

## **Socio-Economic Philosophy of Conventional and Islamic Economics: Articulating *Hayat-e-Tayyaba* Index (HTI) on the Basis of *Maqāṣid al-Sharī‘ah***

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### **Abstract**

*In this paper we have presented contrasting positions of Conventional Economics and Islamic Economics with respect to socio economic philosophy. The epistemology of human life as deemed in conventional economics is strongly rooted in rejection of religion and rewards in life hereafter. In the conventional terms, human is a self-autonomous being, with sole motives of self-interest, growth and development. Contrary to this position, Islam guides and encourages towards becoming a non-self-centric man, with a mission to spiritually develop one-self and others, by taking a leap from darkness to lightness. This Islamic religiostic approach in every sphere of life – Religion, Life, Intellect, Lineage, Property – is governed more generally by Maqāṣid al-Sharī‘ah. Through which one gains internal*

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*and external satisfaction, leading towards a peaceful life; Qur'ānically termed as Hayat-e-Tayyaba. Further on, the notion of Growth and Development in Conventional Economics is contrasted with the superior notion of Hayat-e-Tayyaba for Islamic Economics. This paper identifies and suggests variables within the society for deriving essence of Maqāsid al-Sharī'ah and utilizing it for developing a Hayat-e-Tayyaba Index. In order to articulate HTI, a survey exploring the religiosity among the male and female youth of Pakistan was carried out. The sample size is of 369, collected from six major cities of Pakistan. The experience of data collection and initial analysis is discussed for further research.*

### **1. Tracing the Foundations of Conventional Economics<sup>1</sup>**

The shape of economics that we currently see in front of us has been powerfully influenced by an 18<sup>th</sup> century modern philosopher, Immanuel Kant<sup>2</sup>. His pioneering work *Critique of Pure Reason* (1781) and his final working notes published as *Opus Postumum*, made the foundations for the current socio-economic discourse, while embossing the superiority of human reason over the divine commandments. His philosophy has been accepted and implemented by international development agencies, such as, International Covenant on Economic, Social and Cultural Rights (1966), enforce by United Nations UNESCO – based on Kant's practical ideas published in *Categorical Imperative and its Implications* (1785), (Schönfeld, 2012 :40).

Kant's major contribution is on transcendental idealism, in which he argues that “the highest standpoint of transcendental philosophy is that which unites God and the world synthetically, under one principle. Nature and freedom”, (Kant, 1993: 226, 21:23). Here, the ‘one principle’ indicates towards the human autonomy or full freedom, in which there is no role of God or any supreme authority. This

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<sup>1</sup> We seek forgiveness from Allah (*swt*) for the blasphemous statements in this chapter.

<sup>2</sup> In this paper we will focus more on the works of Immanuel Kant. His workings are a combination of great thinkers, such as, Gottfried Wilhelm von Leibniz, Christian von Wolfius, David Hume, and further taken up by Georg Wilhelm Friedrich Hegel. And to sum up the importance of Kant in contemporary times: “It is hardly necessary at the present day to produce any arguments in support of such a view. The number of books on Kant's philosophy, published during the last century in almost every language of the world, speaks for itself. There is no single philosopher of any note, even among those who are decidedly opposed to Kant, who has not acknowledged his pre-eminence among modern philosophers. The great systems of Fichte, Schelling, Hegel, Herbart, and Schopenhauer branched off from Kant, and now, after a century has passed away, people begin to see that those systems were indeed mighty branches, but that the leading shoot of philosophy was and is still — Kant”, Muller (1922; Translation of Kant's *Critique of Pure Reason*).

phenomena can be further explained under the types of transcendental theology which Kant in his Critique of Pure Reason (1781) developed i.e. cosmotheology and ontotheology. Cosmotheology is the inference of existence of supreme being through some experience in general; and Ontotheology is seeking of supreme being through concepts only (Jones, 1996). Even in the cosmotheological proposition of there is a God “must be honored and obeyed in the moral-practical relation, just as much as if it were to be expressed by the highest being, although no proof of it takes place in technical-practical respect, and to believe would be an enthusiastic delusion – taking ideas as perception”, (Kant, 1993: 227, 21-21). According to Kant, God and the world are “not substances outside my thought, but rather the thought through which we ourselves make these objects”, the world is our experience, organized by categories and laws of our own making, and God is the representation of our own capacity to give ourselves the moral law through reason, (Kant, 1993:228, 21:21). Here the moral law “emerges from freedom...which the subject prescribes to himself, and yet as if another and higher person had made it a rule for him. The subject feels himself necessitated through his own reason...” (Kant, 1993: 208, 22-129). This is a fitting conclusion to Kant's philosophy of human autonomy, (Guyer, 1998, 2004: section 14).

Kant was the philosopher of human autonomy, advocating that the humans can use their reason to discover the knowledge and actions to live, without any divine support or intervention, (Guyer, 1998, 2004). The human being “creates the elements of knowledge of the world himself, a priori, from which he, as, at the same time, an inhabitant of the world, constructs a world-vision in the idea”, (Kant, 1993: 235, 21-31). In this context human being is a self-determining autonomous being. Further on “the human being, and in general every rational being, exists as end in itself, not merely as means to the discretionary use of this or that will, but in all its actions, those directed toward itself as well as those directed toward other rational beings, it must always at the same time be considered as an end.”, (Kant, 2002: 47). The human actions are subjected to the individual will and must fulfill the universality condition i.e. categorical imperative. Defined as, “act only in accordance with that maxim through which you can, at the same time, will that it become a universal law”, (Kant, 2002: 37). All these actions will fall under the umbrella of freedom, not under reason, as reason is merely a means, not an end. “In other words, freedom implies that practical reason can be pure (non-instrumental, unconditional), and hence that we are subject to the demands of the categorical imperative; and our subjection to morality implies that we must be free.”, (Williams, 2013).

This categorical imperative enforces the notion of freedom and equality for all human beings across the board; giving rise to the discourse of human rights, (Kant 1797, p. 230). “Such Enlightenment ideas stimulated the great modern social movements and revolutions, and were taken up in modern constitutions and declarations of human rights.”, (Gosepath, 2011). John Rawls also held the same believe, that, “ the parties arrive at their choice together as free and equal rational persons.”, (Sterba, 1980: 65-66) On the note of Kantian equality, John Rawls put forth two principles and a general conception for a well ordered society, (Sterba, 1980: 64):

1. First Principle: Each person is to have an equal right to the most extensive total system of equal basic liberties compatible with a similar system of liberty for all.
2. Second Principle: Social and economic inequalities are to be arranged so that they are both:
  - a. To the greatest benefit of the least advantaged, consistent with the just savings principle, and
  - b. Attached to offices and positions open to all under conditions of fair equality of opportunity.
3. General Conception: All social primary goods – liberty and opportunity, income and wealth, and the bases of self-respect – are to be distributed equally unless an unequal distribution of any or all of these goods is to the advantage of the least favored.

These principles and general conception based on equality are derived from Kant’s own formula: “every member of the commonwealth must be entitled to reach any degree of rank which a subject can earn through his talent, his industry and his good fortune. And his fellow-subjects may not stand in his way by hereditary prerogatives or privileges of rank and thereby hold him and his descendants back infinitely”, (Sterba, 1980: 44). Rawls (1999: 79) clearly mentions that a rational man will prefer more of social primary goods – income and wealth, liberty, right and opportunities – rather than less, where the rational man is that who is free from all kinds of external constraints – God, the Angles, another world with heavens and hellfire – as it is beyond the scope of philosophical theory.

## **2. Requirements of Rational Philosophy in Real World<sup>3</sup>**

This rationale philosophy requires a specific theme of life for its progression in this world; getting out of the under-developed phobia<sup>4</sup>. Rostow (1961), a market oriented theorist put forth five stages of growth cycle which is based on free will of individuals and no governmental constraints, perhaps the current neoliberal economic thought, (Giddens, 2009 :548-50). These five stages proposed for the low income societies is to economically develop them, and it is possible only when: they give up their cultural values, bring strong work ethic, reduce family size, reject fatalism<sup>5</sup> and emphasize on savings and investment, (Giddens, 2009 :549)<sup>6</sup>. Grondona (2000) argues that the developmental values play a vital role in economic revolution, as it occurs when the individuals keep on competing, investing, innovating and working even when the country have achieved development. For this the necessary condition is the continuation of developmental values, thus these values must be intrinsic regardless of their benefit or costs attached with it, (Grondona, 2000 :45). He list down twenty contrasting cultural factors which acts as resistant to economic development, this is where the intervention is required in values for long term economic growth<sup>7</sup>:

1. Religion: from a Christianity point of view, the Catholics have a preference of poor over rich, whereas the Protestant have a vice versa preference. It was the Protestantism – Calvinist – which gave boost to economic development, as to them the rich (God’s blessing) in this world are winners of the world hereafter and the poor’s (God’s condemnation) of this world are losers of hereafter. This view results in a strong incentive for rich and poor, both, to improve their condition through accumulation and investment. Thus, the Catholic values are resistant to economic development and Protestant values are favorable.

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<sup>3</sup> We seek forgiveness from Allah (*swt*) for the blasphemous statements in this chapter.

<sup>4</sup> 85 percent of the world population live outside high-income countries, (Giddens, 2009: 548).

<sup>5</sup> By fatalism we intend for “Logical fatalism”, “Metaphysical fatalism” or “Theological fatalism”, (Rice, 2013).

<sup>6</sup> Giddens (2009: 554-56) further explains the State-Centred Theories, which gives alternative to prevailing market oriented theories and dependency theories. State-centered theories stresses on the role of government for economic development, as successfully seen in recent period within East Asian countries, especially in Hong Kong and Singapore. We argue that still the main objective of the system remains the same, with no difference in conventional ontological, cosmological and epistemological views.

