtidar (2011).

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- (Calendar years are given in the Gregorian, Gregorian/Hijri or Hijri/Gregorian format, as appropriate. Where one date is calculated from the other, it is marked by an asterisk. "n.d." denotes "no date".)
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List of Diacriticals Used for Transliteration														
Arabic	‘	ā	ī	ū	ō	ē	ḍ	ḥ	ṇ	ṛ	ṣ	ṭ	ẓ	dh
Urdu:	ع	آ، ا	ی	وُ	و	ے	ض	ح	ن	ڑ	ص	ٹ	ظ	ذ

Article ل is transliterated as *al-* (*l-* in construct form) whether followed by a moon or sun letter.