

## **The Economic Terminologies of Shah Waliullah – A critical Analysis**

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### **Abstract**

The land of the subcontinent has birthed to very exalted and notable personalities, whose scholarly, spiritual, intellectual and innovative achievements have profoundly impacted the Islamic world in general and the subcontinent in particular. Shah Waliullah (RA) is among these commendable and versatile personalities. In this article, in addition to the economic terminologies used by Shah Waliullah have been discussed and critically analyzed. These terminologies and their related thoughts have been extracted from his books on the theme of economy. Shah Waliullah (RA) was undoubtedly a genius of his time. His essence is a beacon of light for the pathfinders of cognition, while his personality is not less than a monastic lamp for the scholars. There is a consensus of all scholars on his academic, spiritual and renewed comprehensiveness. The main reason for this is that Shah Waliullah (RA) sought the foundations of consensus in the Muslim Ummah (nation) in that time when Hindu customs and social evils were rampant in the mixed religions and their practices in the subcontinent. In this scenario, Shah Waliullah (RA) undertook the task of reforming the Muslim Ummah. Although the circumstances were very unfavorable in his time as he witnessed the periods of eleven Mughal emperors in his lifetime. However, in spite of such unfavorable circumstances, Shah Waliullah (RA), in addition to other Shariah sciences, enlightened the society with the economic reforms which are a clear and radiant proof of his polarity and modernity. In this article, there is a brief summary of Shah Waliullah's (RA) terminologies regarding economics.

**Keywords:** Shah Waliullah, Academic Excellence, Unique Approach, Economics, Terms of Shah Waliullah.

Verily, Shah Waliullah (RA) (1703 - 1762) has such distinction among the Indian Muslim Scholars and intellectuals that the followers of all schools of thought of the sub-continent are not only influenced by his theories and thoughts but they also seek supportive arguments from his theories, thoughts and intellectual abandoned phenomena. This distinction and expertise are, no doubt, peculiarities of Shah Waliullah (RA) and truly he has no parallel in these qualities. The basic reason of his fandom is that he has gathered the Muslim Ummah and created harmony among them at the time when the promiscuous religious society of the sub-continent had been dominated by Hindu rituals and manners as well as other social evils. In such circumstances, Shah Waliullah (RA) undertook the assignment of the reformation of Ummah. In this way, he, on one side, uprooted the false beliefs and customs and also performed the obligation of character building of human beings and on the other hand

initiated the great task of compilation of different jurisprudential ideologies through concord and harmony among different schools of thought.

Shah Waliullah (RA), during his span of life, saw the rule of eleven Mughal emperors. During this period there had been several events and incidents and revolutions that proved to be a spur for his thoughts. Maulana ‘Ubaid Ullah Sindhi, writes pointing out the same fact:

“The scholar of Indian History knows well that through how many horrible events and incidents the history of India has passed during the reign of those eleven Mughal emperors. All these events and incidents including the influence of Sadaat-e-Baara, miserable death of Far’rukh sair in the prison, down fall of Sadaat-e-Baara by Torani lords, revolt of Marathas and their rise, revolt of Sikhs, attack of Nadir Shah and massacre in Delhi, Ahmad Shah Abdali and domination of right on falsehood in battle of Pani Pat, Participation and partnership of Rohillas in Indian politics, hostility and conflict between Iranian and Torani lords, tantalized sight of European nations on India, authority of the English rulers in Bengal and Behar or several other revolutions that Shah Sahib witnessed with his own eyes. All these incidents affected Delhi that was the abode of Shah Sahib and no doubt he was also influenced. Due to these incidents and events, he introduced his own revolutionary system of government.”<sup>1</sup>

Shah Waliullah (RA) has got the unique capability of acquiring awareness from past and present and utilizes it to enlighten future. Its fundamental reason was consistency of his thoughts. Maulana Hussain Muhammad Qureshi says:

“He (Shah Waliullah RA) has written on diverse and several topics and through his writings, it has come out that he harmonizes his thoughts intrinsically pertaining to meaning and sense. Foundation of his political compilations as well as his ethical and historical compilations is the same and the foundation of his economic views and his ethical and historical views is also same. This contiguous aspect is prominent in all his writings. It has been the reason that one and the same phenomenon is manifest in structure of text and meanings of his writing and that is ‘sociology’. It indicates that ultimate objective of knowledge according to Shah Waliullah is to instigate stimulation and inclination of movement and progress and then utilize them for the betterment of individuals, society, factions and institutions.”<sup>2</sup>

Though the circumstances of Shah Waliullah’s (RA) era were utmost unfavorable, but in spite of such unfavorable circumstances, he along with other religious sciences, introduced the society with economic terminologies; that is the evident proof of his being qut’b (the highest cadre in spiritual pivot) and mujad’did (revivalist). Mentioning the political, economic and moral conditions of that era, Say’yid Sulayman Nadvi writes:

“There are very few authors whose writings have not been given reflection of the spirit of their time, and glimpse of their age and space or at least low estimation of contemporary grievances has also not been mentioned. But the compilations of Shah Sahib (RA) are absolutely free of effects of time and space; they are completely devoid of any type of complaint, protest or criticism of existing circumstances. One cannot judge that these are the writings of the epoch when peace and contentment had totally been effaced. Whole sub-

continent was suffering from political disorder, civil war, unrest, and all kinds of tumult. The centralization of Delhi had been destroyed and swordsmen were dreaming of their own rule. Sikhs were on one side and Mahrattas were on second side while Jats were on third and Rohilas were on the forth side creating disturbance all over the country. Fervid commanding soldiers like Nadir Shah and Ahmad Shah were present at the boundary of Khayber and it seemed that they rushed in as a storm and rushed out like flood. During this period, ALLAH knows how many times Delhi was destroyed and again restored and inhabited.”<sup>3</sup>

These were the circumstances when Shah Waliullah (RA) undertook the assignment of reformation of the society and proved himself to be specialist in diagnosing contemporary infirmity and economically reinforcing the society by introducing the people with practicable economic terminologies.