<sup>7</sup> In this paper we will discuss few of them which are directly relevant to Islam’s standpoint.

2. **Trust in the Individual:** work and creativity are the principle engines of economic development. Individual must have faith in himself, they must not feel that others are responsible for them, they should be willing to take on risk contrary to the desires of government, they must turn themselves into a unique being, to live and think as he wish, to be who he is. If not done, then the development doesn't occur, what takes place then is either obedience or uprising.
3. **The Value of Work:** the Reformation – Calvinist interpretation – inverted the work ethic scale; prior the prestige was withheld by religious leaders, intellectuals, military leader, politician and the artist. But afterwards it was the entrepreneur who was given the crown. It is same inverted value system which gave rise to development in Western Europe, North America and East Asia, and it is the same reason for the poverty of Latin America and other Third World countries.
4. **Time Focus:** the advanced societies focus on the immediate future, for it is the only which can be planned or controlled. The traditional societies either glorify their past or see into distant, eschatological (death, judgment, heaven and hellfire) future.
5. **Rationality:** the rational person derives his satisfaction from the achievements which he gains, and by the end of the day, it's the progress – sum of small achievements in monetary terms.
6. **Authority:** supremacy of law has been established in rational societies, which is based on the cosmological view perceived by the philosophers of modernity. Whereas in the economic underdeveloped societies it is on the basis of a prince or an irascible, unpredictable God.

By recommending that cultural values and attitudes as major obstacles to progress, Montaner (2000) discusses the behavior of six elite groups, the politician, businessmen, the military, intellectual, clergy and leftist<sup>8</sup>. According to him, the clergy preach attitudes that are against the very notion of success; they condemn profit motive, competition and consumerism, (Montaner, 2000 :62). Whereas the intellectuals stress the danger of multinational companies, globalization and the economic models that emphasize on market forces, (Montaner, 2000 :63).

We can conclude in the words of Reisman (1998 :19): “it is no accident that the greatest era of capitalist development – the last two centuries – has taken place under the ongoing cultural influence of the philosophy of the Enlightenment,”

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<sup>8</sup> We will discuss on two groups only in this paper.

based on the prosecular, proreason trends in religion. There is need for objectively demonstrable human needs which shows no limit to man's need for wealth, if so done then, there is space for continuous economic growth, else the position held by religious thinkers regarding pursuit of spiritual values solely in this earthly life makes economics a science of secondary importance, (Reisman, 1998 :42).

### 3. Islamic Philosophy of Economics

Islamic Scholars in 20<sup>th</sup> century addressed the issue of rational economic system. They presented the standpoint of Islam on philosophy of economics, in the light of the Holy Qur'ān and Aḥādīth. Within this period one renowned Islamic scholar Shaykh Abdul Bari Nadvi (Professor and Head of Department of Philosophy, Usmania University) extensively wrote on the conventional philosophy and prevailing economic thought. He also compared it with the Islamic spirit – identifying the incoherencies and a way out.<sup>9</sup>

وَمَا خَلَقْتُ الْجِنَّ وَالْإِنْسَ إِلَّا لِيَعْبُدُونِ - مَا أُرِيدُ مِنْهُمْ مِنْ رِزْقٍ وَمَا أُرِيدُ أَنْ يُطْعَمُونِ - إِنَّ اللَّهَ هُوَ الرَّزَّاقُ ذُو الْقُوَّةِ الْمَتِينُ ﴿58﴾

*And I did not create the jinn and mankind except to worship Me. I do not want from them any provision, nor do I want them to feed Me. Indeed, it is Allah who is the [continual] Provider, the firm possessor of strength. (Al-Qur'ān: 51:56-58).*

مَنْ كَانَ يُرِيدُ حَرْثَ الْآخِرَةِ نَزِدْ لَهُ فِي حَرْثِهِ ۖ وَمَنْ كَانَ يُرِيدُ حَرْثَ الدُّنْيَا نُؤْتِهِ مِنْهَا وَمَا لَهُ فِي الْآخِرَةِ مِنْ نَصِيبٍ ﴿20﴾

*Whoever desires the harvest of the Hereafter - We increase for him in his harvest. And whoever desires the harvest of this world - We give him thereof, but there is not for him in the Hereafter any share. (Al-Qur'ān: 42:20).*

Allah (swt)<sup>10</sup> have created man as the best of his creations and made him as his vicegerent. All the worldly things have been created for man, whereas the man has been created for life hereafter – *ākhirah*. All these blessings demand that the man must fulfill all the commandments of Allah (swt) – without any hesitation – in each and every aspect of his life, so that he could gain pleasure of Allah (swt) and eternal welfare and salvation, (Nadvi, 2005 :39,58,71).

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<sup>9</sup> In this paper we will focus more on the writings of Shaykh Abdul Bari Nadvi. His writings are a combination of great Islamic scholars, such as, Allama Shibli Naumani, Syed Sulaiman Nadvi, Maulana Abdul Salam Nadvi, Maulana Abdul Majid Daryabadi, Maulana Manazir Ahsan Gilani, Maulana Ashraf Ali Thanavi and Maulana Hussain Ahmad Madni.

<sup>10</sup> *Subhanahu wa ta'ala*, Glorified and Exalted be He.

On the objective of Islamic knowledge, Nadvi (2005: 22) argues that the real purpose of Islam and the Holy Qur'ān is not to indulge in intellectual or technical, research or comparative theories dialogues, but to solely provide guidance and directions in this context. Accordingly, only that economic knowledge is fruitful that helps at each and every step in practical process of economic activity, and provide peace of mind in situation of prosperity and poverty.

“If I had a shop near the door of the Masjid, so that I would not miss any *Ṣalāh* with the congregation. Then I shall sell and buy, and make a modest profit every day. Allah, Great and Majestic, has not prohibited trade, but I want to be among those, “whom neither trade nor does selling distract from the remembrance of Allah.”(Al-Qur’ān: 24:37).” (Al-Jezairi :1/422). This narration is of Hazrat Abu Darda ra<sup>11</sup>, companion of Holy Prophet Muhammad (*saaws*)<sup>12</sup>; in which he directs us that man has not been created for wealth accumulation or to over-cogitate upon his sustenance but, he is created only to worship his Creator (*swt*) and fulfill His (*swt*) commandments, (Nadvi, 2005 :25).

The basic underlying concept (ultimate vision) of Economics or its sub-branch Politics, is on meeting the requirement for human sustenance with convenience and comfort. Their sole objective is focused on bodily/worldly/physical life of human; conclusively, these are necessary means of life but surely not the purpose of life. It is a tragedy though that they have increased the ranking of means to the purpose. In the eyes of Islam this world and its life, is in its own-self, is not a purpose but a means to unlimited world and unlimited life, then how can we or should we treat the road with the same affection as of destination, this is the essential parting point between the Islamic economics and proreason or human self-autonomous economics (Nadvi, 2005 :26).

For example, if a Muslim individual or group gets full control over economic and political aspects, and derives all kind of comfort, but he or they are not practically acting upon Islamic principles and *sunnah* of Prophet Muhammad (*saaws*), only theoretically discussing it; nor they offer prayer and fast, nor their financial dealings are according to Islam, nor their moral values are of like Muslims. On the other hand a Muslim individual or group those are subordinated to some other political party and are not well-off financially but are not negligent from the infinite coming life, their life's are in accordance to Qur'ān and practically shining with *Sunnah*, then you decide yourself that who is better-off and

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<sup>11</sup> *Razi Allah Tala Anhu*; Allah (*swt*) is well pleased with them.

<sup>12</sup> *Sallallahu Alaihi Wasallam*, Peace be upon Him.



preferable? (Nadvi, 2005 :28). There is no doubt that economic and political superiority if gained with the combination of *īmān* and piousness, then it will result in much better results – within this context there is no denial of the secondary importance of economic and political arena. Therefore, to be a good Muslim is primary task and to gain economic and political position, in individual or group capacity is secondary; again, the primary task is to become “*Momin Sualeh*”<sup>13</sup>, (Nadvi, 2005 :28).

يَا أَيُّهَا الَّذِينَ آمَنُوا ادْخُلُوا فِي الْبَيْتِ كَافَّةً ۚ وَلَا تَتَّبِعُوا خُطُوَاتِ الشَّيْطَانِ، إِنَّهُ لَكُمْ عَدُوٌّ مُّبِينٌ ﴿٢٠٨﴾

*O you who have believed, enter into Islam completely [and perfectly] and do not follow the footsteps of Satan. Indeed, he is to you a clear enemy. (Al-Qur’ān: 2:208)*

The beauty of Islam lies in the code of life which it demands from the man, that is, best of the best in *ākhirah*. This gives an equal opportunity to the rich and poor to gain that stratum<sup>14</sup>. In contrast to it if the religion would have made the worldly possessions or worldly status in lowest of the lowest rank as an ultimate purpose (as an end in itself), then it would have made the man captive and would have given a unequal opportunity to the rich and poor, because these things are beyond man’s grip, (Nadvi, 2005 :29).

