

# Beyond *Maşlahah*: *Adab* and Islamic Economic Thought

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## Abstract

This paper focuses on *maṣlaḥah* (benefit or well-being) and *adab* (righteous behavior or character) as ethically intertwined concepts that are discussed by classical Muslim scholars in relation to the acquisition of wealth (*kasb*) and overall economic engagement. Particularly in certain works of al-Shaybānī (d. 805), al-Muḥāsibī (d. 857), Ibn Abī al-Dunyā (d. 894), al-Māwardī (d. 1058), and al-Ghazālī (d. 1111), personal piety is closely related to righteous economic behavior under the banner of *adab*'s moral stipulations. In light of al-Ghazālī's understanding of economic provision as part of his overall theory of eternal happiness (*sa'ādah*), the concept of *maṣlaḥah* can be analyzed in the context of *adab* as an extension of *Sharī'a* law. While *maṣlaḥah* is from a legal standpoint crucial for safeguarding economic activities and preserving wealth, concomitantly, in this paper I treat *maṣlaḥah* as a derivative of *adab* and its holistic vision of human nature. In particular, I address what constitutes economic provision as an ethical endeavor in selected classical texts; and how the concept of *adab* preserves and enhances economic behavior as conceived by classical Muslim scholars.

## Introduction

Islamic economic thought, tradition, or philosophy is usually described as pertaining to (classical) Muslim scholars' theories and evaluations of different concepts and ideas in a transhistorical epistemological framework that would often encompass the fields of ethics, law, and theology. For some contemporary scholars, Islamic economic thought predates modern Islamic economics and finance, yet the two seem to have different methodological and epistemological frameworks within which they operate.<sup>1</sup> I analyze the importance and relevance of classical scholars' ideas, approaches, and strategies to acquisition of wealth and other related economic processes within Islamic intellectual history and ethics. In contrast to conventional wisdom in economics which elevates

self-interest and individual preferences of consumerism,<sup>2</sup> the classical texts analyzed below stress communal ways of living, concerns of equity, and redistributive justice. The theoretical accounts and economic philosophy extrapolated from a few selected classical scholars attest to a different and much more complex consideration of the *economic* in comparison to how it has been commonly understood in the modern period. By allowing gains and curtailing excessive behavior, these texts show-case that moral virtue and personal discipline curbs social inequality and economic intemperance, and that personal piety manifests also in market governance.

Previously,<sup>3</sup> I have focused on the development of the legal discourse and the importance of *maşlahah* in preserving economic activities in classical and contemporary contexts. This paper, however, takes a different turn, by analyzing economic provision or acquisition of wealth (often referred to as *kasb*) in a few ethical-economic texts. I read these texts by focusing on *maşlahah* (benefit or well-being) and *adab* (righteous behavior) as ethically intertwined concepts, whereby personal piety is concurrent with the curtailment of (economic) exorbitance. Although *maşlahah* is important for safeguarding economic activities and encouraging frugal earning patterns by preserving one's wealth, concomitantly, I explore the relationship between *maşlahah* and the overall ethos of *adab* as extension of *Shari'ah*'s law. This entails also a study of other equally important yet neglected conceptualizations that complement ethically-driven economic engagements, often expressed through the stations or *maqāmāt*, such as *wara'*, *zuhd*, *faqr*, *sabr*, *tawakkul*, *riḍā*, and *taffakur*, since these conceptualizations necessitate an ethical self (as a set of one's moral traits) when engaging with commerce and business. First, I posit that *maşlahah* as conceived in al-Ghazālī's *Mustaşfā* can be appraised as an ethical concept in being an embodiment of *Shari'ah* law that informs his overall moral epistemology and ethical system found also in *Iḥyā'*. Second, I do not claim that Sufism or Sufi literature discussed in this paper provides all answers to various economic predicaments in Islamic tradition – after all, many scholars who wrote on economic issues were not Sufis themselves but only resorted to particular conceptualizations – but rather that *adab* is an overarching term that corresponds to *maşlahah*

and hence complements the study of economic thought by offering vistas for analyzing economic engagements as part of cultivating the inner self and maintaining a virtuous character. I will predominantly concentrate on the understanding of *kasb* (and *zuhd* as renunciation) in economic affairs and think conceptually and critically about *maṣlaḥah* as an ethical category that concurs with *adab*'s more holistic vision of human nature regarding economic provision and welfare. This will help me placing the idea of earning a righteous living within a broader metaphysical context that was by many classical Muslim scholars conceptualized as a technique of self-examination. The major theme of this paper is hence concerned with the question of what constitutes economic provision as an ethical endeavor in selected classical texts, and how the concept of *adab* preserves and enhances economic behavior as conceived by selected classical Muslim scholars.

In the first part, I consider *maqāṣid* and *maṣlaḥah* as laid out by al-Ghazālī (d. 1111). Given that al-Ghazālī's *Mustaṣfā min 'Ilm al-Uṣūl*<sup>4</sup> was produced toward the end of his life – which according to Ahmed El Shamsy employs a teleological approach also in legal reasoning – it could be also read in tandem with his previous works and in the broader context of merging ethical predispositions with legal deliberations, noticeable also in his economic thought. Following that, I analyze certain classical scholars who wrote on *zuhd* and *kasb*, such as al-Shaybānī (d. 805), al-Muḥāsibī (d. 857), Ibn Abī al-Dunyā (d. 894), al-Māwardī (d. 1058), and al-Ghazālī, to establish a link between preservation of wealth (*māl*) and general well-being (*maṣlaḥah*), under the banner of *adab* as a moral reconfiguration of individual conduct.

## On the History of Islamic Economic Thought and *Maṣlaḥah*

Early Muslim societies were well acquainted with trade. The narrations depicting the prophet Muḥammad and several of his companions as merchants, familiar with Mecca's trading routes, testifies to Qur'an's favorable approach to commerce.<sup>5</sup> There are several theses in academic circles explaining "Islam's" occupation with commerce and trading. While some scholars assert that early Muslim society developed a

rudimental form of market economy by advocating accumulation of capital and robust system of investments,<sup>6</sup> others claim that Muslim culture never developed the institution of corporation and other financial mechanism due to the restricting nature of Islamic law.<sup>7</sup> Both theses are incorrect in assuming only one particular and overarching narrative in explaining a composite economic history, spanning centuries, be it accumulation of wealth or, on the other hand, *Shari'ah's* alleged rigidity in managing economic affairs. As open as Muslim scholars were to other cultures in various fields, including (economic) philosophy, it is not surprising that some scholars integrated Ancient Greek ideas into their systems, especially Aristotle's (d. 322 BC) and Bryson's (d. 5<sup>th</sup> century BC) thought.<sup>8</sup> Yet, for Muslim scholars, who surpassed their Greek counterparts in analyzing economic postulates, economic thought was intricately related to the Qur'anic text and the legal-Sufi intellectual output, encompassing the nature and limits of accumulation of wealth and general well-being within the discourse of economic gains and poverty as a spiritual principle. Those scholars' polyvalent approach to economic thought – given their legal, theological, and Sufi orientation – pinpoints to a complex and multifaceted economic philosophy that cannot be simply explained by asking whether profit-making was licit or not. For many classical scholars, ethical-economic behavior is expressed through a moral understanding of human relationship<sup>9</sup> (tied to various concepts, such as *Shari'ah*, *adab*, *akhlāq*, and so forth) that theorized economic engagements geared toward higher ends. In addition to the Qur'an and Sunna,<sup>10</sup> which provided Muslim society with a moral cosmology, pre-modern Muslim scholars expanded on concepts that were usually associated with the legal discourse.

The term to describe household management or *oikonomia* is often referred to *'ilm tadbīr al-manzil*,<sup>11</sup> with roots in Aristotelian philosophy, which pertained to family-based management of a household that can be extended also to society at large. Especially in the 9<sup>th</sup> and 10<sup>th</sup> centuries, various Greek texts were translated into Arabic, which had an impact also on the development of economic philosophy of some of the major Muslim philosophers, such as Ibn Sīnā and Naṣīr al-Dīn al-Ṭūsī.<sup>12</sup> *Tadbīr al-manzil* formed, in addition to ethics (*'ilm al-akhlāq*) and politics (*'ilm al-siyāsah*),

practical philosophy, whose underlying norm was justice (‘*adl*). However, classical Muslim scholars expanded on those topics, theorizing on market, fair price, development of industries, supply and demand, and other phenomena, often linking the macro-economic relations with the ethical self and the Divine law. What we nowadays call “economics” or “economic science”<sup>13</sup> has rather little in common with *oikonomia* (*oikos* as household, and *nomos* as law; as management of household affairs) and was in classical Islamic texts from the 8<sup>th</sup> to 13<sup>th</sup> centuries founded upon a rather different epistemological footing, often invoked through *kasb* as earning or acquisition of wealth, *infāq* or spending, and *iqtiṣād*<sup>14</sup> and their ethical (*adabi*) dimension. Acquiring (or dealing with) wealth was hence neither a pure technical matter nor a legal obligation, but primarily a moral engagement<sup>15</sup> that hearkened to the process of introspection and encompassed both individual and communal or governmental affairs. Such an idea of the ethical self was closely knitted with economic development in works by, for instance, al-Shaybānī (*Kitāb al-Kasb*), Ibn Sinā (*al-Siyāṣah*), Naṣīr al-Dīn al-Ṭūsī (*Akhlāq-i Nāṣiri*), and al-Ghazālī (*Iḥyā’ ‘Ulūm al-Dīn*), inextricably related to the spiritual qualities of *iqtiṣād* and *kasb*.