Shah Waliullah (RA) by keenly observing existing weak links of the people like worse economic conditions, sumptuous manners and practices, and evading earning of livelihood, guided them in utmost eloquent and counselor’s manner. He says:

”ولا تتكلفوا وزيكم مما لا تطيقون .....واكتسبوا قدر ما يكفيكم ولا تكونوا كلا على الناس تساءلونهم فلا يعطونكم ولا تكونوا كلا على الخلفاء والامراء وانما المرضى لكم الكسب بايديكم وليتخذ كسبا يكفيهم، وليكن من شأنه القناعة والقصد في المعيشة“<sup>4</sup>

(Do not be ceremonial to spend on your food and dressing and spend according to your capacity and try to earn as much as to fulfill your requirements. Do not put burden on others lest (the time may come that) they refuse to give you on your demand. In the same way, do not put burden on caliphs and high-ups. It is desirable for you to earn by yourself. A man must adopt some means of lawful earning and make contentment his mode of life and be restraint.)

He further says:

”يامعشر بنى آدم اتخذتم رسوما فاسدة تغير الدين ورسوما تضيق عليكم كالافراط في الولائم فضيعتم اموالكم واولقاتكم في الرسوم وتركتم الهدى الصالح“<sup>5</sup>

(O the offspring of Adam! You have adopted such malignant customs that have deteriorated the real shape of Deen (religion, Islam) and hence your life has become distressed as you have started being ceremonial in marriage functions. However, in such customs and vain display you wasted your time or money and left the right path.)

### **Economic theory of Shah Waliullah (RA)**

The scope of knowledge of economy which is also referred as “Economics” now a days has recently become very wide. The Thoughts of Shah Waliullah about this subject are unique. Shah Sahib considers that there are two bases of economic activities:

- 1- Excess of requirements and scarcity of resources (to fulfill them)
- 2- Presence of continuous development in human cultural life

Before describing the economic terminology in the light of Shah Waliullah's (RA) thoughts, it is proper to define 'Economics' according to Shah Waliullah (RA) in order to understand his point of view.

Saeed Ahmad Dehlvi in Farhang-e-Aasfiya, while literally discussing word "معاش" (Economic Science) writes, "معاش" (mua'ash) is an Arabic word. If its origin is "عاش" (ع ا ش) then it will mean 'to live' and if its origin is "عيش" (ع ي ش) it will mean 'earning, food, subsistence, and living'.<sup>6</sup>

Imam Raghhab Asfa'hani (RA) narrates in "Al Mufradat":

"وَيَشْتَقُّ مِنْهُ الْمَعِيشَةُ لَمَّا يُنْعَشِ مِنْهُ"<sup>7</sup>.

معيشة (Economics) is derived from same word "عيش" (ع ي ش) meaning by the things on which life is dependent.

It means that economics is directly related to human life and reformation of economics is actually reformation of life. Shah Waliullah (RA) defines Economics in the following words:

"وَهُوَ الْحِكْمَةُ الْبَاحِثَةُ عَنْ كَيْفِيَّةِ إِقَامَةِ الْمَبَادِلَاتِ وَالْمَعَاوَنَاتِ وَالْإِكْسَابِ عَلَى الْإِرْتِفَاقِ الثَّانِي"<sup>8</sup>.

"Discussion of earning according to the system of exchange of economical goods, establishment of mutual cooperation and convenient sources of livelihood is called the Science of Economics".

Defining the science of Economics comprehensively in precise manner, Shah Waliullah (RA) writes:

"الحكمة المعاشية ان تستوفى حوائجك على مراعاة مقتضى الاخلاق الفاضلة من الديانة والسمت الصالح وغيرهما ومقتضى العلوم التجريبية والرأى الكلى"<sup>9</sup>.

(Science of Economics is meant to satisfy needs through excellent principles like honesty and right direction, empirical sciences and public welfare.)

In the above definition of Shah Sahib (RA), three important economic terms are given:

#### (1) Need of Social Values and Positive Ethics (مقتضى الأخلاق الفاضلة)

Under this term Shah Sahib states his first principle that the method used to fulfill the basic needs should not be obstructing the supreme moral values of Deen. He contrives the term of "مقتضى الاخلاق الفاضلة" to explain this concept. It denotes that the means and sources to meet economic needs should be according to the social values and positive ethics and only those means, and sources should be used which are permitted keeping in view the social values and positive ethics. In this regard two more positive ethics are significant which are honesty and accurate direction.

## (2) Need of Empirical Knowledge (مقتضى العلوم التجريبية)

Defining principles of Economics, Shah Waliullah (RA) states another term: “مقتضى العلوم التجريبية”. It means that the economic means adopted to fulfill needs should be harmonious with universally admitted and accepted principles of empirical knowledge based on modern discoveries. It means that objective of Shah Sahib (RA) is that to accurately determine the human needs, these things should be kept in mind: “the production, division, exchange and consumption of produce, the previous inventions” and according to contemporary requirements the needs should be fulfilled by utilizing modern technologies. To fulfill demands the circumstances and ease should be kept in mind.

## (3) Need of Collective Welfare and interests (مقتضى الراى الكلى)

To define the principles of Economics, Shah Waliullah (RA) uses another term “مقتضى الراى الكلى”. It means that achievement of sources produced due to needs, should be according to demands of public interest and collective welfare because it is possible that some times fulfilling the individual’s needs and wants may harm the collective benefit therefore harmony between individual and collective interests is essential.