مَنْ كَانَ يُرِيدُ الْعَاجِلَةَ عَجَلْنَا لَهُ فِيهَا مَا نَشَاءُ لِمَنْ نُرِيدُ ثُمَّ جَعَلْنَا لَهُ جَهَنَّمَ ۖ يَصْلَاهَا مَدْمُومًا مَدْحُورًا - وَمَنْ أَرَادَ الْآخِرَةَ وَسَعَىٰ لَهَا سَعْيَهَا مَن كَانَ يُرِيدُ الْعَاجِلَةَ عَجَلْنَا لَهُ فِيهَا مَا نَشَاءُ لِمَنْ نُرِيدُ ثُمَّ جَعَلْنَا لَهُ جَهَنَّمَ ۖ يَصْلَاهَا مَدْمُومًا مَدْحُورًا - وَمَنْ أَرَادَ الْآخِرَةَ وَسَعَىٰ لَهَا سَعْيَهَا وَهُوَ مُؤْمِنٌ فَأُولَٰئِكَ كَانَ سَعْيُهُمْ مَشْكُورًا ﴿١٩﴾

*Whoever should desire the immediate - We hasten for him from it what We will to whom We intend. Then We have made for him Hell, which he will [enter to] burn, censured and banished. But whoever desires the Hereafter and exerts the effort due to it while he is a believer - it is those whose effort is ever appreciated [by Allah]. (Al-Qur’ān: 17:18-19)*

Apparently it seems that among the major tasks of the Prophets of Allah (*swt*) and especially Prophet Muhammad (*saaws*) was on teaching the economic and political aspects of human life, but in reality the directions of Prophetic teachings are towards the achievements of and in, eternal life. All the guiding principles regarding economic and political issues are under the umbrella of eternal successes and just means to achieve them. Though, the road of *ākhirah* passes through this

<sup>13</sup> A practical practicing Muslim.

<sup>14</sup> Love of Allah (*swt*) and best of best place in Jannah.

world it was necessary to give directions of this world, so that the man would not lose his sight due to the amusing and detracting views, and with ease could continue his journey towards the ultimate destination, (Nadvi, 2005 :31-32).

الْحَمْدُ لِلَّهِ الَّذِي أَنْزَلَ عَلَيَّ عَبْدِي الْكِتَابَ وَلَمْ يَجْعَلْ لَهُ عِوَجًا ﴿٣١﴾ فَيَمَّا لَيُلَدِّرُ أَبْصَارًا شَدِيدًا مِّنْ أَلْفِهِ وَيُبَشِّرُ الْمُؤْمِنِينَ الَّذِينَ يَعْمَلُونَ الصَّالِحَاتِ أَنَّ لَهُمْ أَجْرًا حَسَنًا ﴿٣٢﴾ مَا كُنْتُمْ فِيهِ أَبَدًا ﴿٣٣﴾

*[All] praise is [due] to Allah, who has sent down upon His Servant the Book and has not made therein any deviance. [He has made it] straight, to warn of severe punishment from Him and to give good tidings to the believers who do righteous deeds that they will have a good reward. In which they will remain forever.(Al-Qur'an: 18: 1-3)*

As far as the economic activity of man is considered, it is a mean for gaining welfare in *ākhirah*. In this context Allah (*swt*) have explicitly taken care of man's sustenance, and thus not demanded any kind of overwhelmed activity for solving the economic problems, which would result in diverting the attention from the real objective of life. Man is only responsible for taking practical steps for his livelihood so that he doesn't become dependent on others and raise barriers in his stratum of *ākhirah*, (Nadvi, 2005 :40). The man starts to think that the income which he is gaining is due to his own hardship and struggle, Allah (*swt*) warns that, what so ever man generates economically, it is all due to the blessing of Him (*swt*) solely, and He (*swt*) gives in any quantity to anyone according to His (*swt*) will. *And Allah gives provision to whom He wills without account,* (Al-Qur'an: 24:38), (Nadvi, 2005 :105). It should also be noted that the increase and reduction in income, prosperity and poverty is not related to any economic model and not due to any human intervention or planning, but it is directly from the will of Allah (*swt*), (Nadvi, 2005 :53). Again, man is only responsible for taking practical steps; whereas the results are in the total control of Allah (*swt*).

أَمْ يَتَّبِعُونَ رَحْمَتَ رَبِّكَ إِنَّهُمْ لَيُنَبِّئُكَ بِمَا فِي سُلُوبِهِمْ ﴿٣٤﴾ وَرُزِقُوا فِي الْحَيَاةِ الدُّنْيَا وَرَفَعْنَا بَعْضَهُمْ فَوْقَ بَعْضٍ دَرَجَاتٍ لِّيَتَّخِذَ بَعْضُهُمْ بَعْضًا سُلُوفًا. وَرَحْمَتُ رَبِّكَ خَيْرٌ مِّمَّا يَكْتُمُونَ ﴿٣٥﴾ وَلَوْلَا أَنْ يَكُونَ النَّاسُ أُمَّةً وَاحِدَةً لَّجَعَلْنَا لِمَنْ يَكْفُرُ بِالرَّحْمَنِ لِيُؤْتِيَهُمْ سُلُوفًا مِّنْ فَضْلِهِ وَمَعَاجِرَ عَلَيْنَا نَظَرُونَ ﴿٣٦﴾ وَلِيُؤْتِيَهُمْ

*Is it they who allocate the mercy of your Lord? We have allocated among them their livelihood in the worldly life, and have raised some of them over others in ranks, so that some of them may put some others to work. And the mercy of your Lord is much better than what they accumulate. Were it not that all people would become of a single creed (i.e. disbelief), We would have caused, for those who disbelieve in Rahman, roofs of their houses to be made of silver, and the stairs as*

well, on which they would climb. And doors of their homes, and the coaches on which they would recline. And (would have made some of these things) of gold-ornaments. And all this is nothing but an enjoyment of the worldly life. And the Hereafter, with your Lord, is (destined) for the God-fearing. (Al-Qur'an: 43:32-35)

وَمَا أَمْوَالُكُمْ وَلَا أَوْلَادُكُمْ بِالَّتِي تُتَرَبَّعُونَ عِنْدَنَا زُلْفَىٰ إِلَّا مَنْ آمَنَ وَعَمِلَ صَالِحًا فَأُولَٰئِكَ لَهُمْ جَزَاءُ الصَّغْفِ بِمَا عَمِلُوا وَهُمْ فِي الْغُرُفَاتِ آمِنُونَ  
 37 وَالَّذِينَ يَسْعَوْنَ فِي آيَاتِنَا مُعْجِزِينَ أُولَٰئِكَ فِي الْعَذَابِ مُخَضَّرُونَ ﴿38﴾ قُلْ لَنْ رِيِّي يَبْسُطُ الرِّزْقَ لِمَنْ يَشَاءُ مِنْ عِبَادِهِ وَيَقْدِرُ  
 لَهُ. وَمَا اتَّخَذْتُمْ مِنْ شَيْءٍ فَهُوَ بِخَلْفِهِ ۗ وَهُوَ خَيْرُ الرَّازِقِينَ ﴿39﴾

And it is not your wealth or your children that bring you nearer to Us in position, but it is [by being] one who has believed and done righteousness. For them there will be the double reward for what they did, and they will be in the upper chambers [of Paradise], safe [and secure]. And the ones who strive against Our verses to cause [them] failure - those will be brought into the punishment [to remain]. Say, "Indeed, my Lord extends provision for whom He wills of His servants and restricts [it] for him. But whatever thing you spend [in His cause] - He will compensate it; and He is the best of providers." (Al-Qur'an: 34:37-39)

In contrast to economics, the study of wealth; Islam propagates on the dangers and drawbacks of it, rather than inducing and commending on the wealth, Islam emphasis on acquiring the ultimate and unlimited welfare. The end result of conventional economics is to break apart the relation of man from his Creator (swt) and from eternal life, thus making him an avarice proliferating one, (Nadvi, 2005 :98).

لَا يَعْزُبُكَ تَقَلُّبُ الَّذِينَ كَفَرُوا فِي الْبِلَادِ ﴿١٩٦﴾ مَتَاعٌ قَلِيلٌ ۖ ثُمَّ مَأْوَاهُمْ جَهَنَّمُ ۖ وَيَسُورُ الْيَهَادِ ﴿١٩٧﴾

The arrogance of the disbelievers about the land should not deceive you. It is just a little enjoyment. After that, their resort is Hell; and it is an evil abode. (Al-Qur'an: 3:196-197).

Hazrat Abu Zar (ra) narrated that<sup>15</sup>, one day Prophet Muhammad (saaws) was sitting in the shade of Holy Kaba, when I reached there, He (saaws) saw me and said "By the Lord of Kaba, those people are in the most heavy losses, those people are in the most heavy losses..." I asked Him (saaws), "who are those people?" He (saaws) replied, "those who have great wealth, but the man who keeps on spending it from right left front back, to all sides, but such type of people are very few.", (Tirmizi :Kitab ul Aimaan wal Al Nuzoor: Bab Kaifa Kanat Yameenu Al Nabi:2:63, Bukhari :6638).

<sup>15</sup> Meaning of the Hadith, not exact translation.

The problems faced within the economic system are in reality just two: acquisition of wealth and utilization of it - these two problems make the definition of conventional economics. The terminology used for wealth in Qur'an and Hadith is "*Māl*". And the word *māl* is used in context of earning (*kasb*) and spending (*infāq*). Whereas when we see the Holy Qur'an, not a single verse could be found which uses term *māl* in absolute sense of *kasb*, i.e. earning without any differentiation between right and wrong – *halāl* or *harām*. Further on, there is no direct obligation on man to earn of any kind – only for the sake of earning. Where ever it is, its only forcing to earn in the rightful manner – *halāl* way and for eternal purpose. The context of *kasb* (earning) and *infāq* (spending) used in Holy Qur'an and Aḥādīth is in accordance of construction or destruction of life hereafter – *ākhirah*. *To search lawful earning is obligatory after the compulsory things (like prayer, fasting, belief in God)*, (Baghawi, 1405H :2/128). Accordingly – *And you love wealth with immense love, (Al-Qur'an: 89:20). And indeed he is, in love of wealth, intense, (Al-Qur'an: 100:8)* – the man is already obsessed with the concept of *kasb* intrinsically, that there is no more need to emphasize directly on it or push towards it. Rather the necessary condition is to bound him and his earning methodology within the *taqwá* (piousness) and *ākhirah* context, (Nadvi, 2005 :82).