Instead of looking into specifics of commercial laws, in this section, I focus on the concept of *maqāṣid al-Sharī‘ah* (or the purposes of Islamic law) and *maṣlaḥah* that have been discussed at length within Islamic history and legal studies, yet rarely explained in ethical-economic terms. Given that the contemporary understanding of the concepts of *maqāṣid al-Sharī‘ah* and *maṣlaḥah* have remained primarily in the backdrop of the legal discourse, they have been seldomly discussed in the context of cosmological and metaphysical doctrines of *adab*. Barter exchange, property rights, acquisition of wealth, and other economic mechanisms for the above-mentioned scholars employ both material or worldly and non-material or spiritual meanings, and are part and parcel of the Qur’anic metaphysical system that undergirds large parts of their reasoning.

The concept of *maqāṣid al-Sharī‘ah* was structurally introduced by al-Juwāynī (d. 1085), and developed by al-Ghazālī (d. 1111), ‘Izz al-Dīn ‘Abd al-Salām (d. 1243), and al-Shāṭibī (d. 1388), to name but a few scholars.<sup>16</sup> In the 11<sup>th</sup> century al-Juwāynī developed *maqāṣid* according to the categories of necessities. He proposed five levels of *maqāṣid*:

necessities (*darūrāt*), general needs (*al-hājah al-‘ammah*), moral behavior (*al-makrumāt*), recommendations (*al-mandūbāt*), and specifics.<sup>17</sup> As a theologian, an adherent of *taşawwuf*, and, in essence, an ethicist, in his *Mustaşfā* al-Ghazālī elaborated on the *maqāşid* in the context of safeguarding the five categories of faith (*dīn*), human self (*nafs*), intellect (*‘aql*), offspring (*nasl*), and wealth (*māl*).<sup>18</sup> Since the *maqāşid* are implicit in texts, the very idea of preservation of the five categories explicates not only legal but also ethical concerns. The claim that *maqāşid* entails the gist of *Sharī‘ah*’s moral law presupposes that it deals with ethical aspects of legal norms, whereby ideas of justice and social welfare are contextualized as metaphysical axioms. Preservation of the five categories, including the preservation of wealth (*ḥifẓ al-māl*),<sup>19</sup> hence takes into consideration economic and commercial activities such as allocation of wealth, circulation of money, and intentions behind one’s economic actions, which are viewed as ethically driven endeavors. While objectives stay the same, the means to attain them need to be thought anew and are thus always contemporary. The five rules of one’s actions are meant to measure *Sharī‘ah* in the Qur’an, Sunna, and *ijmā‘*. Although a nominal Ash‘arī,<sup>20</sup> in *Mustaşfā* al-Ghazālī concedes that not all human acts are specified by the Divine law, which also raises the question of whether God is the sole imposer of obligations,<sup>21</sup> and what is the role of the ethical self in this process. Unlike Mu‘tazilites, who hold that reason recognizes and determines good and evil, al-Ghazālī posits that reason cannot create rules for one’s actions, since it is *Sharī‘ah* that classifies acts.<sup>22</sup> Yet, in line with his moral epistemology, the ethical self is nurtured through an array of techniques embedded in various stations of the soul, while human benefit underpins the sacred law. It is through the textual sources that al-Ghazālī implements the spirit of the law as guiding principles of his overall ethical theory of happiness. After identifying the objectives of the law (*maqāşid al-Sharī‘ah*), a cause is valid if it corroborates the policies of those objectives.<sup>23</sup> The legal rules, however, are for al-Ghazālī never disassociated from their underlying benefit, in that the *a priori* structures of the law are attained through inductive reasoning and the concept of appropriateness (*munāsaba*), as well as through techniques of self-examination, such as *tawbah*, *wara’*, *zuhd*, and *faqr*.

*Maṣlaḥah* as common good or well-being has been referred to as the basis of the methodological principles of Islamic law (*uṣūl al-fiqh*) and was specified in the cases where the foundational texts, the Qur'an and Sunna, were silent on particular matters. *Maṣlaḥah* denotes prohibition or permission on the basis of whether it serves the public good in a community.<sup>24</sup> The application of the concept has become more prominent in the modern period due to its importance to contemporary legal issues. Al-Juwāyni conceptualized *maṣlaḥah*, whereas al-Ghazālī expanded on the term also in the context of economic thought. More specifically, for al-Ghazālī, *maṣlaḥah* as an integral part of *maqāṣid* means observing and fulfilling objectives of the lawgiver.<sup>25</sup> In *Iḥyā'*, he clearly states that *fiqh* is an ethical category that was with time made to refer only to the technical side of the law. Al-Ghazālī informs us that *fiqh*

has become a specialized branch of fatwas and waqfs, on small details about them, and excessive debates surrounding them... The meaning of *fiqh* in the first period was, however, undisputedly linked to the science of the path of the hereafter, knowledge of the details of harmful matters of the self, that which corrupts human action, understanding of indulging in the wickedness of the world, perseverance for reaching the grace of the hereafter, and [God's] fear's domination over the heart.<sup>26</sup>

In the context of legal reasoning explicated in *Mustaṣfā* and his ethical system developed in *Iḥyā'*, he weaves his Sufi inclinations into legal theory, since applying *maṣlaḥah* in various economic activities seems to be a prerequisite. For instance, al-Ghazālī asserts that the value of human labor does not rest on the idea of gaining profit, whereas the production of necessities for the common good is perceived as a social and individual obligation (*farḍ kifāya*). It is hence safe to state that human conduct is seen in light of benefit and disutility (*maṣāliḥ/mafāsid*) permeated by the moral law. This presupposes that righteous economic behavior is part of the higher objectives of *Sharī'ah*, whereby one tries to increase *maṣlaḥah* or general well-being instead of utility in a conventional sense. Such a perception of economic activities further indicates that wants



are replaced with needs, and that all activities must be seen as means to achieve goals toward increasing the welfare of an individual or a community. In other words, if acquiring wealth is a necessary human endeavor, seen also as a religious obligation, it conveys a message that an individual act has also broader social effect. However, if economic postulates are treated as wants and predicated upon exclusionist policies, such as hoarding of money, counterfeiting of coins, and selling or buying illicit goods,<sup>27</sup> then *maşlahah* decreases in public sphere, for those policies can cause disturbances in the market. This narrative suggests that *maşlahah* operates within the ethical-economic frame by fulfilling needs and regulating wants.

In what follows, I take a closer look at the history of *adab* in its ethical understanding as virtuous traits of character and an extension of *Sharī'ah* law. I argue that *adab* is an overarching term that is comprehensive of *maşlahah*, in how it informs righteous economic behavior, especially in the works of al-Ghazālī and other ethicists who discussed economic provisions and financial transactions through the *kasb-zuhd* discourse.

## *Adab* and Righteous Earnings

Classical legal scholars, Sufis, and theologians, such as al-Shaybānī (d. 805), al-Muḥāsibī (d. 857), Ibn Abī al-Dunyā (d. 894), Abū Naşr al-Sarrāj al-Ṭūsī (d. 988), al-Māwardī (d. 1058), al-Rāghib al-Işfahānī (d. 1108), and al-Ghazālī, wrote about earning a righteous living and partaking in a communal exchange of goods, and encouraged fair market prices. While not all scholars belonged to the tradition of *taşawwuf* or referred to *maşlahah* directly, they examined the notion of well-being or common good when discussing economic behavior. In those texts economic endeavors are interlinked with personal discipline intended to curb excessive (economic) behavior, and personal piety informs broader socioeconomic relations. Sufi figures such as Ibn al-Mubārak (d. 797), al-Sulamī (d. 1106) and al-Qushayrī (d. 1074) referred to the spiritual stations of *maqamāt* and the virtuous traits of character, which is important for our discussion on *adab* and the development of ethical-economic genre through *kasb-zuhd* discourse. In the following pages, I showcase some of those

scholars and their economic philosophy. While numerous Sufis analyzed, described, and proscribed how one should behave in accordance with the normative etiquette of Islam,<sup>28</sup> in this section I do not position Sufism on a pedestal but rather refer to the mechanisms of *kasb* and *zuhd* to explain the intricate relation between ethical behavior and economic predicaments. Texts penned by certain Sufi thinkers are often normative and instructional, emphasizing self-discernment, scrupulousness, and inner worldly asceticism, in order to overcome vicissitudes in personal life and in society. It is impossible, however, to discuss moral predicaments in economic affairs without addressing them in the context of *adab* and its polyvalent human functions.