## The theory of Irtifaqat (stages of convenient socio-economic development) of Shah Waliullah (RA)

The term that Shah Waliullah frequently uses in the subject of Economics is “ارتفاقات” (the stages of convenient socio-economic development). This term of Irtifaq has like its meanings many mysteries of easiness and conveniences in it. This is the particular theory that provides a firm basis to Islamic Economy and the Economic systems of the world are also founded on it. This fact should also be kept in the mind that Shah Waliullah (RA) did not devise this term; instead he derived these words from the Quran. The Quran while mentioning the inhabitant of hell and state of their torment says:

وَسَاءَتْ مَرْفَقًا ۝ 10

(and evil is the resting place)

In the same way, The inhabitants of paradise and their rewards is mentioned by ALLAH Almighty in such words:

وَحَسُنَتْ مَرْفَقًا ۝ 11

( and good is the resting place)

The word Irtifaqat is the plural of Irtifaq that is derived from Rifq. The literal meanings of Rifq are ‘bringing forth with ease; being easy; being useful; profitable; promoting another’s advantage; being benevolence; kind or easy; benignity; courtesy; favour’. Shah Waliullah (RA) has used this word to easily find out or decipher solution of difficulties or troubles. In other way Irtifaqat are those resources through which the economic, financial or monetary difficulties can be overcome.

## Principles of Intellectual and Economic Irifaqat

There are two types of Irifaqat or the stages of socio-economic developments because these developments will either be practical or on principle or theoretical level. On theoretical level the ease will come out when man bears sound wisdom and practically the conveniences will appear when the man will become strong economically. The theoretical difficulties can be invalidated with the guidance of the concept of Irifaqat-e-'aq'liya, while the adoption of means to resolve the practical issues or difficulties are interpreted by the term Irifaqat-e-ma'ashiya (the economic developments). The difference between human being and other animals is that the human beings are blessed with faculty or power of wisdom and practicality while other animal beings are seemed to be lacking such faculties. Pointing to the same fact, Shah Waliullah (RA) says:

”الأمر التي يمتاز بها الإنسان من سائر أفراد الحيوان كثيرة جدا لكن جماع الأمر وملاكه خصلتان:

أحدهما زيادة القوة العقلية ولها شعبتان شعبة غائصة في الارتفاقات لمصلحة نظام البشر واستنباط دقائقها، وشعبة مستعدة للعلوم الغيبية الفائضة بطريق الوهب. وثانيهما براعة القوة العملية“<sup>12</sup>

(The things that distinguish human beings from other animals are numerous; however, they all can be (generally) divided into two parts. Firstly, the human beings have more intellectual strength. It has further two departments. One department deals with expediencies of managing things on human level and its minute points are extracted. The second department had the capacity of cognizing fore-knowledge and its bounty is bestowed as well as inherited. Second thing is superiority and capability of action.)

In this extract Shah Waliullah (RA) affirms that dividing lines between human beings and animal beings are rationality and power of action. Rationality belongs to human intellect, understanding and brain while power of action is associated with economic modes and social manners. To contrive this particular term of 'power of action' is an excellent task of Shah Waliullah (RA) that he has stated in detail; rather he has related all human activities with it.

Human being is considered to be a social animal that comes across different types of needs and naturally he searches out or invents some solution to fulfill them conveniently. Shah Waliullah (RA) stating this fact says:

”وَكَانَ مِنْ عَنَاءِ اللَّهِ تَعَالَى بِهِ أَنْ أَلْهَمَهُ كَيْفَ يَرْتَقَى بِأَدَاءِ هَذِهِ الْحَاجَاتِ إِلَهُمَا طَبِيعِيًّا مِنْ مُقْتَضَى صَوْرَتِهِ النَّوَاعِيَّةِ“<sup>13</sup>

(ALLAH has blessed human beings with His particular favor of natural inspiration to conveniently fulfill the demands of his species.)

Man utilizes his capability or faculty of thought and action to conveniently fulfill his material and physical needs and Shah Waliullah (RA) designates the term Irifaqat (the stages of socio-economic development) for fulfilling these needs easily and conveniently with beneficial management and includes Irifaqat in basic human needs. He says:

”وَلَوْ أَنَّ إِنْسَانًا نَشَأَ بِبَادِيَةِ نَائِيَةِ عَنِ الْبُلْدَانِ، وَلَمْ يَتَعَلَّمْ مِنْ أَحَدٍ رَسْمًا كَانَ لَهُ لَا جَرَمَ حَاجَاتٌ مِنَ الْجُوعِ وَالْعَطَشِ وَالْغَلَمَةِ، وَاشْتَاقَ لَا مَحَالَةَ إِلَى امْرَأَةٍ، وَلَا بُدَّ عِنْدَ صِحَّةِ مَزَاجِهِمَا أَنْ يَتَوَلَّدَ بَيْنَهُمَا أَوْلَادٌ، وَيَضُمُّ أَهْلَ أَبْيَاتٍ، وَيَنْشَأَ فِيهِمْ مَعَامَلَاتٌ،

فينتظم الارتفاق الأول عن آخره، ثم إذا كثُرُوا لَا بُدَّ أَنْ يكون فيهم أهل أخلاق فاضلة تقع فيهم وقائع توجب سائر الارتفاقات،<sup>14</sup>

(If a person is born in a desert, far away from surroundings of population and he has not learnt to establish relationship, in spite of all these conditions, he would essentially feel hunger and thrust as well as sensual urge and natural inclination towards woman. Then, if their temperament is right (and healthy), they will give birth to their children and thus a family will be founded and then mutual issues will arise. In this way first (condition of) Irtifaq will be fulfilled. Then with the increase of their population, they also gave birth to the persons who have best ethical disposition and such incidents will begin to happen that they will reach and fulfill the stages of Irtifaqat.)