مَا أَقَاءَ اللَّهُ عَلَى رَسُولِهِ مِنْ أَهْلِ الْقُرَى فَلِلَّهِ وَلِلرَّسُولِ وَلِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسَاكِينِ وَابْنِ السَّبِيلِ كَيْ لَا يَكُونَ دُولَةً بَيْنَ الْأَغْنِيَاءِ  
 مِنْكُمْ ﴿٧﴾

*Whatever Fai' Allah has passed on to His Messenger from the people of the towns is for Allah and for the Messenger, and for the kinsmen and the orphans and the needy and the wayfarer, so that it may not circulate only between the rich among you. (Al-Qur'an: 59:7).*

By fanning the notion of *kasb*, the results would be like the social chaos that we are witnessing now, in the shape of increase in sexual desires, by increasing its means; cinema and theater, novel, drama, dances and clubs, pornography, naked or half naked dresses, unveiled, mixed gathering etc. For the sake of survival of mankind, Allah (*swt*) have already planted the optimal level of desires between both sexes, any kind of external force for enhancing it will result in disaster. The requirement in here is to bring it back within the moderate levels by advocating and promoting for *hijab* (veil).

The same case in here is with *kasb*, it is required to be within moderate levels, need of time is to press it down rather induce it further. But the proreason economic system brought the philosophy with it that the human being and human

life is made for progress and growth, it denied the whole history of mankind, culture, civilization, religion, spirituality, morality, social values and made it the slogan for not only its own nation, but expanded it internationally to the arena of politics and culture along with economics. Raising the slogan of increase in the standard of living, as if it is the ultimate vision and sole problem of life, (Nadvi, 2005 :85).

In around 75 places in the Holy Qur'ān there is discussion on *māl* but within it in not a single place it is taken as a demandable, rather the accent is on its condemnable aspect and its recommendation for *infāq*, (Nadvi, 2005 :89)

In contrast to this, to uphold the slogan of proreason economics of increase in the worldly standard of living, the teachings for individuals, communities, nations and internationally, would have to (and are) emphasize(ing) on selfishness, taking more than giving, more on generating than spending, rather than cultivating the benevolent or sacrificing attitude, it is seeding an avarice attitude; because in this path of materialistic economic system, the standard of living can only be increased by generating more income and wealth. On the other hand the real spirit of Islamic economic system is on *infāq* (spending) and sacrificing for others. *Infāq* doesn't mean spending money only on others, but it also includes the intellect or physical power, leisure time anything which Allah (swt) have granted. And from this *infāq* we mean only that which fits perfectly within the framework of Islam; in which the fundamental purpose is not to increase the economic level but to substantially increase the eternal level – higher and higher rank or level in *ākhirah*, (Nadvi, 2005 :103-4, 107). The significance of this point is discussed over the straight thirteen verses of the Holy Qur'ān (2: 261-274), apart from all other places as well.

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ وَلَا تَيَمَّمُوا الْخَبِيثَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِأَخِيذِهِ إِلَّا أَنْ تُغْمِضُوا فِيهِ وَاعْلَمُوا أَنَّ اللَّهَ عَزِيزٌ حَكِيمٌ - الشَّيْطَانُ يَعْزِمُ عَلَى الْفَقْرِ وَيَأْمُرُكُمْ بِالْخُبْرَاءِ وَاللَّهُ يَعْزِمُ مَغْفِرَةً مِنْهُ وَفَضْلًا وَاللَّهُ وَاسِعٌ عَلِيمٌ

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*O you who have believed, spend from the good things which you have earned and from that which We have produced for you from the earth. And do not aim toward the defective therefrom, spending [from that] while you would not take it [yourself] except with closed eyes. And know that Allah is Free of need and Praiseworthy. Satan threatens you with poverty and orders you to immorality, while Allah promises you forgiveness from Him and bounty. And Allah is all-Encompassing and Knowing. (Al-Qur'ān: 2:267-268)*

The foundation of Islam is not on economic growth (accumulation of wealth) but it is on spending of wealth, without any doubt it is the only Qur'ānic Islamic solution to all the economic problems, (Nadvi, 2005 :21). One other mistake we make is that we unconsciously assume the income or wealth which we gained through the blessings of Allah (*swt*), as our own property. But in reality our income and our wealth are in the ownership of Allah (*swt*), our status in this regard is of trustee (*ameen*) and we are bound to spend it according to the will of Allah (*swt*), neither to be thrifty nor be extravagant, (Nadvi, 2005 :286-7, 300). *Believe in Allah and His Messenger and spend out of that in which He has made you successors. For those who have believed among you and spent, there will be a great reward, (Al-Qur'ān: 57:7). And those who, when they spend, are neither extravagant nor miserly and it (i.e. their spending) is moderate in between (the two extremes,) (Al-Qur'ān: 25:67).* The purpose of this *infāq* within Islamic Economics is definitely not to solve the economic problems, in fact it is for gaining the pleasure and loyalty of Allah (*swt*), and this is the fundamental difference between the proreason humanistic approach and Islam's divine approach, (Nadvi, 2005 :301).

Islamic economics tends to transfer the wealth from the rich to poor with their willingness and happiness, due to which not only the few days of this worldly life of the poor constitutes but more over the eternal and religious life of the rich organizes, which in reality is the essence of Islamic teachings. In connection with the order for spending in the path of Allah (*swt*), it has also been warned that, *and spend in the way of Allah and do not throw [yourselves] with your [own] hands into destruction [by refraining]. And do good; indeed, Allah loves the doers of good, (Al-Qur'ān: 2:195).* If the poor safeguard his wealth of *īmān* (faith) with his poverty, then the spiritual and moral doors of patience and pleasure, contentment and trust are opened for him. But the proreason economics have indulged the poor with the slogans of income, poverty, growth and equality, which have slaughtered the world as well as the poor's peace and inner satisfaction. Compared to this jeopardy, if the economics is tied up with eternal welfare then the poor in their tartly stringency will find their heart full of peace and prosperous, (Nadvi, 2005 :379).

Although the hatred from *māl* or calling upon the poverty and misery is not desired in its own self, but the path on which the Holy Prophets and especially our Prophet Muhammad (*saaws*) walked on was of poverty and frugality, not of wealth or status, (Nadvi, 2005 :100). Also the earliest companions of Prophet Muhammad (*saaws*) were poor but they were the most successful among the mankind, *and when it is said to them, "Believe as the people have believed," they say, "Should we*

*believe as the foolish have believed?" Unquestionably, it is they who are the foolish, but they know [it] not, (Al-Qur'ān: 2:13).*

### Impact of Sins on Worldly Life

The current condition of us (Muslims) in shape of laziness in obedience and extra courage in sins is due to our false thinking that its impact would be on the Day of Judgment only, we are simply not aware that its impact is also on this worldly life, (Thanvi, 2012 :31). We find a lot of discussion in the Holy Qur'ān regarding the sinful acts of civilization and the punishment from Allah (swt) which they faced due to it; *satan (iblees)*, the people of Prophet Nuh (as), Prophet Aad (as), Prophet Samood (as), Prophet Shoaib (as), firoon, qaroon and bne israel<sup>16</sup>, (Thanvi, 2012:37).

﴿ وَمَا ظَلَمُونَا وَلَكِنْ كَانُوا أَنفُسَهُمْ يَظْلِمُونَ ﴾ 57

*And they (by their ingratitude) did Us no harm, but were harming only themselves. (Al-Qur'ān: 2:57).*

Following are the few direct impacts on life due to sins, (Thanvi, 2012):

1. Impact on livelihood: *Narrated by Thawban ra, "The Messenger of Allah (saw) said: 'Nothing extends one's life span but righteousness, nothing averts the Divine Decree but supplication, and nothing deprives a man of provision but the sin he commits.'*"(Abdullah :Kitab al Fitan/Bab al Uqoobat/4022).
2. Difficulty in acquiring desired objectives: *Whoever fears Allah, He brings forth a way out for him, (Al-Qur'ān: 65:2).* One who commits sins faces problems in acquiring desired objectives.
3. Devalued in the eyes of the Creator (swt): *And the one whom Allah puts to disgrace, there is none to give him respect, (Al-Qur'ān: 22:18).* He is devalued in the eyes of Allah (swt) and simultaneously among the whole creations.
4. Chaos on land and sea: *Calamities have appeared on land and sea because of what the hands of the people have earned, so that He (Allah) makes them taste some of what they did,(Al-Qur'ān: 30:41).*

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<sup>16</sup> Though the damages or disadvantages are to such an extent that we can't encompass it, shall discuss it shortly and in context of economics.

5. Confiscation of blessing and descent of troubles: *All this is because Allah is not the one who may change a favour He has conferred on a people unless they change their own condition, (Al-Qur'ān: 8:53).*
6. Contraction in livelihood and contentment: *As for the one who turns away from My message, he shall have a straitened life, and We shall raise him blind on the Day of Judgment, (Al-Qur'ān: 20:124)*

The bounty of Allah (swt) is showered on those who follow his doable instructions, not only in the life hereafter but also in this worldly life.