In the premodern period, *adab* was (along with the *hadīth* tradition) perceived as the basis for the *Shari‘ah*’s normative system. *Adab* as the non-prophetic tradition was the quintessential (practical) wisdom that traveled through generations. Between the 8<sup>th</sup> and 9<sup>th</sup> centuries CE it became regarded as Islamic etiquette, cultivated by both courtiers and literati.<sup>29</sup> While the term *adab* etymologically relates to *da‘b* as custom or habit and carries both an ethical and practical meaning as “high quality of soul, good upbringing, urbanity and courtesy,” after the 7<sup>th</sup> century it acquired also an intellectual meaning,<sup>30</sup> as the sum of knowledge that makes one courteous.<sup>31</sup> In the classical period, *adab* carried polyvalent functions, some of which designate it as social education, traditional mannerism, shaping of character, or even literature. The term *adab* and its derivatives demonstrate an understanding of integrative moral education, pertaining to courteous or righteous behavior, good character, nobility, and human tendency of eruditeness. Despite not being a Qur’anic term, it was very much rooted in the religious text and its ethical norms, and hence functioned in various domains – from *siyāsah*, to literature, to economic thought. Salvatore maintains that

*adab* helped in providing a significant nexus between the cultivation of the self, on the one hand, and general ideas of integration of the body politic, on the other. This happened not only because *adab* provided an ethical grammar to the high bureaucracy, but also due to its frequent association with discourses on the ‘circle of justice’.<sup>32</sup>

*Adab* is then a method rather than a norm<sup>33</sup> applicable to all segments of human life, often under the banner of *Sharī'ah*'s moral law that includes also the pursuit of economic well-being. During the Islamic revivalist period in the 18<sup>th</sup>-19<sup>th</sup> century, *adab* became disassociated from *Sharī'ah*'s normativity, since Muslim reformists transformed it into an the value of "civilized" behavior, whereas nowadays it is closely associated with *akhlāq* or ethics. Unlike *adab*, however, *akhlāq* became prevalent in the modern period, in part also due to the rise of political Islam and its more puritan interpretations.<sup>34</sup>

It is well established that *adab* as socio-moral chivalry was also the foundation of Sufi practice.<sup>35</sup> *Adab* can, among various other definitions, mean fulfilling God's order, maintaining good character and manners,<sup>36</sup> performing righteous deeds, activity directed toward the outer world (*ẓāhir*) and the inner self (*bāṭin*),<sup>37</sup> as well as human interaction.<sup>38</sup> These forms of attitudes allow one to pursue the *maşāliḥ* in this world, while striving on one's spiritual quest, for perfection, and for "unveiling" (*mukāshafa*) of Divine presence on the path toward the hereafter. The well-known Sufi al-Sulamī stated that "All of Sufism is [nothing but] *adab*. For each mystical moment (*waqt*) there is an *adab*; for each [spiritual] state there is an *adab*; for each station [of the mystical path] there is an *adab*. Whoever follows *adab* will achieve the status of the real men (*rijal*) [of the mystical path]."<sup>39</sup> The outward actions are thus bound to inner certitudes. In other words, in the context of *adab*, one's daily economic activities, including purchases, sales, participation in barter exchange, and dealing with money or wealth in general, mirrors one's inner predisposition, moral behavior, and social responsibilities. The spiritual stations of *maqāmāt*, such as *tawbah* (repentance), *wara'* (watchfulness), *zuhd* (renunciation), *faqr* (spiritual poverty, as in absence of desire), *ṣabr* (patience), and *tawakkul* (trust in God), along with *taqwā* (piety or consciousness of God) were analyzed from the jurisprudential-ethical standpoint as part of larger economic discourse. *Maqāmāt* can be obtained through a rigorous spiritual exercise and devotion through daily activities, as an aspect of one's religious life. Only when the first spiritual stage has been acquired can another be reached. In the context of financial and commercial activities, the stations of *wara'*, *zuhd*, and

*faqr* are of particular importance, for they showcase the relationality between one's religious strivings and economic postulates. This relationality further provides an insight into the correlation between earning or acquisition of wealth (*kasb*) and extramundane detachment (*zuhd*).<sup>40</sup>

While *nafs* (self or soul) can index the power of human ego through desires, lust, cravings, and inclinations toward that which is harmful, it also describes the human spirit that has the ability to comprehend, and is hence associated with the heart (*qalb*) as a spiritual organ.<sup>41</sup> The highest level of *nafs* is *al-nafs al-muṭma'inna*, as a complete reliance on the Divine, by attaining contentment (*rāḍiya*) and satisfaction (*riḍā'*).<sup>42</sup> However, one purifies one's heart also by purifying one's wealth through engaging in righteous economic activities, such as providing for one's family and paying *zakāt*.<sup>43</sup> According to the Khurāsānī Sufi al-Qushayrī, *nafs* as the human soul, including its deficiencies, has two categories – those that one acquires and those that are intrinsic to human being.<sup>44</sup> By introducing various Sufi figures, in his *Epistle* al-Qushayrī holds that *wara'* as scrupulousness is the beginning of abstention or renunciation,<sup>45</sup> an act of consideration better than fasting and praying,<sup>46</sup> and an awareness to avoid greed.<sup>47</sup>

The apparent historic tension between *zuhd* and *kasb* as opposite conceptualizations generated a lively discussion on their affectability for righteous economic behavior. The term *zuhd*, however, must be seen in its Islamic context, since it does not mean a total rejection of the world (as it has been often interpreted through Christian notion of abstinence) but diverse views of inner-worldly self-contemplation,<sup>48</sup> linked to piety, that include also socioeconomic engagements. One of the earliest accounts on *zuhd* in Islamic tradition was the writings of Ibn al-Mubārak, who stated that *zuhd* means that one should live in the world without being part of it.<sup>49</sup> Furthermore, for al-Qushayrī *zuhd* is associated with wisdom, for

that which is prohibited is an obligation, whereas renouncing that which is lawful is a virtue. They also say that having little property – provided that the servant of God endures his condition patiently, satisfied with whatever God has apportioned for him and content with what God bestows upon him – is better

than living comfortably and lavishly in this world, for God Most High urged His creatures to abstain from this world, when He said: “The enjoyment of this world is little; the world to come is better for him who fears God.”<sup>50</sup>

He asserts that *zuhd* derives from the Qur’anic passage “In order that you not despair over what has eluded you and not exult [in pride] over what He has given you. And Allah does not like everyone self-deluded and boastful,”<sup>51</sup> because one who renounces “does not delight in anything he has of this world, nor is he sorry about losing something of it.”<sup>52</sup> Renunciation is germane to feeling unremorseful about losing one’s possessions and to having an absolute trust in the Divine order. Al-Qushayrī narrates that ‘Abd al-Wāhid ibn Zayd said that “Renunciation is to give up both the dinar and the dirham,”<sup>53</sup> pinpointing that *zuhd* is about giving away one’s belongings.<sup>54</sup> Al-Qushayrī states that he heard from Shaykh al-Sulamī that “True Reality is that the servant of God is independent of anything except God and its mark is not being in need of any provisions” and “poverty is a clothing that brings about contentment (*rida*), if one has realized its true meaning.”<sup>55</sup> Purifying one’s wealth is conjoined with emptying of mundane possessions by embracing (spiritual) poverty (*faqr*).<sup>56</sup> Of course, such an attitude does not convey that wealth is a sin or that profit is illicit, but rather that one has to constantly reexamine one’s own attachment to the material world and reassess (economic) matters at hand. For al-Sulamī and al-Qushayrī, *faqr* pertains to renouncing the world (*zuhd*) and the ego, by equating wealth with poverty. In ethical-economic genre, *zuhd* is closely associated with *kasb* as earning, wealth as *māl*, and *faqr* as spiritual poverty.

Al-Shaybānī’s *Kitāb al-Kasb* was among the first to study not only legal but also traditional and ethical themes of economic engagement,<sup>57</sup> arguably merging legal precepts of *Sharī’a* with moral reverberations of the notions of wealth and poverty. For al-Shaybānī, who very much focused on *zuhd* yet opposed those Sufis (*mutakashshifa*) who completely resorted to its teachings as a total submission to God and hence neglected their social (and economic) life, *kasb* as individual or collective activity must be considered for the public good (*maşlahah*). Any work on

the law of sale already contains a degree of renunciation, meaning that *zuhd* is more about avoiding that which is harmful and pursuing that which is licit, rather than a wholesale asceticism.<sup>58</sup> Al-Shaybānī holds that *kasb* as righteous earning contributes toward the common good, since through it one can provide, first, for one's own family, and second, for the community.<sup>59</sup> *Kasb* pertains to basic needs and necessities, such as food, clothing, and shelter.<sup>60</sup> In this context, one's daily and practical obligations are aligned with religious and spiritual commitments, as *kasb* becomes a necessary endeavor:<sup>61</sup> "Permissible earning is in the category of cooperation in acts of devotion and obedience."<sup>62</sup> Since hoarding and collecting wealth is harmful, abstaining from such acts means devoting time to licit earning in cooperation with others,<sup>63</sup> in line with spiritual purification.<sup>64</sup> *Kasb* is intrinsically related to relying on God (*tawakkul*),<sup>65</sup> by also diverging from wastefulness, extravagance, boastfulness, and accumulating wealth.<sup>66</sup> Wasting food pertains not only to material but also to spiritual extravagance; hence, al-Shaybānī states that wasting food would be an illicit act. *Kasb* also means providing food, clothing, and shelter to others, if one can do so. By stating various *fiqh* maxims (e.g., whatever are the means to facilitate *wājib* is itself *wājib*), al-Shaybānī gives precedence to and deems preserving wealth as a sacrifice for future generations.