The first stage of Irtifaq is, in fact, natural inspiration of basic human needs; hence it will not be wrong to take it as landmark of collective human society and the other Irtifaqat are the stages of accomplishment of human society.

### Utmost Luxurious Life (رفاهيت بالغه) and Shah Waliullah's (RA) Point of View

Hazrat Shah Waliullah (RA) considers that the evils produced by the concentration and accumulation of wealth are against human nature. To explain this concept he uses the term of Rifa'hiyat-e-baligha. He says:

”أَنَّ عَادَةَ الْعَجَم فِي اقْتِنَاءِ الْمَرَاقِبِ الْفَارِهِةِ وَالْأَبْنِيَةِ الشَّامِخَةِ وَالنَّيَابِ الرِّفِيعَةِ وَالْحُلِيِّ الْمَتْرَفَةِ وَنَحْوِ ذَلِكَ مِنَ الرَّفَاهِيَةِ الْبَالِغَةِ، وَمَعْلُومٌ أَنَّ التَّرَفَ مُخْتَلَفٌ بِاخْتِلَافِ النَّاسِ، فَتَرَفُهُ قَوْمٌ تَقْشِفُ عِنْدَ الْآخَرِينَ، وَجِدِ إِقْلِيمٍ تَافَهُ فِي إِقْلِيمٍ آخَرَ، وَمَعْلُومٌ أَنَّ الْإِرْتِفَاقَ قَدْ يَكُونُ بِالْجِدِّ وَالْبَالِغِ لَيْسَ بِتَرَفِهِ، وَالْإِرْتِفَاقُ بِالْجِدِّ قَدْ يَكُونُ مِنْ غَيْرِ قَصْدٍ إِلَى جُودَتِهِ، أَوْ مِنْ غَيْرِ أَنْ يَكُونَ ذَلِكَ غَالِبًا عَلَيْهِ فِي أَكْثَرِ أَمْرِهِ، فَلَا يُسَمَّى فِي الْعُرْفِ مَتْرَفًا، فَأُطْلِقُ الشَّرْعَ التَّنْبَهُ عَلَى مَفَاسِدِ الرَّفَاهِيَةِ مُطْلَقًا، وَخَصَّ أَشْيَاءَ وَجَدَهُمْ لَا يَرْتَفِقُونَ بِهَا إِلَّا لِلتَّرَفِ، وَوَجَدَ التَّرَفَ بِهَا عَادَةً فَاشِيَةً فِيهِمْ، وَرَأَى أَهْلَ الْعَصْرِ مِنَ الْعَجَمِ وَالرُّومِ كَالْمَجْمَعِينَ عَلَى ذَلِكَ، فَنَصَبْتُ مِطْنَةً لِلرَّفَاهِيَةِ الْبَالِغَةِ، وَحَرَمْتُهَا، وَلَمْ يَنْظُرْ إِلَى الْإِرْتِفَاقَاتِ النَّادِرَةِ، وَلَا إِلَى عَادَةِ الْأَقَالِيمِ الْبَعِيدَةِ، فَتَحْرِيمُ الْحَرِيرِ وَأَوَانِي الذَّهَبِ وَالْفُضَّةِ مِنْ هَذَا الْبَابِ“<sup>15</sup>

(No doubt, custom and habits, excellent conveyances, lofty palaces, splendid robes and precious jewelry, etc. of the non-Arabs have touched Rifa'hiyat-e-baligha (utmost luxury). It is to be noted here that with the difference of people's circumstances, the states of luxury also change. Luxury of some people might be quite opposite or adverse according to some other people and very excellent objects in the sight of some people might be inferior in the sight of other people. It is also clear that benefit can either be got by using superior objects or by using some rough objects; however, using rough things is not included in Rifa'hiyat (luxury). In the same way, to abandon using superior objects without intention or generally not using luxurious objects cannot be considered Rifa'hiyat. For this very reason, Islamic law while stating evils of luxurious style, has particularly mentioned those objects that are abandoned by the people considering them overindulgence or adopt them being their habitual. The non-Arab and people of Rom were found inclined towards luxurious trend therefore the Islamic law forbade such excessive luxury things and easement and proclaimed them unlawful and those things which were beneficial and adopted by the people of surrounding countries were not get attention by the Holy Prophet (SAW) (in order to forbade them). Silken dresses and pots of gold and silver are forbidden in the same context.)

This extract shows that Shah Waliullah (RA) due to the evils of accumulation of wealth considers Rifa'hiyat against human nature. He wants that the people having excessive wealth and leading a luxurious life should give (excessive) wealth to the people who are leading their lives in Rifa'hiyat-e-naq'isa (miserable conditions) so that all people might adopt Rifa'hiyat-e-mutavas'sata (enjoy equal or beverage facilities of life). The same standard of life had been the objective of all the exalted prophets of ALLAH Almighty. Its basic reason was that due to unequal and unjust division of wealth the morals and manners of the people of society are deteriorated; therefore to safeguard the morals and manners of a society, revolution in economic system is required.