1. Expansion in livelihood: *If they had upheld the Torah and the Injil and what had been sent down to them from their Lord, they would surely have had plenty to eat from above them and from beneath them, (Al-Qur'ān: 5:66).* If one follows the instructions of Prophet Muhammad (saaws) he will be blessed immensely.
2. Descent of unlimited resources (barkaat): *If the people of the towns believed and feared Allah, We would have opened for them blessings from the heavens and the earth, (Al-Qur'ān: 7:96).*
3. Ease in acquiring desired objectives: *And whoever fears Allah, He brings about ease for him in his affair, (Al-Qur'ān: 65:4).*
4. Purified life: *Whoever, male or female, has acted righteously, while being a believer, We shall certainly make him live a good life, and shall give such people their reward for the best of what they used to do, (Al-Qur'ān: 16:97).*
5. Increase in wealth and timely rain: *Pray to your Lord for your forgiveness, - Indeed He is Very- Forgiving. And He will cause the heavens to rain upon you in abundance. And will help you with riches and sons, and will cause gardens to grow for you, and cause rivers to flow for you, (Al-Qur'ān: 71:10-12).*
6. Blessing of respect and status: *and Allah will raise those, in ranks, who have believed and are given knowledge. Allah is well aware of what you do, (Al-Qur'ān: 58:11).*
7. Unlimited increase (barkaat) in wealth: *and whatever zakāh you give, seeking Allah's pleasure with it, (it is multiplied by Allah, and) it is such people who multiply (their wealth in real terms.), (Al-Qur'ān: 30:39).*



8. Promises of vicegerent and peace: *Allah has promised those of you who believe and do good deeds that He will certainly make them (His) vicegerents in the land, as He made those before them, and will certainly establish for them their religion which He has chosen for them, and will certainly give them peace in place of fear in which they were before, (Al-Qur'ān: 24:55).*

#### 4. Towards *Maqāṣid al-Sharī'ah* and *Hayat-e-Tayyaba* Index

The wisdom and ultimate vision of Sharī'ah as postulated by Allah (*swt*) is to help the mankind in reaping benefits in both the worlds – here and hereafter. In this order exploring the objectives of Sharī'ah – *Maqāṣid al-Sharī'ah* – could be beneficial for us in understanding the foundations of provisions and wisdom behind the maxims. Accordingly the *maqāṣid* has been divided into five categories: Religion, Life, Intellect, Lineage, and Property; (Shatibi, 1388). If we are able to protect all these five foundations then we (all creations) will be able to prosper in this world and hereafter.

Encyclopedia on Islamic Jurisprudence (2012)<sup>17</sup> compiled a list of variables which works in background supplementing each *maqṣad*, highlighting the fact that positive fulfillment of these variables ensures a complete coherence in *Maqāṣid al-Sharī'ah*. These variables are:

#	Transliteration	Translation	Arabic
1.	<i>Ar-Rahma</i>	Mercy	الرحمة
2.	<i>Al-Istiḡama</i>	Integrity	الاستقامة
3.	<i>Al-Taḡwá</i>	Piety	التقوى
4.	<i>Al-Shukur</i>	Thankfulness	الشكر
5.	<i>As-Sabar</i>	Patience	الصبر
6.	<i>Al-Sidq</i>	Honesty	الصدق
7.	<i>Al-'Adl</i>	Justice	العدل
8.	<i>Al-Iffah</i>	Chastity	العفة
9.	<i>Al-Wafah</i>	Fulfillment	الوفاء
10.	<i>Al-Samaha</i>	Tolerance	السماحة

<sup>17</sup> مجلس أمناء مؤسسة زايد بن سلطان آل نهيان، معلمة زايد للقواعد الفقهية والأصولية

For each variable there are few more qualities which comprehensively construct the respective variable. All the qualities are derived from the Holy Qur'ān and Aḥādīth<sup>18</sup>. These qualities are listed below<sup>19</sup>:

#	Variable	Qualities (Translation)	Qualities (Arabic)
1.	<i>Ar-Rahma</i>	Mercy, Pity, Kindness, Compassion, Charity, Help  <u>Opposite qualities:</u> Harshness, Hardship, Cruelty, Suffering, Torture	الرأفة، الشفقة، العطف، الحنان، الاحسان، النجدة  <u>صفات متناقضة معه:</u> القسوة، الشدة، الغلظة، العذاب، الظلم
<p>قُلْ لِمَنْ مَا فِي السَّمٰوٰتِ وَالْاَرْضِ قُلْ لِلّٰهِ كَتَبَ عَلٰى نَفْسِهِ الرَّحْمَةَ  <i>Say, .To whom belongs all that is in the heavens and on the earth?. Say, .To Allah.. He has prescribed Mercy for Himself. (Al-Qur'ān: 6:12).</i></p>			
2.	<i>Al-Istiqama</i>	Righteousness, Moderation, Justice  <u>Opposite qualities:</u> Corruption, Deviation, Libertinism	الصلاح، الاعتدال، العدالة  <u>صفات متناقضة معه:</u> الفساد، الاعوجاج، الفسق
<p>لِنَّ الَّذِيْنَ قَالُوْا رَبُّنَا اللّٰهُ ثُمَّ اسْتَقَامُوْا فَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُوْنَ ﴿١٠٠﴾  <i>Surely, those who say, .Our Lord is Allah. and then stay firm, they will have no fear, nor shall they grieve.(Al-Qur'ān: 6:12).</i></p>			
3.	<i>Al-Taqwá</i>	Meditation of God, Fear of God, Devout  <u>Opposite qualities:</u> Immorality, Inattentive, Careless	مراقبة الله تعالى، خشية الله تعالى، الورع  <u>صفات متناقضة معه:</u> الفجور، الغفلة، اللامبالاة
<p>يٰۤاَيُّهَا الَّذِيْنَ اٰمَنُوْا اتَّقُوا اللّٰهَ وَكُوْنُوْا مَعَ الصّٰدِقِيْنَ ﴿١٠٢﴾  <i>O you who believe, fear Allah, and be in the company of the truthful.(Al-Qur'ān: 3:102).</i></p> <p>يٰۤاَيُّهَا الَّذِيْنَ اٰمَنُوْا اتَّقُوا اللّٰهَ حَقَّ تُقَاتِهِۦ وَلَا تَمُوْتُنَّ اِلَّا وَاَنْتُمْ مُّسْلِمُوْنَ  <i>O you who believe, fear Allah, as He should be feared, and let not yourself die save as Muslims. O you who believe, fear Allah, as He should be feared, and let not yourself die save as Muslims.(Al-Qur'ān: 3:102).</i></p>			

<sup>18</sup> In this paper we have mentioned the verses of the Holy Quran only.

<sup>19</sup> All these qualities are taken from Encyclopedia on Islamic Jurisprudence (2012) - معلمة زايد للقواعد - الفقهية والأصولية

#	Variable	Qualities (Translation)	Qualities (Arabic)
4.	Al-Shukur	Praise, Recognition of Blessings, Fulfilling	الحمد، الاعتراف بالنعمة، الوفاء
		<p><u>Opposite qualities:</u> Non Recognition of Blessings, Ingratitude, Disobedience</p> <p>صفات متنافية معه: كفر النعمة، الجحود، العقوق</p>	
<p>وَأَذِّنْ لِلَّذِينَ آمَنُوا لِيُذَكِّرُوا صَوْمَهُمْ وَلِيُنذِرُوا أُولَئِكَ الَّذِينَ كَفَرُوا وَلِيُبَلِّغُوا صَوْمَهُمْ وَلِيُنذِرُوا أُولَئِكَ الَّذِينَ كَفَرُوا وَلِيُبَلِّغُوا صَوْمَهُمْ</p> <p><i>(Recall the time) when your Lord declared, .If you express gratitude, I shall certainly give you more, and if you are ungrateful, then My punishment is severe.(Al-Qur'an: 14:7).</i></p>			
5.	As-Sabar	Deliberate, Gentleness, Tolerance	التأني، الرفق، الحلم
		<p><u>Opposite qualities:</u> Anxiety, Despondent, Hasty</p> <p>صفات متنافية معه: الجزع، القنوط، العجلة</p>	
<p>إِلَّا الَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ وَتَوَاصَوْا بِالْحَقِّ وَتَوَاصَوْا بِالصَّبْرِ</p> <p><i>Except those who believed and did righteous deeds, and exhorted each other to follow truth, and exhorted each other to observe patience. (Al-Qur'an: 103:3).</i></p>			
6.	Al-Sidq	Truthfulness, Sincerity, Qualities	قول الحق، الإخلاص
		<p><u>Opposite qualities:</u> Lying, Hypocrisy, Show-Off</p> <p>صفات متنافية معه: الكذب، النفاق، الرياء</p>	
<p>مِنَ الْمُؤْمِنِينَ رِجَالٌ صَدَقُوا مَا عَاهَدُوا اللَّهَ عَلَيْهِ فَمِنْهُمْ مَن قَضَىٰ حُبَّهُ وَمِنْهُمْ مَن يُتَنَطَّرُ وَمَا بَدَّلُوا تَبْدِيلًا لِيَجْزِيَ اللَّهُ الصَّادِقِينَ بِصِدْقِهِمْ وَيُعَذِّبَ الْمُنَافِقِينَ إِنْ شَاءَ أَوْ يَتُوبَ عَلَيْهِمْ إِنَّ اللَّهَ كَانَ غَفُورًا رَحِيمًا</p> <p><i>Among the believers, there are men who came true to the covenant they had with Allah. So, some of them have fulfilled their vows (by sacrificing their lives in the way of Allah), and some of them are (still) waiting, and they did not change (their commitment) in the least. (All this happened) so that Allah may give reward to the truthful ones for their truthfulness, and punish the hypocrites, if He so wills, or accept their repentance. Surely, Allah is Most-Forgiving, Very- Merciful. (Al-Qur'an: 33:23-24).</i></p>			
7.	Al-`Adl	Fairness, Settlement, Wisdom	الإنصاف، التسوية، الحكمة
		<p><u>Opposite qualities:</u> Injustice (Unfair), Oppression, Aggression, Nepotism, Excessive</p> <p>صفات متنافية معه: الظلم (الجور)، البغي، العدوان، المحاباة، الإفراط</p>	
<p>إِنَّ اللَّهَ يُأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا بِالْعَدْلِ</p> <p><i>Surely, Allah commands you to deliver trusts to those entitled to them, and that, when you</i></p>			