Al-Muḥāsibī's *al-Makāsib wa al-Wara'* is also a text on ethical-economic thought, whereby financial transactions (*mu'āmalāt*) are analyzed in the context of watchfulness (*wara'*), renunciation (*zuhd*), reliance on God (*tawakkul*), and spiritual introspection (*muḥāsaba*). Al-Muḥāsibī, who was a Shāfi'ī jurist and a Sufi whose intellectual influence can be also found in al-Ghazālī's *Iḥyā'*, believed that when engaging in economic activities and earning a living, one should also exercise mindfulness, remembrance of God (*dhikr*), and closeness to God (*al-taḥarrub*), and should purify one's hearth (*ṭahārat al-qulūb*) from harmful and unlawful deeds<sup>67</sup> while relying on God's sustenance (*rizq*).<sup>68</sup> Al-Muḥāsibī "integrates the theological (*kalāmī*), legal (*fiqhī*) and ethico-spiritual (*ṣūfī*) dimensions of earning a livelihood,"<sup>69</sup> by analyzing the processes of purchasing and selling, how to earn a living and provide for others, as part of virtue ethics. By navigating the worldly life, one must keep balance

between miserliness and expenditure in preserving one's dignity. This pertains to engaging in activities in a proper manner by adhering to scrupulousness (*wara'*) in commerce and crafts. In *Kitāb Ta'dīb al-Murīd*, he further describes an educational scheme (*ta'dīb*) on how to govern oneself throughout the day, including economic postulates indicating that *kasb* is to be obtained first and foremost by one's fair earnings. Moreover, in *Kitāb al-Waṣāyā al-Naṣā'ih al-Dīniyya*,<sup>70</sup> al-Muḥāsibī examines the impact deeds have on the soul and the so-called Islamic psychology (*'ilm al-naḥs al-islāmī*), paying a considerate attention to wealth. Since the origin of happiness is God-consciousness or *taqwā* (like what al-Ghazālī believed), the basis of one's discontent is love of the worldly life or *ḥubb al-dunyā*. The accumulation and desire of wealth or lavish expenditure (*isrāf*) prevents one from being careful and economical in one's sustenance as well as from being miserly (*bakhīl*).

Ibn Abī al-Dunyā provides a similar account in *Iṣlāḥ al-Māl*, analyzing *zuhd* in relation to *kasb* by theorizing commerce as a bifurcated activity that pertains to this world and the hereafter. He divides economic themes into several fields. The first part of the book addresses licit acquisition and positive functions of wealth, acquiring money, securing a righteous livelihood, and different types of craftsmanship, whereas the second focuses on saving money (*qaṣd al-māl*) and basic human necessities such as foods and clothing, inheritance, and the notion of poverty. The motivations for earning a livelihood are both individual, such as overcoming poverty, and communal, such as helping others in need or managing a vocation. Ibn Abī al-Dunyā perceived wealth as both belonging to the material and the moral realm, while addressing spiritual qualities of human economic behavior. He analyzes beneficial functions of money as a divine generosity.<sup>71</sup> Instead of passively indulging in solitude, *zuhd* presupposes a rather dynamic engagement with daily obligations, including earning a living in whose core is the vision of the eternal life.<sup>72</sup> Charity has to be given by everyone who possesses money,<sup>73</sup> however, saving money is a virtue on its own right, because it can benefit others, while unnecessary spending might bring upon harm.<sup>74</sup> Ibn Abī al-Dunyā maintains that high prices of goods at market can translate into miserliness; therefore, a seller or buyer is permitted

to withdraw from a trading agreement. Earning a livelihood by ethical means translates into providing also for others, which is a form of *jihād*.<sup>75</sup> Thus, both wealth and poverty can become causes of great distress and trouble if not handled with spiritual care.<sup>76</sup>

Al-Māwardī's *Adab al-Dīn wa al-Dunyā* deals not only with legal injunctions, but also with the cultivation of personal virtuous (*adab*). The book covers three subjects, namely *adab al-dīn* (virtues of religious conduct), *adab al-dunyā* (virtues of mundane conduct), and *adab al-naḥs* (virtues of personal conduct). With this text al-Māwardī showed how to balance (*wasat*) revelation with reason, law with morals, and legal prescriptions with ethical manners, relying on logic (*ilm al-manṭiq*), empirical research (*al-tajriba*), and introspection (*al-mushāhada*). *Adab* as a moral education is for al-Māwardī the discipline of body, mind, and soul, associated with cultivating economic awareness in terms of securing just conduct at markets, minimizing harm when engaging with barter exchange, and providing for one's family.

The source of *adab* is reason (*ʿaql*) and upbringing.<sup>77</sup> *Adab al-dunyā* is inextricably related to economic provision and one's piety. Al-Māwardī cautions that one must take something from this world (*dunyā*) that will be beneficial for the hereafter (*ākhirā*). This includes work (*ʿamal*), since there is no work in the hereafter.<sup>78</sup> He considers business and trade as part of two basic human activities, namely agriculture and production. He divides human occupation into three types. The first involves active or rational thinking (*ṣināʿa al-fikr*), and includes governmental and scientific posts, which are highly regarded. The second involves actions (*ṣināʿa al-ʿamal*), and includes farmers and blue-collar workers. The third involves both active thinking and actions (*ṣināʿa al-fikr wa al-ʿamal*), and includes secretaries and construction workers.

One of the conditions for the (moral) revival of the human being (*al-aṣḥāḥ al-insān*) is having sufficient financial means (*al-mādda al-kāfiya*). Financial security means obtaining that which grows on its own, such as plants and animals. In order to obtain commodities and economic resources, one must utilize management skills. In this context, *kasb* as work leads towards securing financial means (*al-mādda*) and human needs (*al-hāja*) in two ways – either through trading (*tijāra*) or



industry (*ṣināʿa*).<sup>79</sup> On the other hand, *zuhd* means that the one who performs introspection (*muḥāsaba*) is afraid of one's own passions and hence retreats to poverty (*faqr*) rather than focusing on riches (*ghinā*). Al-Māwardī bases his reasoning on the Qur'anic injunction indicating that if one is satisfied with small provision (*rizq*), God would be pleased with his (limited) contribution.<sup>80</sup> The moral revival of the human being also means meeting economic needs of members of the community, and encompasses behavioral patterns that extend to oneself and others. Aspects of obligations towards the self include piety, practicing self-control, avoiding wastefulness and boastfulness, refraining from envy, affluence, and so forth.<sup>81</sup> Obligations toward family and members of the community involve helping those in need or in debt as well as practicing tolerance, forgiveness, and trying to meet others' economic needs.<sup>82</sup>

Moral integrity also means practicing moderate economic behavior and includes giving charity (*ṣadaqa*) as a manifestation of one's piety in order to attain happiness.<sup>83</sup> Giving charity prevents harmful tendencies in business and trading and can be enacted either by providing assistance by exercising generosity or by being kind to others in both words and deeds. The aim of financial help or owning property is not to be wasteful or boastful but to obtain a level of efficiency and social cohesion.

Social inequalities, al-Māwardī informs us, are a natural progression; however, they can be advantageous only if there is cooperation between different groups of people. Although al-Māwardī believes in a particular social strata system that is based on God's wisdom, human beings can turn their differences into benefits by focusing on their work, to provide for basic needs and to avoid disputes. Governmental authority is required to guarantee an equitable distribution of income. To create a welfare society, the governmental authority regulates and manages public finances, revenues, security of society, levies *zakāt* and *fa'i*, and provides benefits to the members of the community from the treasury. A righteous governmental authority is, however, not a technology of governance that fashions virtuous subjects according to its own laws but rather is based on subjects' pious behavior. State institutions led by the head of the governmental authority is needed not only to enforce rules

but also to create harmony in the community. While the governmental authority is meant to provide for public welfare, it cannot do so without the support of the private sector. In other words, both the governmental authority and the members of the community have the obligation to preserve and enact a particular moral character and integrity to meet the needs of the economy.