### Occupying Natural Resources (حيازة الاموال المباحة)

Shah Waliullah (RA) regarding economic terms mentions some fundamental conditions to boom positive investment based on balance between capital and labor. Explaining the significance of mutual co-operation, he says:

”أَنَّ اللَّهَ تَعَالَى لَمَّا خَلَقَ الْخَلْقَ، وَجَعَلَ مَعَايِشَهُمْ فِي الْأَرْضِ، وَأَبَاحَ لَهُمُ الْإِثْتِقَاعَ بِمَا فِيهَا وَقَعَتْ بَيْنَهُمُ الْمَشَاحَاةُ وَالْمَشَاجِرَةُ. فَكَانَ حُكْمُ اللَّهِ عِنْدَ ذَلِكَ تَحْرِيمَ أَنْ يَزَاحِمَ الْإِنْسَانُ صَاحِبَهُ فِيمَا اخْتَصَّ بِهِ لِسَبْقِ يَدِهِ إِلَيْهِ. أَوْ يَدُ مُورَثِهِ. أَوْ لَوْجِهِ مِنَ الْوُجُوهِ الْمُعْتَبَرَةِ عَنْدهُمْ إِلَّا بِمِبَادِلَةٍ أَوْ تَرَاضٍ مُعْتَمَدٍ عَلَى عِلْمٍ مِنْ غَيْرِ تَدْلِيلٍ وَرُكُوبِ غُرَرٍ، وَأَيْضًا لَمَّا كَانَ النَّاسُ مَدْنِيَّيْنَ بِالطَّبْعِ لَا تَسْتَقِيمُ مَعَايِشُهُمْ إِلَّا بِتَعَاوُنٍ بَيْنَهُمْ نَزَلَ الْقَضَاءُ بِإِجَابِ التَّعَاوُنِ، وَلَا يَخْلُو أَحَدٌ مِنْهُمْ مِمَّا لَهُ دَخْلٌ فِي التَّمَدُّنِ إِلَّا عِنْدَ حَاجَةٍ لَا يَجِدُ مِنْهَا بَدَأً“<sup>16</sup>

(No doubt, when ALLAH Almighty created His creations and fixed their subsistence in the earth and to benefit from the earth is made lawful then it appeared avidity and contention among them. Therefore, in this situation, He commanded not to impede the thing held by another person whether this hold is due to take lead by capturing or lead in capturing by his forefathers or any other reason that considered reliable among people; except mutual exchange based on proper awareness and there would no chance of deceit in it. Moreover, civic disposition of human beings as well as their economic activities cannot exist without mutual assistance, therefore the necessity of mutual assistance is enjoined by ALLAH Almighty and it was also commanded that nobody except some type of compulsion, can devoid of anything related to civilization.)

After this initial conversation, Shah Waliullah (RA) advises to develop mutual cooperation and also explains the command of Islamic law about prohibition of unlawfully using other's belongings. In other words, it is the foundation on which the palace of economy stands. Afterwards, talking about the sources of production of wealth, he considers that Hayazat al Amwal al Mubahah is the fundamental principle of production of wealth. Amwal-e-Mubahah means natural resources that are not captured by any other person. This term means to capture such (natural) resources with one's own efforts. Hazrat Shah Waliullah (RA) says:

”فَأَصْلُ النَّسَبِ حِيَازَةُ الْأَمْوَالِ الْمُبَاحَةِ أَوْ اسْتِئْثَاءُ مَا اخْتَصَّ بِهِ مِمَّا يَسْتَمِدُّ مِنَ الْأَمْوَالِ الْمُبَاحَةِ كَالْتَنَاسُلِ بِالرَّعْيِ، وَالزَّرَاعَةِ بِإِصْلَاحِ الْأَرْضِ وَسَقْيِ الْمَاءِ، وَيَشْتَرِطُ فِي ذَلِكَ أَلَّا يَضِيقَ بَعْضُهُمْ عَلَى بَعْضٍ بِحَيْثُ يُفْضِي إِلَى فَسَادِ التَّمَدُّنِ“<sup>17</sup>

(However, the actual motive of the principle of lawful or permissible is to increase wealth lawfully as to increase the race of cattle by grazing them or farming by improving land and irrigation. But without disturbing others that creates trouble of civilization.)



During the production of wealth, it is essential to keep into mind that nobody should become the cause of difficulty for other members of society; in that case social life will necessarily be disturbed. It has been the method of Shah Waliullah (RA) that he not only points out the problems but also gives practicable suggestions to resolve them. Here he also has stated some methods of investments based on balance between labor and capital that causes increase in mutual cooperation among people instead of creating trouble.

### **(استثمائي مال بذريعه معاونت) To Add Value in Wealth Through Cooperation**

Hazrat Shah Waliullah (RA) considers the principle of Istinma'-e-Mal is also one of the principles of production of wealth. He says that production of wealth is possible through mutual cooperation. Here he presents some examples and differentiates the desirable and undesirable conditions among them and in attractive manner shows up the significance of increase of wealth. He says:

”ثُمَّ الاسْتِثْمَاءُ فِي أَمْوَالِ النَّاسِ بِمَعُونَةٍ فِي الْمَعَاشِ يَتَعَدَّرُ أَوْ يَتَعَسَّرُ اسْتِقَامَةُ خَالِ الْمَدِينَةِ بِذُونِهَا كَالَّذِي يَجْلِبُ التَّجَارَةَ مِنْ بَلَدٍ إِلَى بَلَدٍ، وَيَعْتَنِي إِلَى حِفْظِ الْجَلْبِ إِلَى أَجَلٍ مَعْلُومٍ أَوْ يَسْمُرُ بِسَعْيٍ وَعَمَلٍ، أَوْ يَصْلِحُ مَالِ النَّاسِ بِإِيجَادِ صِفَةٍ مَرْضِيَةٍ فِيهِ وَأَمْثَالِ ذَلِكَ، فَإِنْ كَانَ الاسْتِثْمَاءُ فِيهَا بِمَا لَيْسَ لَهُ دَخْلٌ فِي التَّعَاوُنِ كَالْمَيْسَرِ، أَوْ بِمَا هُوَ تَرَاوٍ يَشْبَهُ الْاِقْتِصَابَ كَالرِّبَا، فَإِنَّ الْمُفْلِسَ يَضْطَرُّ إِلَى التَّزَامِ مَا لَا يَقْدِرُ عَلَى إِيفَائِهِ، وَلَيْسَ رِضَاؤُهُ رِضَاً فِي الْحَقِيقَةِ، فَلَيْسَ مِنَ الْعُقُودِ الْمَرْضِيَةِ وَلَا الْأَسْبَابِ الصَّالِحَةِ، وَإِنَّمَا هُوَ بَاطِلٌ وَسَحَتْ بِأَصْلِ الْحِكْمَةِ الْمَدْنِيَةِ“<sup>18</sup>