#	Variable	Qualities (Translation)	Qualities (Arabic)
		<i>judge between people, judge with justice. Surely, excellent is the exhortation Allah gives you. Surely, Allah is All-Hearing, All-Seeing. (Al-Qur'an: 4:58).</i>	
8.	<i>Al-Effah</i>	Contentment, Piety, Ascetic  <u>Opposite qualities:</u> Avarice, Greed, Bulimia	القناعة، الورع، الزهد  صفات متنافية معه: الطمع، الجشع، الشره
		<p>قُلْ لِلْمُؤْمِنِينَ يَغُضُّوا مِنْ أَبْصَارِهِمْ وَيَحْفَظُوا فُرُوجَهُمْ ذَلِكَ أَزْكَى لَهُمْ إِنَّ اللَّهَ خَبِيرٌ بِمَا يَصْنَعُونَ ﴿30﴾</p> <p><i>Tell the believing men that they must lower their gazes and guard their private parts; it is more decent for them. Surely Allah is All-Aware of what they do. (Al-Qur'an: 24:30).</i></p>	
9.	<i>Al-Wafah</i>	Trustworthiness, Keeping Covenants, Honesty, Sincerity  <u>Opposite qualities:</u> Treachery, Breach, Betrayal, Rejection, Fraud, Deficient Measure	الأمانة، حفظ الذم والعهود، الصدق، الإخلاص  صفات متنافية معه: الغدر، النكث، الخيانة، الجحود، العش، التطفيف
		<p>وَأَوْفُوا بِعَهْدِ اللَّهِ إِذَا عَاهَدْتُمْ وَلَا تَنْقُضُوا الْأَيْمَانَ بَعْدَ تَوْكِيدِهَا وَقَدْ جَعَلْتُمُ اللَّهَ عَلَيْكُمْ كَفِيلًا إِنَّ اللَّهَ يَعْلَمُ مَا تَفْعَلُونَ ﴿91﴾</p> <p><i>Fulfill the Covenant of Allah when you pledge, and do not break oaths after you swear them solemnly, while you have made Allah a witness over you. Surely, Allah knows all that you do. (Al-Qur'an: 16:91).</i></p>	
10.	<i>Al-Samaha</i>	Facilitation, Amnesty, Generosity, Altruism, Good Opinion About Others  <u>Opposite qualities:</u> Odious, Agony, Dispute, Monopolization, Mistrust	التيسير، العفو، السخاء، الإيثارة، حسن الظن  صفات متنافية معه: التعسير، الإعنات، المشاحة، الاستنثار، سوء الظن
		<p>فَبِمَا رَحْمَةٍ مِنَ اللَّهِ لِنْتَ لَهُمْ وَلَوْ كُنْتَ فَظًّا غَلِيظَ الْقَلْبِ لَانفَضُّوا مِنْ حَوْلِكَ فَاعْفُ عَنْهُمْ وَاسْتَغْفِرْ لَهُمْ وَشَاوِرْهُمْ فِي الْأَمْرِ فَإِذَا عَزَمْتَ فَتَوَكَّلْ عَلَى اللَّهِ إِنَّ اللَّهَ يُحِبُّ الْمُتَوَكِّلِينَ ﴿١٥٩﴾</p> <p><i>So, (O Prophet) it is through mercy from Allah that you are gentle to them. Had you been rough and hard-hearted, they would have dispersed from around you. So, pardon them, and seek Forgiveness for them. Consult them in the matter and, once you have taken a decision, place your trust in Allah. Surely, Allah loves those who place their trust in Him. (Al-Qur'an: 3:159).</i></p>	

All these *maqāṣids*, variables and qualities will be helpful in developing an index. Where each *maqṣad* is further divided into micro and macro perspective. Micro level perspective will deal with the individual and macro perspective will deal with government level policies. Thus, the index will be able to cover variables from individual's perspective, society's perspective, countries perspective and *ummah* perspective. The combination of *maqāṣid* and qualities is intended to make a comprehensive index which would not only cover the quantitative aspect (as in *Maqāṣid al-Sharī'ah*) but also it covers the qualitative aspect; thus taking us towards a broader concept of *Hayat-e-Tayyaba*.

### Connecting *Hayat-e-Tayyaba* with *Maqāṣid al-Sharī'ah*

We now turn towards introducing a unified terminology which could comprehensively cover the essence – in words and spirit – of *Maqāṣid al-Sharī'ah*. At the same time it could be a referral point, upon which we could gauge the notion of prosperity – according to the philosophy of Islamic economics.

مَنْ عَمِلَ صَالِحًا مِنْ ذَكَرٍ أَوْ أَنْثَىٰ وَهُوَ مُؤْمِنٌ فَلَنُحْيِيَنَّهٗ حَيٰوَةً طَيِّبَةً ۖ وَلَنَجْزِيَنَّهُمْ أَجْرَهُمْ بِأَحْسَنِ مَا كَانُوا يَعْمَلُونَ ﴿٩٧﴾

*Whoever, male or female, has acted righteously, while being a believer, We shall certainly make him live a good life, and shall give such people their reward for the best of what they used to do. (Al-Qur'ān: 16:97).*

The Qur'ānic terminology of *Hayat-e-Tayyaba* captures the philosophy of Islamic economics and at the same time it engulfs the crux of *Maqāṣid al-Sharī'ah* within it. Contrastingly, in contemporary economics everything boils down to the notion of growth and development, which is singularly represented by gross domestic product (GDP). Also, GDP implicitly represents the philosophy of reason (enlightenment) and materialism.

The prayer of Prophet Ibrahim (as) also directs towards the importance of eternal actions (observation of Islamic rituals) which fulfills the commandments of Allah (swt), for gaining the worldly needs and wants. Even the worldly needs and wants are again tied up with the eternal welfare; *Our Lord, I have settled some of my children in a valley of no vegetation, close to Your sanctified House, so that, Our Lord, they may establish Ṣalāh. So, make hearts of people yearn towards them, and provide them with fruits, so that they may be grateful. (Al-Qur'ān: 14:37).* Further on, Allah (swt) accepted His prayers and enlarged the circle of his blessings upon disbelievers, even though these blessings are minute and contains no reward in hereafter for them: *He (Allah) said, As for the one who disbelieves, I shall let*

*him enjoy a little, then I shall drag him to the punishment of the Fire. How evil an end it is!* (Al-Qur'ān: 2:126).

In this context the notion of growth and development with GDP as its target variable seems – not even in the smallest sense – compatible with *Hayat-e-Tayyaba*. Thus we recommend developing *Hayat-e-Tayyaba* Index (HTI-Index) to gauge the prosperity of *Ummah*.

## 5. Articulating and Measuring HTI

Religiosity and spirituality have started gaining footholds in academia. Apart from economics and finance; management sciences have taken a leap in formulating and measuring the impact of religion and spirituality on entrepreneurs, employees and businesses. The prominent themes arising out of them are in the context of role of spirituality in developing entrepreneurial mind-set, and workplace spirituality. Qureshi (2013) developed a theoretical model of 'Entrepreneurship Plus' on the basis of Islamic spirituality. In this paper he argues that Islamic spirituality "is instrumental in transforming the utilitarian, resource ownership focused and a fiercely competitive mindset in to a mindset that seeks the pleasure of Allah (*swt*), has a belief in more from less (*Barakat*) and that of cooperation and service", thus impacting and enhancing the entrepreneurial process. Further on, the combined impact of Islamic spiritual orientation and the entrepreneurial process leads to *Nafs Mutmainna* (inner peace) and subsequently towards *Hayat-e-Tayyaba*. To empirically validate this theoretical model a survey instrument (questionnaire) was designed containing constructs of Islamic spirituality and individual entrepreneurial orientation. The survey was conducted in six major cities of Pakistan – Karachi, Sukkur, Multan, Faisalabad, Islamabad and Peshawar. Questionnaire was filled by 369 university level students, belonging to various degree programs. All these students were participating in a entrepreneurship training workshop, which prepared them to participate in a business plan competition titled, "INVENT - The Entrepreneurial Challenge", conducted by Institute of Business Administration, Karachi in April 2013. Eleven different constructs were measured through this questionnaire, six of them were on Islamic spirituality, (Qureshi, 2013); two on spirituality or life outlook, (Frey et al., 2002); and the rest of the three were on individual entrepreneurial orientation, (Bolton & Lane, 2012).

For articulating and empirically measuring HTI in this paper, we are utilizing the same data set. The constructs of Qureshi (2013) comprises of 29 questions on *Imān* (Faith), *Ṣalāh* (Prayer), *Ilm & Zikr* (Knowledge & Remembrance), *ḥuqūq al-*

*'ibād* (The Rights of the People), *Ikhlās & Iḥsān* (Sincerity & Excellence), *Dawah* (Invitation). And the constructs of Frey et al. (2002) comprises of 12 questions on Self-Efficacy and Life-Scheme. The former construct covers the area of *Maqāṣid al-Sharī'ah* and the latter construct articulates life outlook; complete questionnaire is attached in the appendix. All the questions were asked on a scale of 1 to 5. All the questions are on micro level i.e. from an individual perspective. The *Maqāṣid al-Sharī'ah* questions were asked in quantitative way, were the answer have to be given within a range of Never, Few Times, Sometime, More Often and Always. The answers were to be given by keeping in view the life spend in last seven months. For example a question on prayer: 'I pray all five prayers within their respective times', had to be answered within the given range by reflecting on the routine in the last seven month. Some other questions e.g 'I recite the Holy Qur'ān – daily', has to be answered by keeping in view the daily routine over the past seven months. The life outlook questions were of more of qualitative type, which again contained questions from individual perspective, and had to be answered within a range of Strongly Agree, Disagree, Neutral, Agree and Strongly Agree. For example a question on life scheme: 'There is a great void (emptiness) in my life at this time', had to be answered within the given range and after reflecting the feelings of the last seven month.