One of the pinnacles of the ethical-economic genre is certainly al-Ghazālī, who provided a detailed account of economic engagements by combining both philosophical reasoning and Sufi conceptualizations in the context of his theory of eternal happiness (*sa'ādah*). *Sa'ādah* permeates his theological, legal, and Sufi thought, and it encompasses also the very concept of *maṣlaḥah* as benefit. He often references other Sufi scholars, including al-Muḥāsibī and al-Rāghib al-Iṣfahānī, when discussing economic ideas. Al-Ghazālī's economic thought is primarily found in the third book of the second volume of the *Iḥyā'*, titled *Kitāb Adab al-Kasb wa al-Ma'āsh*.<sup>84</sup> It is centered on the concept of eternal happiness (*sa'ādah*) in light of his science of the hereafter (*'ilm ṭarīq al-ākhirah*);<sup>85</sup> it is part of his overall ethical system or moral epistemology aimed at reviving the lost religious sciences of the day. Economic activities, which one is expected to perform daily,<sup>86</sup> form part of this system. Eternal happiness is achieved through self-examination and self-knowledge that cleanses the self from worldly desires, in whose core is also commercial life. Al-Ghazālī asserts that poverty means being independent from worldly desires,<sup>87</sup> while at the same time maintaining a “healthy” engagement with the phenomenal world. One who is close to God is either a person who performs obligatory acts and avoids sins, one who profits from God's grace and voluntarily performs good deeds (*iḥsān*), or a person who falls short in performing obligatory acts.<sup>88</sup> Such division extends to one's relation with other members of society. He asserts that throughout the day one should occupy oneself with that which is beneficial in the afterlife and with gaining (economic) provisions that assist one in achieving eternal happiness in the hereafter. If one cannot occupy oneself with such acts when associating with people, then one should instead seek solace in solitude. Since the very object of trade and commerce is two-fold – either to gain subsistence or wealth<sup>89</sup>

– al-Ghazālī upholds that *ihsān* must be practiced in the market as an act of generosity. He cautions that one should take only that much of goods from this world as is necessary for one’s life,<sup>90</sup> and that the level of consumption must be balanced between necessity and extravagance.<sup>91</sup> Since the ultimate goal of trade and commerce is for al-Ghazālī not gaining profits for the sake of making money, but the remembrance of the hereafter, one has to provide for oneself, one’s family, and community.<sup>92</sup>

In the context of his overall ethical system, al-Ghazālī holds that counterfeiting of coins (*dīnārs* and *dirhams*) is prohibited since it can affect market rates.<sup>93</sup> He affirms that man lusts for money and that taints his righteous character. *Māl* is one of the five necessities (*al-ḍarūrīyāt*) that *Sharī‘ah* provides for, safeguarding righteous conduct against any temptation (*fitna*).<sup>94</sup> While money has been created in order to fulfil basic human needs, one should seek balance when dealing with it and avoid miserliness (excessive restriction on expenditure) and extravagance (excessive spending of wealth).<sup>95</sup> Accordingly, economic activities extend to provision of basic human needs – such as food, clothing, and shelter<sup>96</sup> – which are in accordance with *Sharī‘ah*’s law in order to improve one’s general well-being. In *Kimiyā*, al-Ghazālī puts forward the idea that gaining profit is licit if particular conditions are met; trading with illicit goods is illicit, for one can trade only with one’s possessions.<sup>97</sup> Yet, since having wealth also opens the door for possible enjoyment of illicit pleasures, he constantly draws attention to the fact that money does not possess an intrinsic value. Rather, its value lies in how it facilitates exchange of commodities.<sup>98</sup> The value of money is hence related also to labor as a means to achieve higher ends:

The creation of *dirhams* and *dīnārs* is one of many bounties of God. Every aspect of economic activities relies on dealings with these two types of money. They are two metals that have no intrinsic benefit on their own; nonetheless, people need them, so that they can use them as [as a medium] for exchange for food, clothing, and other goods. Sometimes, one needs what one does not own and one owns what one does not need.<sup>99</sup>

One can take a similar approach in regard to the concept of *siyāsah* as public policy, which was also informed by *adab*'s narratives of good governance and statecraft. Many great *adab* anthologies contain literary chapters dealing with *siyāsah*. *Siyāsah* was treated together with *maṣlaḥah* in legal manuals, theological treatises, and Sufi texts<sup>100</sup> in terms of advising rulers how to acquire power, distribute wealth, and fund public operations through. In this context, *adab* functions to form virtues of self-restraint and good governance, pertaining to securing the economic, social, and religious life of the community. According to Salvatore, *siyāsah* "circumscribes a borderline area of human activity that is both legitimized from within the jurisprudential dimension of the *shari'a* tradition and escapes it for delimiting a separate field demarcating the autonomy of rulers from a too rigid application of religious norms."<sup>101</sup> If the political power of the rulers was, in theory, operating within the *Sharī'ah*, then *siyāsah* has to be considered as an extension of the moral law<sup>102</sup> and pinpoints an inner-worldly human behavior that informs daily activities, including economic life.

In *Iḥyā'*, the *adab* of the self and the *adab* of the socioeconomic life coincide, for the cultivation of the self leads toward establishing civil ethic that can be facilitated by a ruler and hence reflected in an Islamic polity. Al-Ghazālī's notion of *siyāsah* describes the intricate relation between the ruler or governance and *maṣlaḥah* as common good or welfare. He claims that the meaning of *siyāsah* must improve human affairs by guiding people to the righteous path, in order to obtain salvation both in this world and in the hereafter (*ṭarīq al-ākhirah*). *Siyāsah* is then associated with the economic preservation and ruler's management over it.<sup>103</sup> The main principles of just policy are justice (*'adl*) and good governance, whereas oppressive policy expounds self-interest and unjust reign.

In *Naṣīḥat al-Mulūk*,<sup>104</sup> composed initially in Persian for Sulṭān Muḥammad b. Malikshāh (proclaimed in 1099) of the Saljūq Empire, al-Ghazālī informs us that Islamic governance has the task to ensure just economic activities while exercising *Sharī'ah*-mandated obligations.<sup>105</sup> In discussing the spiritual life of a ruler,<sup>106</sup> al-Ghazālī claims that a ruler is obligated to obtain prosperity for his people and should cooperate with '*ulamā'*'. The responsibility of the ruler and the intervention of the

governmental authority is grounded on the basis of regulating economic conduct and facilitating secure conditions for trading. *Siyāsah* as a political regulation and *maşlahah* as common good were to be considered in the context of the institution of *ḥisbah*, which also encompasses supervision of markets and financial practices in markets.<sup>107</sup> While Islamic governance practiced supervision of markets by sanctioning fraudulent transactions and unlawful contracts, the mechanism of the *ḥisbah* institutions varied according to different regions and eras. What stayed the same, however, was the very nature of *ḥisbah*, which was run by a *muḥtasib* or a public auditor who supervised transactions, prices, advertisements, and weights, not only as legal enforcements but also as moral behavior.<sup>108</sup> Various scholars wrote on its mechanisms, describing the role and responsibilities of a *muḥtasib*, and providing manuals on how to monitor illicit activities in markets, such as forestalling and inflating the prices of goods in times of scarcity. The role of the *muḥtasib* was in al-Ghazālī's view to ensure supply and provision of necessities and to promote justice through assuring price control in times when necessary.<sup>109</sup> In this setting, Islamic governance is founded not only on legal-political but also (and essentially) on ethical foundations sustained by the very Muslim community that supports its governmental system.<sup>110</sup>

*Adab* as the inner disposition of the soul and the practice of self-examination geared toward spiritual proximity to the divine on the path toward the hereafter is hence part of al-Ghazālī's science of unveiling (*'ilm al-mukāshafa*) found in the *Iḥyā'*<sup>111</sup> and his overall understanding of piety, which pertains to both the *adab* of the inner self and the *adab* of a wider community. It encompasses voluntary acts as virtuous traits of character and is neither a term reserved specifically for the tradition of *taṣawwuf* nor it is disassociated from jurisprudence. The theoretical consideration of *adab* as a moral formulation correlates to the practice of renouncing excessive economic gains within the context of the purification of the heart,<sup>112</sup> and is often invoked together with *maşlahah* as benefit. Al-Ghazālī cautions that spiritual guidance based on the ethos of *adab* is ultimately about *tawakkul* and inward consciousness of the Divine that brings about poised character.<sup>113</sup>

## Conclusion

In the classical texts discussed above on ethical-economic genre, *Sharī'ah* and *adab* are fluid categories and not shielded monoliths. Mechanisms such as charity (*ṣadaqah*) and the alms-tax (*zakāt*) and institutions such as charitable trust funds (*waqf*) and supervision of markets (*ḥisbah*) were conceived in the works of al-Shaybānī, al-Muḥāsibī, Ibn Abī al-Dunyā, al-Māwardī, and al-Ghazālī not only within the legal realm of *maqāṣid al-Sharī'ah*, the preservation of common good (*maṣlahah*), and policy-oriented governance (*siyāsah shar'īyyah*), but were also articulated through the conceptualization of *adab* as the moral practice of attaining the hereafter.

Ethical questions formed the gist of economic thought in those deliberations, including by cultivating *adab* (often in ways subsumed by *Sharī'ah* normativity). Questions of economic justice (*'adl*), prohibition of usury (*ribā*), and just governance (*aḥkām al-sulṭāniyyah*) were discussed in legal texts, theological works, and Sufi treatises. Those scholars believed that implementing justice was crucial for providing welfare to the community. This was not only a matter of legal injunction or political decision, but rather an ethical issue embedded in how one performs and cultivates righteous character. Acquiring wealth, redistribution of goods, participating in trade, and supervising market regulations were conceived in relation to stipulating *maṣlahah* also in the context of the stations of *maqāmāt*, such as renunciation of the world (*zuhd*), spiritual poverty (*faqr*), and trust in God (*tawakkul*). While commercial laws (*mu'āmalāt*) were studied as legal injunctions, they complemented acts of worship (*ibādāt*). It is against this background that wealth and earning a living were conceptualized together in light of the divine.