(It is either impossible or very difficult for a city to remain in stable conditions without constantly increasing valuable refinement in people's wealth as a person takes his trade goods to another city and safeguards them for a certain period or a person with his efforts or action guides or somebody adds some modern and appreciative quality in the goods and refines the goods of other people and if the wealth increases without the assistance and help of other people as gambling, or a forced agreement as usury (mark up) because a poor person is, owing to his poverty caught in promise that cannot be fulfilled, in that case his consent will not be right. Thus, such settlements are not considered to be just or right agreements for according true and positive sense they are false and unlawful.)

According to the above statement, it is essential for steadiness and reinforcement of economy to develop cooperation and mutual assistance. However, the mutual cooperation must base on mutual willingness. A forced agreement as usury, etc. in which, though apparently there is mutual willingness but it is forced willingness, therefore will not be considered as cooperation.

### **(استثمائي مال بذريعه سود) Increase in Wealth Through Usury**

Describing unlawfulness of usury and dignity of labor, Shah Waliullah (RA) says:

”الرِّبَا، وَهُوَ الْقَرْضُ عَلَى أَنْ يُؤَدَّى إِلَيْهِ أَكْثَرُ أَوْ أَفْضَلُ مِمَّا أَخَذَ سَحَتْ بِأَصْلِ فَإِنْ عَامَّةُ الْمُقْتَرِضِينَ بِهَذَا النَّوعِ هُمُ الْمَفَالِيسُ الْمَضْطَرُونَ، وَكَثِيرًا مَا لَا يَجِدُونَ الْوَفَاءَ عِنْدَ الْأَجَلِ، فَيَصِيرُ أَضْعَافًا مَضَاعِفَةً لَا يُمَكِّنُ التَّخَلُّصَ مِنْهُ أَبَدًا، وَهُوَ مَظَنَّةٌ لِمُنَاقَشَاتٍ عَظِيمَةٍ وَخُصُومَاتٍ مُسْتَطِيرَةٍ، وَإِذَا جَرَى الرَّسْمُ بِاسْتِثْمَاءِ الْمَالِ بِهَذَا الْوَجْهِ أَفْضَى إِلَى تَرْكِ الزَّرَاعَاتِ وَالصَّنَاعَاتِ الَّتِي هِيَ أَصُولُ الْمَكَاسِبِ“<sup>19</sup>

(If a debtor borrows a certain amount and returns more than the borrowed amount that increased amount is called usury or markup that is unlawful for generally such debtors are

poor and helpless and they are often unable to pay the amount on appointed time and hence that debt multiplies and is never paid. The debtor can never get rid of that debt. During this entire activity there are ample chances of severe strife and great disputes. When the trend to increase wealth in this way begins all farms and industry are eliminated that are the foundation of all occupations.)

In this extract Shah Waliullah (RA) points to the fact that without eradication of usury it is feared that all the resources of economy will be closed that may paralyze progress and even existence of a country. For this very reason he forbids growth of wealth through usury and advises to adopt other lawful sources.

### **Unlawful Gain (سحت باطل)**

Hazrat Shah Waliullah (RA) often uses the term suht batil about mutual dealings to point out harmful effects so that people may abstain from these evils. Just to emphasize, he is not contented on single word “باطل” but stresses on word “سحت باطل”. The term of suht he adopted from the holy Quran. ALLAH Almighty says in the holy Quran:

وَتَرَى كَثِيرًا مِّنْهُمْ يُسَارِعُونَ فِي الْإِثْمِ وَالْعُدْوَانِ وَأَكْلِهِمُ السُّحْتَ لَبِئْسَ مَا كَانُوا يَفْعَلُونَ<sup>20</sup>

(And you see many of them hastening into sin and aggression and the devouring of [what is] unlawful. How wretched is what they have been doing.)

In Tafseer Muqatil bin Sulayman the word suht is explained in this manner:

”وَأَكْلِهِمُ السُّحْتَ يعني الرشوة في الحكم“<sup>21</sup>.

(Unlawful gain essentially means corruption or to take bribe in Justice.)

‘Abdullah bin Wahab says that Ibn e Zayid narrates with reference to his father:

”السحت الحرام كله، والرشوة من السحت“<sup>22</sup>.

(All unlawful things are suht and bribing is also suht.)

Though single word suht is a comprehensive and gives a complete sense but Shah Waliullah applies a suffix of batil approximately with the same meanings just to further emphasize the concept.