The questionnaire was printed and distributed among the workshop participants before the commencement of workshop, and was collected after the workshop ended. Key learning's from this whole exercise were<sup>20</sup>:

1. To keep the Islamic terminologies as simple as possible; and translate it in local language. E.g. word 'Namaaz' would have been better and easy to grasp then '*Ṣalāh*' – in Pakistan context.
2. Develop a separate questionnaire for females or at least mark few questions specifically for females. As females has different obligations and method of offering. E.g. males have to offer *ṣalāh* in *masjid* with *jamaat*; females have no such obligation.
3. Give the meaning or synonym or translation of difficult words in brackets.
4. Make specific and to the point questions. And take up only one context in a single question. Can develop more questions if the variable doesn't cover the essence. E.g. question; 'I precisely calculate my wealth for paying zakat and offering *qurbani*', now it contained two different things, *zakāh* and

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<sup>20</sup> Few more are discussed in the analysis discussion.

*qurbani (udhiyah)* and while viewing the context of Pakistan, more people are inclined towards *qurbani*. So it would have been better if two different questions were developed and asked.

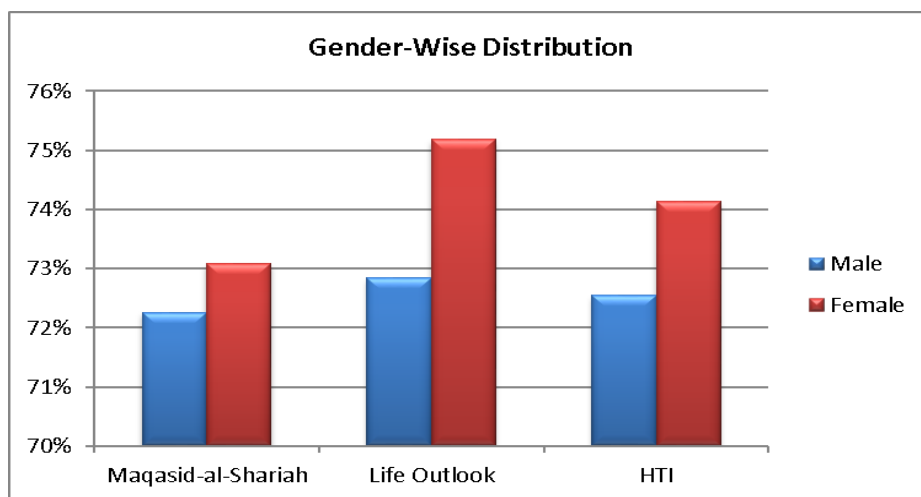
5. Reverse questions are difficult to handle as it creates confusion among the participants and the results are distorted due to it. On the other hand all positive questions makes an easy to fill – without reflecting – responses, which again don't give reliable results.
6. Avoid all type of questions which specifies or targets towards any *madhab*. Make the questions general, on the basis of *Maqāṣid al-Sharī'ah*.
7. A generalized section should be created for people of other religions to fill in. We faced Hindu and Christian participants during the survey. In order to not to hurt their feelings we told them to fill the life view questions.

The collected data was compiled, cleaned and organized for descriptive analysis. Below are the tables and discussion on the results of the survey. The tables are created gender-wise, city-wise and overall. All the results are out of a maximum score of 5. We have calculated the *Maqāṣid al-Sharī'ah* construct and Life Outlook construct separately, giving the average score of each construct and its sub-construct. Each construct and sub-construct has been given equal weightage. An overall combined average score converted in percentage is also given for easy reference and index creation.

<b>Gender-Wise Distribution: Male</b>								
Constructs	<i>Maqāṣid al-Sharī'ah</i>						Life Outlook	
	F	P	IZ	HI	IK	D	SE	LS
Average	3.644	3.731	3.204	3.842	3.829	3.427	3.479	3.806
Percentage	72.88%	74.62%	64.09%	76.84%	76.59%	68.53%	69.58%	76.11%
No. of Observations	268	266	268	272	271	255	252	253
Missing Values	7	9	7	3	4	20	23	22
Total Sub-Average					72.26%	3.613	72.84%	3.642
Total Average								3.627
Total Percentage								72.55%
Average Age	23.80							



Gender-Wise Distribution: Female								
Constructs	Maqāṣid al-Sharī'ah						Life Outlook	
	F	P	IZ	HI	IK	D	SE	LS
Sub-Constructs								
Average	3.962	3.750	3.283	3.699	3.891	3.339	3.659	3.858
Percentage	79.23%	75.00%	65.66%	73.98%	77.83%	66.79%	73.18%	77.16%
No. of Observations	94	94	94	94	94	89	88	88
Missing Values	0	0	0	0	0	5	6	6
Total Sub-Average					73.08%	3.654	75.18%	3.759
Total Average								3.706
Total Percentage								74.13%
Average Age	21.45							



Out of 369 filled questionnaires, 275 were filled by males and 94 by females, with an average age of 23 and 21 respectively. Females showed slightly higher scores in micro level *Maqāṣid* al-Sharī'ah than males. Similarly the life outlook results showed higher scores for females. Overall the *Hayata-e-Tayyaba* Index (HTI) for males is 72.55 percent and for females is 74.13 percent.

<b>City-Wise Distribution: Karachi</b>								
Constructs	<i>Maqāṣid al-Sharī'ah</i>						Life Outlook	
Sub-Constructs	F	P	IZ	HI	IK	D	SE	LS
Average	3.688	3.657	3.148	3.826	3.864	3.306	3.544	3.812
Percentage	73.76%	73.13%	62.96%	76.53%	77.27%	66.12%	70.89%	76.25%
No. of Observations	166	166	166	170	169	155	158	159
Missing Values	6	6	6	2	3	15	14	13
Total Sub-Average					71.62%	3.581	73.56%	3.678
Total Average								3.6295
Total Percentage								72.59%
Average Age	24.64							

<b>City-Wise Distribution: Sukkur</b>								
Constructs	<i>Maqāṣid al-Sharī'ah</i>						Life Outlook	
Sub-Constructs	F	P	IZ	HI	IK	D	SE	LS
Average	3.669	3.640	2.746	3.508	3.369	3.085	3.340	3.467
Percentage	73.38%	72.81%	54.92%	70.15%	67.38%	61.69%	66.80%	69.33%
No. of Observations	26	25	26	26	26	26	25	25
Missing Values	0	1	0	0	0	0	1	1
Total Sub-Average					66.72%	3.336	66.72%	3.336
Total Average								3.336
Total Percentage								66.72%
Average Age	21.55							

<b>City-Wise Distribution: Faisalabad</b>								
Constructs	<i>Maqāṣid al-Sharī'ah</i>						Life Outlook	
Sub-Constructs	F	P	IZ	HI	IK	D	SE	LS
Average	3.636	3.627	3.109	3.500	4.018	3.260	3.750	3.593
Percentage	72.73%	72.55%	62.18%	70.00%	80.36%	65.20%	75.00%	71.85%
No. of Observations	22	22	22	22	22	20	18	18

Missing Values	0	0	0	0	0	2	4	4
Total Sub-Average					70.50%	3.525	73.42%	3.671
Total Average								3.598
Total Percentage								71.96%
Average Age	20.15							

**City-Wise Distribution: Multan**

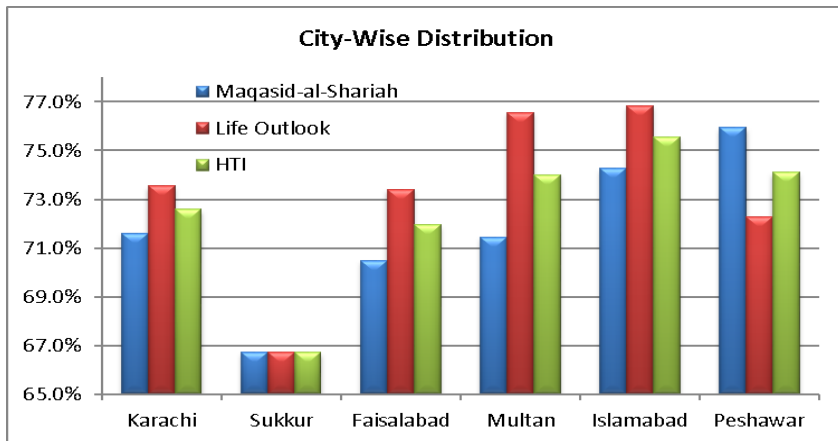
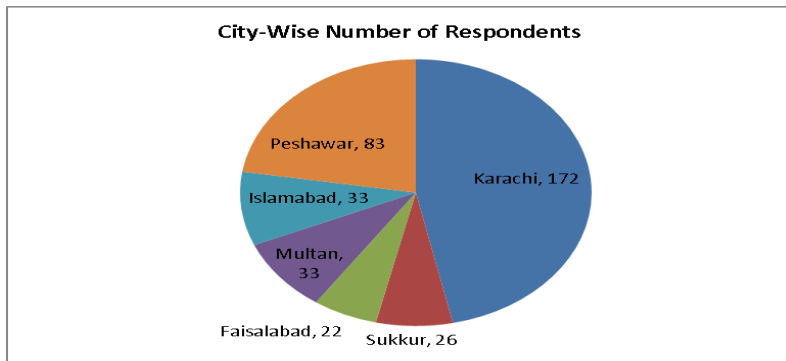
Constructs	<i>Maqāshid al-Sharī'ah</i>						Life Outlook	
	F	P	IZ	HI	IK	D	SE	LS
Average	3.938	3.570	3.169	3.713	3.763	3.285	3.616	4.040
Percentage	78.75%	71.41%	63.38%	74.25%	75.25%	65.70%	72.32%	80.81%
No. of Observations	32	32	32	32	32	33	33	33
Missing Values	1	1	1	1	1	0	0	0
Total Sub-Average					71.46%	3.573	76.56%	3.828
Total Average								3.701
Total Percentage								74.01%
Average Age	22.71							