From this vantage point, we can deem Islamic ethical-economic thought not simply an amalgamation of legal rules and economic obligations but rather a multidimensional process rooted in an overarching concept of *adab*. There, personal traits are constantly foregrounded through the intricacy of moral principles.

## Endnotes

- 1 See Sami Al-Daghistani, *The Making of Islamic Economic Thought: Islamization, Law, and Moral Discourses* (New York: Cambridge University Press, 2022).
- 2 For more on the comparison between conventional and Islamic economics, see Waleed Addas, *Methodology of Economics: Secular vs. Islamic* (Kuala Lumpur: International Islamic University Malaysia, 2008).
- 3 Sami Al-Daghistani, "Semiotics of Islamic Law, *Maşlaĥa*, and Islamic Economic Thought," *International Journal for the Semiotics of Law* 29 (2016): 389–404.
- 4 Al-Ghazālī, *Mustaşfā min 'Ilm al-Uşūl*, 4 vols. (Medina: Sharika al-Madīna al-Munawwara li al-Ṭabā'at, 2008).
- 5 See e.g. Qur'an 4:29-30; see also Michael Bonner, "Poverty and Economics in the Qur'an," *The Journal of Interdisciplinary History* 35, no. 3 (2005; special issue on Poverty and Charity: Judaism, Christianity, and Islam, ed. Mark Cohen): 391-406.
- 6 Benedikt Koehler, *Early Islam and the Birth of Capitalism* (Lanham, MD: Lexington Books, 2015).
- 7 Timur Kuran, "The Absence of the Corporation in Islamic Law: Origins and Persistence," *American Journal of Comparative Law* 53 (2005): 785-834.
- 8 Abdul Azim Islahi, "The Myth of Bryson and Economic Thought in Islam," *Journal of King Abdulaziz University: Islamic Economics* 21, no. 1 (2008): 57-61.
- 9 On *Sharī'a*'s moral law and its cosmological imprint, see Sami al-Daghistani, *The Making of Islamic Economic Thought*. On "mystical Sharīsm" see Wael Hallaq, *The Impossible State* (New York: Columbia University Press, 2013).
- 10 See Qur'an e.g. 4:58, 11:84, 16:76, 43:15, etc.
- 11 See e.g. Ibn Manzur, *Lisān al-'arab*, s.v.
- 12 For Aristotel's and Bryson's influence in Ibn Sīnā's economic thought, see e.g. Nurizal Ismail, *A Critical Study of Ibn Sīnā's Economic Ideas* (MA thesis, International Institute Islamic Thought and Civilization, 2012); Yassine Essid, *A Critique of the Origin of Islamic Economic Thought* (New York: E.J. Brill, 1995), 186.
- 13 The philosophy of economic growth, barter exchange, and other economic mechanisms were in Islamic tradition embedded in a particular framework that cannot be simply replicated or reinstalled in the contemporary era, due to the loss of a quintessential paradigm that has occurred with the onslaught of colonialism and modernity. For more on the colonial impact on the social, political, and intellectual life in Muslim societies, see e.g. Wael Hallaq, *Sharī'a* (Cambridge: Cambridge University Press, 2009). For more on modern Islamic Economics, see e.g. Muhammad Akram Khan, *What Is Wrong With Islamic Economics? Analysing the Present State and Future Agenda* (Cheltenham, UK; Edward Elgar); Asad Zaman, "Re-Defining Islamic Economics," in *Basic Concepts, New Thinking and Future Directions in Islamic Economics*, eds. Taha Egri & Necmettin Kizilkaya (Cambridge: Cambridge Scholars Publishing, 2015), 58-76.

- 14 *Iqtisād* from *qaṣada*, meaning “purpose,” “justice,” “aim,” “direction,” “objective.”
- 15 See e.g. Adi Setia, “The Restoration of Wealth: Introducing Ibn Abī al-Dunyā’s *Iṣlāḥ al-Māl*,” *Islamic Sciences* 13, no. 2 (2015): 93; idem, “The Meaning of ‘Economy’: *Qaṣd, Iqtisād, Tadbīr al-Manzil*,” *Islamic Sciences* 14, no. 1 (2016): 120-121.
- 16 For al-Shātibī, *maqāṣid* is the attainment of good and prevention from evil, presenting the core of *Shari‘a*’s law. See also al-Ṭūfi’s (d. 1316) account of *maqāṣid* in Najm al-Dīn al-Ṭūfi, *Risālat fi Ri‘āyat al-Maṣlahah*, N/A, 1993, 139 as at Mohammad Hashim Kamali, *Principles of Islamic Jurisprudence* (Cambridge: The Islamic Text Society, 2005), 242; and ‘Izz al-Dīn Ibn ‘Abd al-Salām, *Qawā‘id al-Ahkām fi Maṣāliḥ al-Anām* (Cairo: Maktabah al-Kulliyāt al-Azhariyyah, 1991).
- 17 Al-Juwāynī, *Kitāb al-Irshād ilā Qawā‘i‘ al-Adilla fi Uṣūl al-I’tiqād*; Al-Juwayni, *A Guide to the Conclusive Proofs for the Principles of Belief*, trans. Paul E. Walker (UK: Garnet Publishing, 2001); Jasser Ouda, *Maqāṣid al-Shari‘a* (Herndon, VA: IIIT, 2008), 17.
- 18 Al-Juwāynī, *Kitāb al-Irshād*, vol. 1, 286-287. Prior to al-Ghazālī and al-Juwaynī, al-‘Āmirī presented the concepts with which the latter two operated.
- 19 See for instance al-Ghazālī’s categorization of *maqāṣid* also in relation to economic provision and *kasb*. Al-Ghazālī, *Iḥyā’ ‘Ulūm al-Dīn* (Beirut: Dār al-Ma‘rifah, 1982.), vol. 2.
- 20 Ash‘arīs believe that all human acts are created by God, often invoked through the following Qur’anic verse 37:96: “While Allah created you and that which you do.”
- 21 Aḥmad Zakī Mansūr Ḥammād, “Abū Ḥāmid al-Ghazālī’s Juristic Doctrine in *Mustaṣfā min ‘Ilm al-Uṣūl*” (Phd diss., University of Chicago, 1987), vol. 1, 17.
- 22 Ibid.
- 23 See e.g. Ahmed El Shamsy, “The Wisdom of God’s Law: Two Theories,” in *Islamic Law in Theory*, eds. A. Kevin Reinhart and Robert Gleave (Leiden: Brill, 2014), 31.
- 24 Abdul Aziz bin Sattam, *Sharia and the Concept of Benefit: The Use and Function of Maslaha in Islamic Jurisprudence* (London: I.B.Tauris, 2015).
- 25 See al-Ghazālī, *al-Mustaṣfā*, Vol. 1.
- 26 Al-Ghazālī, *Iḥyā’*, Vol. 1, 32 as at Sami Al-Daghistani, *Ethical Teachings of Abū Ḥāmid al-Ghazālī: Economics of Happiness* (London: Anthem Press, 2021), 70.
- 27 Al-Ghazālī, *Iḥyā’*, Vol. 1, 17; see also Vol. 2.
- 28 See e.g. al-Sulamī, *Kitāb Adab al-Suhba*, ed. Meir Kister (Jerusalem: Israeli Oriental Society, 1954); Bernd Radtke, R. Sean O’Fahey, and John O’Kane, “Two Sufi Treatises of Ahmad Ibn Idrīs,” *Oriens* 35 (1996): 143-178; Bernd Radtke, *Adab al-muluk: Ein Handbuch zur islamischen Mystik aus dem 4/10. Jahrhundert* (Beirut: Beirut Texts und Studien, 1991); al-Sarraj, *Kitāb al-Luma‘*, ed. Kamil Mustafa al-Nihawandi (Beirut: Dar al-Kutub al-‘Ilmiyya, 2001).
- 29 For more, see e.g. Armando Salvatore, “Secularity through a ‘Soft Distinction’ in the Islamic Ecumene? *Adab* as a Counterpoint to *Shari‘a*,” *Historical Social Research*