### **Five Principles of 2<sup>nd</sup> Stage of Socio-Economic Developments (ارتفاق ثانی کے حکم خمسہ)**

Shah Waliullah (RA) while discussing human beings with reference to the subject of economics states, narrates five types of principles. He says that through diligent research it has been known that socio economic developments depend upon five principles. All these terms are so significant that they should be mentioned separately. Here is the interpretation of five principles given by Shah Waliullah (RA):

#### **1- Economic Principle (حکمت معاشیہ)**

The other name of economic principle is art of economics. Shah Waliullah (RA) says:

”تنشأ من مداخلة السمات الصالحة والعلوم التجارية في الأكل والشرب والملبس والمسكن والجلوس والمشي والكلام والسفر وغيرها“<sup>23</sup>.

(This principle comes into being when a person stands committed with good manners and habits of eating and drinking, dresses, mode of life, way of moving, conversation and travelling and staying, and tests them on the touchstone of correct experiments (and excellent morals).

Defining Principle Shah Waliullah (RA) writes:

”الحكمة وقادة القلب في الجزم بالعلوم التي التقطها من قبل البداة أو النظر أو من قبل النور الإلهي المنسوب في الناسوت المسمى بالشرع وفي حيازتها واختزانها وأعمالها“<sup>24</sup>.

(Strategy is such sagacity of heart through which a person believes in the correct facts that have become unpremeditated or that have been founded on argumentation and thought or extracted from divine light revealed by ALLAH to human being in the mortal world and are recognized in this world as divine law. Man stores and preserves them in his mind and utilizes them.)

The basic needs of the people are reformed through economic principles. The noble ethics and bad values are being differentiated in order to adopt the noble ethics, values and virtues and to reject the mean ethics, values and virtues.

## 2- Professional capacity Building (حكمة اكتسابية)

This principle is related to the art of industrialization. Shah Waliullah (RA) writes:

”تنشأ من تميز كل أحد بصناعة تليق بمقدرته ويساعده عليها الأسباب في العادة من ملاحاة ونجارة وحدادة وغير ذلك وبقي ناس قصر قلوبهم أو ابدانهم فأنحدروا إلى كد وسرقة وخداع على حسب قواهم ومساعدة الأسباب لهم ومهما رقت النفوس وارتفعت واستراحت واحتاجوا إلى حواشي المعاش انقذت المكاسب“<sup>25</sup>.

(This principle comes into being when a person adopts a profession from various kinds of industries as farming, agriculture, carpentry and blacksmith's trade, etc. according to his ability and capability and he could accessibly find its resources. There are some people who due to their physical disability, easy going attitude or non-availability of resources leave arduous profession of industrialization and adopt mean professions like begging, theft and fraud, etc.)

Defining Hikmat-e-Iktisabiya Shah Waliullah (RA) writes:

”الحكمة الاكتسابية أن تراعى الرفاهية والظرافة في معاشك فتقبل على سعي تتوسل بها بواسطة المعاملات الآخر إلى جميع ما يحتاج إليه على أحسن وجه وأرفه وضع ولولا ذلك لاحتجت إلى كد وتعب وازدحمت عليك الحاجات ولم تستوف واحدا منها على نهج الرفاهية“<sup>26</sup>.

(Hikmat-e-Iktisabiya means that while determining employment for living a comfortable and prosperous life, subtlety and elegance should also be kept in mind. Therefore, such source of income should be adopted that could fulfill all needs and a person may lead a pleasant life and be relax. If principles of Hikmat-e-Iktisabiya are not available, the life will become much difficult, needs will increase and none of them will be fulfilled with nicety.)

By adopting different professions, different types of skilled persons are produced in the society who fulfill the needs of the other members of the society as well as create an atmosphere of mutual contacts and relations.

### 3- Strategy of Managing Domestic Affairs (حکمت منزلیہ)

The other name of Hikmat-e-Manziliya is the art of managing the domestic affairs. Under this term, Hazrat Shah Waliullah (RA) discusses the mutual rights and obligations of all relations and manners of mutual dealings and interaction with spouses, descents, and managing principles regarding ownership and mutual rights of relatives.<sup>27</sup>

Imam Shah Waliullah (RA) defines Hikmat-e-Manziliya in the following words:

”الحكمة المنزلية ان تراعى الاخلاق الفاضلة والعلوم التجارية والرأى الكلى فى معاملتك مع اهل منزلک واصحابک لتکون صحبتک على احسن وجه واکرم ارتباط“.<sup>28</sup>

(Hikmat-e-Manziliya means to deal with family members and other relations keeping in view excellent morals and manners, empirical sciences and common interests so that the dealing with others should be according to the best manner based on the best relation.)

Shah Sahib determines four basic things regarding Hikmat-e-Manziliya including the

Agreement of nikah (marriage), mutual rights and obligations of parents and descendants, rights of servants and kindness towards relations and their rights etc. Under this term, Shah Sahib determines rights and obligations of spouses because managing of domestic affairs is possible through it. In this way under ownership the rights and obligations of servants are stated.

### 4- Strategy of Business Dealings (حکمت تعاملیہ)

When the people live together and interact with one another, they feel the need of mutual business dealings, to take and pay loans and pledging, etc. Regarding Hikmat-e-T'amliya Shah Sahib says:

“Under this principle there are the rules and regulations, issues and manners of business dealings, for example buying and selling, deeds of gift, monopoly, pledging and borrowing, etc.”<sup>29</sup>

Under this term of Hikmat-e-T'amliya, he (RA) also mentions the things that are considered unlawful sources and exchanges. He summarizes it in following words:

”وبالجملة فانما المباح من العقد مبادلة مال او منفعة بمال او البذل بطيب نفس واما كسب المال بغير هذين الوجهين ولا يباح وهو الباطل“.<sup>30</sup>

(There are only some permissible and lawful forms of mutual business dealings including transaction of goods with goods or acquiring profit from the exchange of goods or profit from profit with mutual consent and willingness spent (gift deed and lending). Instead of them, all other deals are unlawful and wrong.)