**City-Wise Distribution: Islamabad**

Constructs	<i>Maqāshid al-Sharī'ah</i>						Life Outlook	
	F	P	IZ	HI	IK	D	SE	LS
Average	3.897	3.680	3.442	3.867	3.903	3.494	3.667	4.017
Percentage	77.94%	73.60%	68.85%	77.33%	78.06%	69.88%	73.33%	80.33%
No. of Observations	33	33	33	33	33	32	30	30
Missing Values	0	0	0	0	0	1	3	3
Total Sub-Average					74.28%	3.714	76.84%	3.842
Total Average								3.778
Total Percentage								75.55%
Average Age	24.91							

**City-Wise Distribution: Peshawar**

Constructs	<i>Maqāṣid al-Sharī'ah</i>						Life Outlook	
Sub-Constructs	F	P	IZ	HI	IK	D	SE	LS
Average	3.701	3.965	3.494	3.947	3.920	3.756	3.399	3.829
Percentage	74.02%	79.31%	69.88%	78.94%	78.41%	75.13%	67.98%	76.58%
No. of Observations	83	82	83	83	83	78	76	76
Missing Values	0	1	0	0	0	5	7	7
Total Sub-Average					75.94%	3.797	72.28%	3.614
Total Average								3.706
Total Percentage								74.11%
Average Age	21.12							



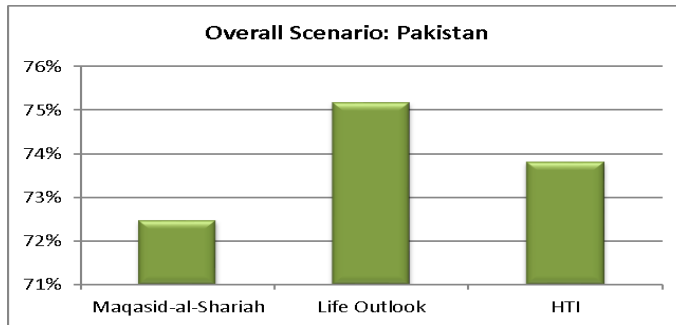
City-Wise Percentages in Each Sub-Construct <sup>21</sup>								
	F	P	IZ	HI	IK	D	SE	LS
Karachi	73.76%	73.13%	62.96%	76.53%	77.27%	66.12%	70.89%	76.25%
Sukkur	73.38%	72.81%	54.92%	70.15%	67.38%	61.69%	66.80%	69.33%
Faisalabad	72.73%	72.55%	62.18%	70.00%	80.36%	65.20%	75.00%	71.85%
Multan	78.75%	71.41%	63.38%	74.25%	75.25%	65.70%	72.32%	80.81%
Islamabad	77.94%	73.60%	68.85%	77.33%	78.06%	69.88%	73.33%	80.33%
Peshawar	74.02%	79.31%	69.88%	78.94%	78.41%	75.13%	67.98%	76.58%

Number of respondents for Karachi, Sukkur, Faisalabad, Multan, Islamabad and Peshawar were; 172, 26, 22, 33, 33 and 83 respectively. Islamabad with 75.6 percent reported to be highest in HTI, followed by Peshawar 74.1 percent and Multan 74 percent. The average age of respondents from Islamabad had the highest average age among the sample; of 24.91 years – other demographic factors should also be studied. Peshawar reported 75.9 percent, the highest, in micro level *Maqāṣid* al-Sharī'ah, followed by Islamabad and Multan. Islamabad had the highest percentage of 76.8 percent, in life outlook.

These results are preliminary, indicating towards the possibility of designing and conducting HTI index. The data size should have been much greater with representation from all levels of society and across Pakistan.

Overall Scenario: Pakistan								
Constructs	<i>Maqāṣid</i> al-Sharī'ah						Life Outlook	
Sub-Constructs	F	P	IZ	HI	IK	D	SE	LS
Average	3.728	3.736	3.225	3.805	3.845	3.404	3.525	3.819
Percentage	74.55%	74.72%	64.50%	76.10%	76.91%	68.08%	70.51%	76.38%
No. of Observations	362	360	362	366	365	344	340	341
Missing Values	7	9	7	3	4	25	29	28
Total Sub-Average					72.48%	3.624	75.18%	3.759
Total Average								3.691
Total Percentage								73.82%
Average Age	23.22							

<sup>21</sup> Yellow highlights show the highest cities in each sub-category, whereas the green ones show the second ranking.



The overall picture of Pakistan shows that the religiosity and spirituality is high. The individual level *Maqāṣid* al-Sharī‘ah is at 72.48 percent, whereas the life outlook is slightly higher at 75.18 percent; resulting in a HTI of 73.81 percent. People seem to feel satisfied and content with their life; still they have to deliver more on the Islamic rituals. Maybe, for the betterment of HTI we can assign some weightage to the constructs, rather than making them all at equal.

### Conclusion

Our motive was to elaborate the position of enlightened philosophers and their impact on the field of economics and society on the whole. We highlighted the fact that the field of economics is developed by explicitly rejecting the external constraints i.e. existence of God, the importance of religion, life hereafter, rewards in heavens and existence of hell. In contrast the position of Islam as set by Allah (*swt*) and His Prophet Muhammad (*saaws*) in the Holy Qur’ān and Hadith was presented. The importance of *īmān* and *aakhirah* for the betterment of wordily life and life hereafter was presented. These aspects are to be taken as philosophical foundations for Islamic economics. It was discussed that the variables of conventional economics are in direct control of Allah (*swt*) and to gain positive increment in them and that also in an easy way needs a prior condition of *taqwá* – reduction in sins. Further on, we briefly discussed the role of *Maqāṣid* al-Sharī‘ah and listed ten other variables, which if combined, would give quantitative and qualitative dimensions to measure the real prosperity of Individual, Society, Country and *Ummah*; leading towards a more comprehensive measure than GDP – *Hayat-e-Tayyaba* Index (HTI). Here, HTI was articulated and measured through two broad constructs, representing *Maqāṣid* al-Sharī‘ah from individual micro level and life outlook. The data collected was represented gender-wise, city-wise and overall country wise, followed by discussion of HTI in all these contexts. Key learning’s on questionnaire development and data collection methodology was also taken up. For further research and development we need to elaborate the individual

and society level variables for HTI; that also in the light of above discussed Islamic philosophy of economics so that accordingly, inwardly and outwardly, in both forms the mankind is not left out from the Islamic economic blessings.

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## Appendix

### Survey Instrument: Questionnaire on Islamic Spirituality and Life View

#	Item
	<i>Īmān</i> – Faith
F1.	I stay away from <i>ḥarām</i> acts in my work to avoid Allah’s divine wrath.
F2.	I ask Allah to help me ( <i>istikhara</i> ) when I make important decisions in my life.
F3.	When confronted with problems I review my past actions for any sinful act.
F4.	I start my day with a <i>du‘ā</i> to get support ( <i>barakah</i> ) of Allah ( <i>swt</i> ).
F5.	If I am unsure of an acts permissibility, I still act upon it.
	<i>Ṣalāh</i> – Prayer
P1.	I pray all five prayers within their respective times.
P2.	I feel normal if I leave a <i>ṣalāh</i> .
P3.	When confronted with problems I offer <i>ṣalāh</i> to seek help from Allah ( <i>swt</i> ).
P4.	While outside I seriously look for <i>masjid</i> at <i>ṣalāh</i> time.
	<i>Ilm &amp; Zikr</i> - Knowledge & Remembrance
IZ1.	I spend sufficient time for seeking the knowledge of Islam – daily.
IZ2.	I recite the Holy Qur'an – daily.
IZ3.	I read and act upon at least one <i>Sunnah</i> – daily.
IZ4.	I study <i>seerah</i> of our beloved Prophet ( <i>saaws</i> ) – daily.
IZ5.	I make <i>zikr</i> of <i>kalima</i> , durood sharif and <i>istighfar</i> – daily.
	<i>Huqūq al- ‘ibād</i> - The Rights of the People
HI1.	I spend some amount of my money in charity ( <i>ṣadaqah</i> ).
HI2.	I break promises that I make.
HI3.	I speak negative of others behind their back (backbiting).
HI4.	I get angry on others easily for whatever mistake they make.
HI5.	I personally take care of my parents and grandparents.
	<i>Ikhlāṣ &amp; Iḥsān</i> - Sincerity & Excellence
IK1.	While doing any good action my intention ( <i>niyyah</i> ) is to please Allah only.
IK2.	I precisely calculate my wealth for paying zakat and offering <i>qurbani</i> .
IK3.	I spend in charity in such a way that at least some people would know about it.
IK4.	I assist others in their work even though I don't gain any worldly benefit from it.
IK5.	I try not to misuse university (or office, market, hotels, airplane etc) resources freely available to me
	<i>Dawah</i> – Invitation

D1.	I dedicate some time along with my family in order to learn Islamic teachings.
D2.	While going for <i>ṣalāh</i> I encourage my fellow Muslims to pray.
D3.	If an evil act is being done by someone, i do not consider it bad in my heart.
D4.	I dedicate some time for spreading the message of Islam to others because that is my responsibility.
D5.	I attend Islamic lectures ( <i>bayanaat</i> ) – weekly.
	Self-Efficacy
SE1.	There is not much I can do to help myself.
SE2.	Often, there is no way I can complete what I have started.
SE3.	I can't begin to understand my problems.
SE4.	I am overwhelmed when I have personal difficulties and problems.
SE5.	I don't know how to begin to solve my problems.
SE6.	There is not much I can do to make a difference in my life.
	Life Scheme
LS1.	I haven't found my life's purpose yet.
LS2.	I don't know who I am, where I came from, or where I am going.
LS3.	I have a lack of purpose in my life.
LS4.	In this world, I don't know where I fit in.
LS5.	I am far from understanding the meaning of life.
LS6.	There is a great void (emptiness) in my life at this time.