- 44, no. 3 (2019): 35-51; Barbara Daly Metcalf, "Introduction," in *Moral Conduct and Authority: The Place of Adab in South Asian Islam*, ed. Barbara Daly Metcalf (Berkeley: University of California Press, 1984), 1-20.
- 30 *The Encyclopaedia of Islam* (Leiden: Brill, 1996), s.v. *adab*, 175. Its naissance is associated with the writings of Ibn al-Muqaffa' (d. 756).
- 31 See also Ibn Manzūr, *Lisān al-'Arab* (Qom: Adab al-Hawza, 1984), s.v. *adab*, 43 f.
- 32 Salvatore, "Secularity through a 'Soft Distinction' in the Islamic Ecumene?" 40.
- 33 Salvatore, "Secularity through a 'Soft Distinction' in the Islamic Ecumene?" 41; Seeger A. Bonebakker, "Adab and the Concept of Belles-lettres," in *Abbasid Belles-lettres*, ed. Julia Ashtian, T. M. Johnstone, J.D. Latham and R. B. Serjeant (Cambridge: Cambridge University Press, 1990), 16-30.
- 34 See Cathérine Mayeur-Jaouen, ed., *Adab and Modernity: A Civilising Process?* (Leiden: Brill, 2019), 31.
- 35 See e.g. Alexander Knysh, *Sufism: A New History of Islamic Mysticism* (Princeton: Princeton University Press, 2017), Chapter 5; on the definition of *adab*, see *The Encyclopaedia of Islam* (Leiden: Brill, 1996), s.v.
- 36 Knysh, *Sufism*, 138.
- 37 Ibn Khaldūn, *Shifā' al-Sā'il wa Tahdhib al-Masā'il*, ed. Muhammad Muti' al-Hāfiz (Damascus: Dār al-Fikr, 1996).
- 38 See al-Ghazālī, *Iḥyā'*, Vol. 2; al-Ghazālī, *Al-Ghazālī on Islamic Guidance*, trans. Muhammad Abul Quasem (Selangor, Malaysia: National University of Malaysia, 1979).
- 39 Al-Sulamī in Knysh, *Sufism*, 139; see also al-Sulamī, *Kitāb Adab al-Suhba*, ed. Meir Kister (Jerusalem: Israeli Oriental Society, 1954).
- 40 See e.g. Setia, "The Restoration of Wealth," 82-83.
- 41 For a detailed account of the *nafs* and *tazkīya* in the Qur'an and Islamic intellectual history, see e.g. Gavin Picken, *Spiritual Purification in Islam: The Life and Works of al-Muḥāsibī* (London: Routledge, 2011), 123-167.
- 42 Ibn al-Qayyim al-Jawziyyah stated that the *nafs* can achieve tranquility if it undergoes the process from doubt to certainty, from ignorance to knowledge of God, from heedlessness to remembrance of God, from deceit to repentance and truthfulness, and from boastfulness to submission and humility. In relation to the purification of the heart, Ibn Taymiyyah states that *tazkīya* means to make something pure (*zakiyyan*), either in essence or in belief. See Ibn al-Qayyim al-Jawziyyah, *al-Rūḥ*, ed. Muḥammad 'Alī al-Qutb and Walīd al-Dhikrā (Beirut: al-Maktabah al-'Aṣriyyah, 2000), 259; Ibn Taymiyyah, *Majmū' Fatāwā Shaykh al-Islām Aḥmad Ibn Taymiyyah* (Riyadh: Matābi' al-Riyāḍ, 1963), Vol. 10; see also Picken, *Spiritual Purification in Islam*, 138-139, 149.
- 43 Al-Tirmidhī (d. 869), who as a jurist and a Sufi scholar synthesized Islamic theology, mysticism, and cosmology, wrote on training the self, holding that one must

perform voluntary work, seek salvation in the hereafter, fight against lust for power, and discipline the soul by purifying oneself. The *nafs* is for al-Tirmidhī the “‘land’ (*arḍ*) of debauchery, inclined to carnal appetite after carnal appetite and desire after desire; it does not gain calmness nor does it gain stability. Its actions vary, none of them resembling the other; one time it is servitude and another it is divinity, one time it is surrender and another it is domination, one time it is incapacity and another it is capability. So, if the soul is contented and disciplined, it will become obedient.” Muḥammad b. ‘Alī al-Tirmidhī, *Nawādir al-Uṣūl* (Istanbul: n.p., 1876), 201 as at Picken, *Spiritual Purification in Islam*, 153. Moreover, for al-Ghazālī, *nafs* has two meanings: that of anger, sexual and carnal appetite, which has to be battled, and that pertaining to human essence and spiritual qualities.

- 44 Al-Qushayri, *Epistle on Sufism*, trans. Alexander Knysh (Reading, UK: Garnet Publishing, 2007), 109.
- 45 *Ibid.*, 130.
- 46 *Ibid.*, 131.
- 47 *Ibid.*, 132.
- 48 Knysh, *Sufism*, 170-174.
- 49 For one of the earliest and most comprehensive Sufi works in the *zuhd* genre, see Ibn al-Mubārak, *Kitāb al-Zuhd wa al-Raqā’iq* (Riyad: Dār al-Mi’rāj al-Dawliyya, 1990). Knysh holds that the work praises humility and seclusion, yet it steers away from an extreme understanding of trust in God (*tawakkul*). See also Feryal Salem, *The Emergence of Early Sufi Piety and Sunnī Scholasticism* (Leiden: Brill, 2016), 105-138.
- 50 Al-Qushayri, *Epistle on Sufism*, 134.
- 51 Qur’an, 53:27.
- 52 Al-Qushayri, *Epistle on Sufism*, 134.
- 53 *Ibid.*, 136.
- 54 Al-Junayd also stated that it relates to “keeping your hands free from possessions and your heart from attachment [to this world]” (*ibid.*).
- 55 *Ibid.*, 282.
- 56 Al-Qushayri, *Epistle on Sufism*, 129 f.
- 57 Al-Shaybānī, *Kitāb al-Kasb* (Ḥalab: Maktabah al-Maṭbu‘āt al-Islāmiyyah, 1997).
- 58 Michael Bonner, “The *Kitāb al-Kasb* attributed to al-Shaybani: Poverty, Surplus, and the Circulation of Wealth,” *Journal of the American Oriental Society* 121, no. 3 (2011): 414.
- 59 Al-Shaybānī, *Kitāb al-Kasb*, 70; Adi Setia, “Imam Muḥammad Ibn al-Ḥasan al-Shaybānī on Earning a Livelihood,” 105.
- 60 Al-Shaybānī, *Kitāb al-Kasb*, 36.
- 61 *Ibid.*, 71.

- 62 Ibid., 164.
- 63 Ibid., 135.
- 64 Ibid., 136.
- 65 Ibid., 83, 93.
- 66 “*Al-israf wa al-saraf wa al-makhila wa al-tafakhur wa al-takathur*.” Michael Bonner, “The *Kitab al-Kasb* attributed to al-Shaybani,” 418.
- 67 See Adi Setia, *Kitāb al-Makāsib (The Book of Earnings) by al-Hārith al-Muḥāsibī (751-857 C.E.)* (Kuala Lumpur: IBFIM, 2016).
- 68 Al-Muḥāsibī, *al-Makāsib wa al-Waraʿ* (Beirut: Muʿssasah al-Kutub al-Thaqāfiyyah, 1987), 42.
- 69 Adi Setia, “Al-Muḥāsibī: On Scrupulousness and the Pursuit of Livelihoods: Two Excerpts from His *al-Makāsib wa al-Waraʿ*,” *Islamic Sciences* 14, no. 1 (2016): 73.
- 70 The title bears two names. For more about the background of the book, see Picken, *Spiritual Purification in Islam*. For al-Muḥāsibī’s economic analysis, see al-Muḥāsibī, *Kitāb al-Waṣāyā*, ed. ‘Abd al-Qādir Aḥmad Aṭā (Beirut: Dār al-Kutub al-‘Ilmiyyah, 1986).
- 71 Ibn Abī al-Dunyā, *Iṣlāḥ al-Māl* (Beirut: Muʿassasah al-Kutub al-Thaqāfiyyah, 1993), 33.
- 72 Ibid., 41.
- 73 Ibid., 33, 46, 48.
- 74 Ibid., 100.
- 75 Ibid., 73.
- 76 Abū Naṣr al-Sarrāj al-Ṭūsī (d. 988) in *Kitāb al-Lumaʿ* discusses seven *maqāmāt* (spiritual stations) that relate to economic activities. The first is *tawbah* (repentance), which corresponds to the awareness of the Divine presence in one’s heart (*qalb*) and brings about spiritual uplift. The second is *waraʿ* (watchfulness or abstention), pertaining to self-reflection and self-restraint. The third is *zuhd* (renunciation) as a precaution against worldly endeavors. The fourth is *faqr* (spiritual poverty) as denying excessive behavior such as spending, in order to achieve spiritual thrust and contentment. The fifth is *ṣabr* (patience) that has to be practiced in trading activities, which brings about spiritual endurance. The sixth is *tawakkul* (trust in God), which means devoting oneself to the higher order, encompassing both *maʿrifa* and *ʿamal*, while the final station is *riḍāʿ* (pure contentment) as a submission to *qadā* (fate). Exercising those *maqāmāt* are essential for attaining what classical scholars refer to as righteous economic behavior and underlines the importance of moral attitude toward wealth. Abū Naṣr al-Sarrāj al-Ṭūsī, *Kitāb al-Lumaʿ fī al-Taṣawwuf*, ed. Reynold Alleyne Nicholson (Leyden: Brill, 1914), 43-52.
- 77 Al-Māwardī, *Adab al-Dīn wa al-Dunyā*, 41, 370.
- 78 Ibid., 211-213.