### Strategy of Cooperation (حکمت تعاونیه)

According to this term the mutual cooperation is developed in the extensive benefit of the country and nation. Under this term the affairs and issues like guarantee and responsibility, partnership, power of attorney and wages or “ijarah talabi” are discussed.<sup>31</sup>

Shah Waliullah (RA) explains the term Hikmat-e-Ta'avuniya in the following words:

”الناس ليسوا على سواء بل منهم الغبي ومنهم الذكي ومنهم ذو المال ومنهم صفر اليد قادر على الكسب ومنهم من يأنف من الاعمال الخسيسة ومنهم من لا يأنف ومنهم من ازدحم عليه الحاجات فلا يمكن له استيفاء حاجة اخرى ومنهم الفارغ فاختل معاشهم فاحتاجوا الى تعاون مثل المزارعة“<sup>32</sup>

(All the people are not equal (in physical, intellectual and spiritual capabilities); some of them are thick-skulled and slow-witted while some are genius and quick-witted, some have a good amount of wealth (but they are unskilled or shirkers) while some are poor and empty-handed but have capability and power to work, some people do not like to lay hand on petty jobs while some do not desist from even petty jobs, some people have a lot of needs of life (and they are never free from their professional engagements), when as some people are always free, useless and out of job. That's why there is unevenness in economic activities and need for mutual cooperation and assistance appears. Hence various agreements like muzara'at (giving a field to sow) etc. came into being.)

Afterwards, Shah Waliullah (RA) also states particular types of agreements.

### Right Guidance (هدى صالح)

Hazrat Shah Waliullah (RA) has used another term of Hudan Salih. This term has a very wide range and it encircles all subjects. Explaining this term Hazrat Shah waliullah (RA) says:

”فكل ما فيه تثبيت لامر الله تعالى وتكميل له واعتداد لنعمة الله تعالى فهو هدى صالح“<sup>33</sup>

(Actually, to realize the command of ALLAH or to accomplish His command or to confess or thank His blessing and kindness is certainly ‘Right Guidance or Right way.) Afterward, describing the details of ‘Right Guidance’, Shah Waliullah (RA) says:

”وكل ما افضى اليه الوقار وثقة النفس وكبرها فهو هدى صالح وكل ما نزهك عن شحناء غيرك من غير فساد المصلحة المنزلية او المدنية او الاقليمية على اعتدال وتحري صواب فهو هدى صالح وكل ما بعدك عن الدواهي المحتملة فهو هدى صالح“<sup>34</sup>

(If there is dignity and solemnity, self-reliance and magnanimity that is also right way or right guidance. Moreover, everything that rids mutual hostility, grudge and enmity and that does not harm domestic, civil and national demands and benefits and is based on modernity and good intention is included in Hudan Salih and also that saves and protects from apprehensions of calamities and presumptions of afflictions and distractions, is Hudan Salih.)

In this extract three points are significant; first is related to the virtues of moral qualities, second is linked with economy and third is the precautions to be safe from calamities and afflictions.

Hazrat Shah Waliullah (RA) also invites to consider and think over the reasons of the issues regarding Hudan Salih. These are the causes and reasons that determine the principles of lawful and unlawful. He says:

”لا بد من النظر الى دواعي الشئ فان كان حراما فهي مكروهة وان كان واجبا فهي مستحبة“<sup>35</sup>.

(First of all it is essential to think over the causes and reasons and of the things. If a thing in itself is illegitimate and unlawful, its causes and reasons will also be disgusting and undesirable and if a thing is obligatory or right then the causes and effects of such obligations will be desirable.)

Hazrat Shah Waliullah (RA) clarifies this fact that the causes and effects of the disgusting and prohibited things will also be likewise them. The same principle will be imposed on fiscal issues. Bribery, its causes and effects and usury, its causes and effects will come under the same classification.

## Conclusion

Imam Shah Waliullah Dehlvi (RA) compiled his thought in 18<sup>th</sup> century. This was the century in which secular politics and materialistic sciences emerged in western nations. While, on the other hand, the Muslim government was declining after the domination of seven hundred years in the sub-continent. He, by all means, observed the effects and influences of the political decline on their habits and manners and economic conditions. It is his excellence that he analyzed as well as assimilated the thoughts of his predecessors and explained them sociologically to make them adoptable according to his age. While compiling the thoughts of his predecessors, he accepted them after evaluating according to his standard of research and the thoughts that did not come up to his standard were rejected. In this way, his peculiar method of research also arises that he does not accept the facts of past without meditation and careful deliberation and accepts them only after well research and by close and minute study. Thus he completes the stages of accepting and adopting the thoughts of his predecessors in above stated manner. The Scholarship of Shah Waliullah and his deep insight of socio-Economic thoughts is verily demonstrated through the terminologies that he used to describe his point of view. In the present study the analysis of the economic terminologies of Hazrat Shah Waliullah (RA) has been presented. In these terminologies, he has presented the economic principles as well as tries for betterment of mutual dealings. Then under the term of Irtifaqat he makes conspicuous the aspect of human convenience and also determines lawful sources of earning and roots out the unlawful sources of earning under the term of Istinma'-e-Mal. He pays compliment to Akhlaq-e-Fazila (excellent manners) and advises to benefit from empirical sciences. In this entire process, he considers it necessary that achievement of sources arising due needs should be in accordance with requirements of public rights and collective benefits. He considers that the evils appearing from accumulation of wealth are against human nature on one hand and on the other hand he emphasizes to increase positive investments based on just balance between labor and capital. This is brief outline of the economic terminologies of Shah Waliullah (RA) that is based on political, economic, social and spiritual sciences of earlier ages.

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