- 79 The known ways of earning or *makāsib* are based on agriculture, animal products, benefits from trading, and benefits from industry. Ibid., 335.
- 80 Ibid., 347.
- 81 Ibid., 352.
- 82 Ibid., 251-262.
- 83 Ibid., 180-188.
- 84 See the English translation al-Ghazālī, *The Book of the Proprieties of Earning and Living*, trans. Adi Seita (Kuala Lumpur: Islamic Banking & Finance Institute Malaysia, 2013).
- 85 For a more detailed discussion of al-Ghazālī's economics, see al-Daghistani, *Ethical Teachings of Abu Hamid al-Ghazālī*.
- 86 Al-Ghazālī, *Bidāyat al-Hidāya*, 90; al-Ghazālī, *The Beginning of Guidance*, 54.
- 87 See al-Ghazālī, *Iḥyā' 'Ulūm al-Dīn*, Vol. 4.
- 88 Al-Ghazālī, *Bidāyat al-Hidāya*, 91-92.
- 89 Al-Ghazālī, *Iḥyā'*, Vol. 2, 63.
- 90 Al-Ghazālī, *The Revival of Religious Sciences*, 100; see also al-Ghazālī, *Iḥyā'*, Vol. 2.
- 91 Al-Ghazālī, *Iḥyā'*, Vol. 2, 1.
- 92 Al-Ghazālī, *Bidāyat al-Hidāya*, 90.
- 93 Al-Ghazālī, *Iḥyā'*, Vol. 2, 68.
- 94 Al-Ghazālī, *Iḥyā'*, Vol. 3, 231.
- 95 Al-Ghazālī, *Iḥyā'*, Vol. 2, 1.
- 96 Al-Ghazālī, *Mizān al-'Amal* (Cairo: Dār al-Ma'ārif, 1964), 377.
- 97 Al-Ghazālī, *Iḥyā'*, Vol. 2; al-Ghazālī, *Kimiyā*, 474.
- 98 Ashqar & Wilson, *Islamic Economics: A Short History*, 248. Money should not be spent for its own sake: al-Ghazālī, *Iḥyā'*, Vol. 3, 278.
- 99 Al-Ghazālī, *Iḥyā'*, Vol. 4, 91.
- 100 See, for instance, Fawzi M. Najjar, "Siyāsa in Islamic Political Philosophy," *Islamic Theology and Philosophy: Studies in Honor of George F. Hourani*, ed. M.E. Marmura (Albany: State University of New York Press, 1984), 92-110; al-Māwardī, *Aḥkām al-Sulṭāniyya* (Cairo: al-Babi al-Halabi, 1973); al-Ghazālī, *Nasihat al-Muluk: al-Ghazālī's Book of Counsel for Kings*, trans. F.R.C. Bagley (London: Oxford University Press, 1964).
- 101 Armando Salvatore, "The Islamicate *Adab* Tradition vs. the Islamic *Shari'a*, from Pre-Colonial to Colonial," Working Paper Series of the HCAS "Multiple Secularities – Beyond the West, Beyond Modernities," Leipzig, March 2018, 14.
- 102 Hallaq, *The Impossible State*, 67.
- 103 Al-Ghazālī, *Iḥyā'*, Vol. 2, 10-11, 53, 55.

- 104 On the discussion about the authorship of *Naṣīhat al-Mulūk*, see e.g. Patricia Crone, “Did al-Ghazālī Write a Mirror for Princes? On the Authorship of *Naṣīhat al-Mulūk*,” *Jerusalem Studies of Arabic and Islam* 10 (1987): 167-197; Carole Hillenbrand, “A Little-Known Mirror for Princes by al-Ghazālī,” in *Words, Texts, and Concepts Cruising The Mediterranean Sea: Studies on the Sources, Contents and Influences of Islamic Civilization and Arabic Philosophy and Science: Dedicated to Gerhard Endress on his Sixty-Fifth Birthday*, ed. Gerhard Endress, Arnzen Rüdiger, and J. Thielmann (Leuven: Peeters, 2004); Ann K.S. Lambton, “The Theory of Kingship in the *Naṣīhat al-Mulūk*,” *The Islamic Quarterly* 1 (1954): 47-55.
- 105 Al-Ghazālī, *Counsel for Kings*, ix, xviii.
- 106 *Ibid.*, xxxviii.
- 107 Including Abū Yūsuf (d. 798), al-Shaizārī (d. 1193), al-Ghazālī, and Ibn Taymiyyah. Abū Yūsuf’s *Kitāb al-Kharaj*, which is essentially a classical text on *fiqh*, discusses *kharaj* (collected taxes), *‘ushūr* (a tithe payable by Muslims), and *ṣadaqāt* (alms) in light of state governance’s fiscal policy while providing advice to rulers based on religious law. For Abū Yūsuf, the ruler is responsible for the general welfare of the people. In his letter to the caliph Hārūn al-Rashīd he asserted that providing for the (general) welfare of the people and preventing forms of hardships constitutes one of the basic objectives of Islamic governance. This includes also providing social goods for the development of the economy and fair distribution of income from taxes. What determines the functioning and executing of such objectives is for him nested in the moral code of Islamic governance. See e.g., Muhammad Khalid Masud, “The Doctrine of *Siyāsa* in Islamic Law,” *Recht van de Islam* 18 (2001): 3; Abū Yūsuf, *Kitāb al-Kharaj* (Beirut: Dār al-Ma‘rifah, 1979), 61, 64; Abū Yūsuf, *Kitāb al-Kharaj*, trans. A. Ben Shemesh (Leiden: Brill, 1969); ‘Abdur Raḥman bin Naṣr Al-Shaizārī, *Aḥkām al-Ḥisbah* (Beirut: Dār al-Thaqāfa, n.d.).
- 108 See e.g. Islahi, *Contribution of Muslim Scholars to Economic Thought and Analysis*.
- 109 Al-Ghazālī, *Iḥyā’*, Vol. 2, 312. Normal price was considered the market price. Al-Ghazālī holds a similar view, as with Ibn Hazm (d. 1064), who was one of the proponents of the imposition of taxes in times when the government is facing resource deficiencies. For Ibn Hazm, a ruler (in the name of Islamic governance) should provide what is nowadays called a basic standard of living—food, clothing, and shelter. To remedy poverty, the ruler has to regulate disproportionate levels of income, while providing enough to fulfill basic needs. Similar to al-Ghazālī’s view on good governance is Ibn Taymiyyah’s notion of *siyāsah*, which is grounded in the Qur’anic promulgation of faith and good deeds. Islamic governance ought to act as a trustee in order to facilitate justice in community. A just ruler aims to eliminate corruption and (political) incompetency, while striving to secure ruler’s good character. Ibn Taymiyyah holds that *ḥisbah* must act in accordance with the Qur’anic statement of promoting the good and forbidding the harmful, who encouraged one’s active role in economic affairs, while diverting from hoarding of wealth

and food supplies. Ibn Qayyim al-Jawziyya also thought of *hisbah* and *siyāsah* as a constitutive part of *Shari'a*. See Qur'an 3:104; al-Ghazālī, *Iḥyā'*, Vol. 4, 72; Ibn Taymiyyah, *Al-Ḥisbah fī al-Islām*, 14 (Cairo: Dār al-Sha'b, 1976); Ibn Qayyim al-Jawziyya, *Zād al-Ma'ād* (Cairo: Matba'ah al-Miṣriyyah, n.d.), 15; Ibn Hazm, *al-Muhalla* (Cairo: Matba'ah al-Nahdah, 1347 A.H/1928 A.D.), Vol. 2 and 6.

- 110 In addition to al-Ghazālī, al-Māwardī believed that the institution of *hisbah* has its origins in the Qur'an. Even though al-Māwardī did not introduce the concept of *maṣlahah* in relation to economic thought, his *al-Aḥkām al-Sulṭāniyyah* explores *siyāsah* as governmental ordinances in the function of a religious leader (*imām*) who aims at securing and preserving legal matters in the community. A ruler is supposed to preserve religion, uphold justice, manage wealth, and enforce law fairly, among other things. The dimension of justice (*'adl*) is based on reciprocity between governmental authority and community and predicated upon creating welfare for oneself and community. As a founding principle of governance of virtue, justice is associated with an attitude that ranges between excess and miserliness. See al-Māwardī, *al-Aḥkām al-Sulṭāniyyah* (Cairo: al-Babi al-Halabi, 1973), 3-4; Christopher Melchert, "Māwardī's Legal Thinking," *Al-Uṣūr al-Wuṣṭā*, 23 (2015): 68-86. Texts dealing with legal matters, such as electing a leader of the community, preserving market functions, and applying penal codes, are, however, encapsulated in a religious vision of a community. This is well narrated in al-Māwardī's *Adab al-Dīn wa al-Dunyā*. See al-Māwardī, *Adab al-Dīn wa al-Dunyā* (Beirut: Dār al-Minhāj, 2013).
- 111 For more on the notion of unveiling and ethics of happiness, see al-Ghazālī, *Al-Iqtisād fī al-i'tiqād* (Damascus: 2003); al-Ghazālī, *Mizān al-'Amal* (Cairo: Dār al-Ma'ārif Press, 1964); al-Ghazālī, *Bidāyat al-Hidāya* (Beirut: Dār al-Bashar al-Islāmiyya, 2001); al-Ghazālī, *The Beginning of Guidance*, trans. Abdur-Rahman ibn Yusuf (Santa Barbara: White Tread Press, 2010).
- 112 See al-Ghazālī, *Iḥyā'*, Vol. 2.
- 113 Al-Ghazālī, *Bidāyat al-Hidāya*, 44; al-Ghazālī, *The Beginning of Guidance*, 23.