The Political Teachings of Shaykh Dr. Abdalqadir as-Sufi

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Riyad Asvat

with three chapters on trade and commerce by Abdassamad Clarke Copyright © Riyad Asvat & Abdassamad Clarke 2023 CE/1445 AH

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Published by:	Iqra Agencies Ltd.	Diwan Press
-	P.O.Box 34027	311 Allerton Road
	Erasmia	Bradford
	0023	BD15 7HA
	South Africa	UK
Website:	www.iqra.co.za	www.diwanpress.com
E-mail:	Mūsā@iqra.co.za	info@diwanpress.com

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Authors:	Riyad Asvat
	Abdassamad Clarke
Editor:	Abdalhaqq Bewley
Cover:	Abdassamad Clarke

A catalogue record of this book is available from the British Library.

ISBN-13:	978-1-914397-26-4 (paperback)
	978-1-914397-25-7 (casebound)

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PREFACE

E ver since I met Shaykh Dr. Abdalqadir as-Sufi, may Allah be pleased with him, in 1984 it has been a matter of trying to catch up with his latest writings. He gave me *idhn* (permission) to write this book as he had done for *Sufism: The Living Tradition.* Writing them was no easy task because he was a prolific writer, whose literary output spanned well over sixty years. He was without doubt the most important Islamic scholar of the last hundred years as well as the most important Western intellectual during this period. The other difficulty that I faced was that he had the unique ability to unify the outward (physical), the inward (psychological) and hidden (spiritual) dimensions of reality whilst my university education trained me to do the opposite, that is, to divide, compartmentalize and analyse.

Shaykh Abdalqadir's writings on politics have been encyclopaedic, covering a vast range of subjects from political philosophy to systems of governance such as personal, monarchical, democratic and military rule as well as theocracy, totalitarianism and oligarchy. His greatest contributions to humanity have been: (1) his analysis of contemporary society; (2) his description of the original Islamic phenomenon; and (3) the steps he outlined for Islamic revival. The intention of this book is not to summarise what Shaykh Abdalqadir has already written. It is to reveal how the knowledge imparted by him has pragmatic value. Whilst others, who diagnosed the

problems of the modern world, painted pictures of doom and gloom, Shaykh Abdalqadir provided solutions to the problems. He lifted us out of the abyss of despair and energised us, calling us to action and bringing out from within us nobility, dignity, courage and strength that we didn't know we possessed.

I have many people to thank. First and foremost my wife Fathima who has supported me from the time we met Shaykh Abdalqadir. Thanks also to Abdassamad Clarke for contributing three chapters on *muʿāmalāt* for the book. Many thanks to Hajj Hassim Dockrat for proofreading and his insightful suggestions. Special thanks to Hajj Mūsā Adam for publishing this book and for bringing Shaykh Abdalqadir to Pretoria which led to the establishment of the first South African Murabitun communities in Laudium and Soweto. My debt of gratitude extends to innumerable people and to all of them I say thank you for your help and companionship.

INTRODUCTION

he current high prices of energy, food, rent and other essentials are attributed to the sanctions the US has imposed on Russia because of its war on Ukraine. Certainly, if Russian oil, gas and agriculture are excluded from the market there will be a shortage of supply and consequently prices will go up. That, however, is only part of the story. The real issue is inflation and whilst there are other reasons for inflation the primary cause is quantitative easing, that is, the injection into the economy of enormous amounts of money created out of nothing, otherwise known as fractional reserve banking. The creation of money out of nothing is no secret and just in case we have forgotten the statements made by the founder of the Bank of England, William Paterson in 1694, they issued another statement in 2014 stating that the most common assumptions of how banking works are simply wrong. In fact the statement continues to say that everything we know about banking is not just wrong, it's backwards. When banks make loans, they create money because money is really just an IOU. Our money supply, therefore, is a fraud (fractional reserve banking), ribā (usury/unjustified increase) and theft (fiat money inflates prices). Fiat money, which is the currency of modern states, is imposed on the populace by government regulation or law. With regards to the printing of paper money Shaykh Abdalqadir states that the process involves

two elements that are prohibited by the *Sharī*'a – the issuing of receipts over and above the deposits held and the lending of those receipts on interest. Both of these practices constitute unjustified increase, that is, *ribā*. The paper money created in this way is technically a promissory note, a promise to pay a debt and once again this practice is prohibited by Islamic law, which stipulates that a debt cannot be paid by a debt.

We are suffering the effects of inflation caused primarily by quantitative easing. Take for example the financial crisis of 2008 when the world's central banks, including the Federal Reserve, injected trillions of dollars of fabricated money into the global economy. This created a worldwide debt of \$325 trillion, more than three times global GDP. The financial crisis consolidated the power of the central banks making them politically and economically stronger by allowing them and the world's largest financial institutions to fraudulently manipulate global markets and use fabricated or fake money to inflate asset bubbles for shortterm profit. The economic crisis associated with the Corona virus pandemic of 2020 has also produced vast financial benefits for the investor class. During the Corona virus pandemic and the 2020 economic crisis. America's billionaires have seen their wealth soar by \$434 billion. Their corporations received \$500 billion in bailouts and they got \$135 billion in tax breaks. The Treasury Department and the Federal Reserve are erasing the corporate debt they amassed over the last few years enabling the corporations to buy back their shares of stock. Meanwhile, Amazon, Google, Facebook, Walmart and other corporate giants are using their vast market power to make record profits. Central banks and governments have injected an estimated \$15 trillion of stimulus to shield their economies from the Corona virus pandemic. This is money created out of thin air. This sum is about 17% of an \$87 trillion global economy last year and this \$15 trillion only covers the $\rm G_{10}$ group of major economies plus China.

Each time there is a crisis money is transferred from the poor to the rich. The rich get richer and fewer and the poor get poorer and more numerous. The wealthiest 1 percent of the world's population now owns more than half of the world's wealth. The total wealth in the world grew by 6 percent over the past 12 months to \$280 trillion, marking this as the fastest wealth creation since 2012. More than half of the \$16.7 trillion in new wealth was in the US, which grew \$8.5 trillion richer. There are now 36 million millionaires in the world, and their numbers are expected to grow to 44 million by 2022. The most important issue in the modern age is the matter of money and the motor force that drives it $-rib\bar{a}$. Shaykh Abdalqadir insisted that Islam is a market movement not a political movement and called upon us to put an end to the practice of ex nihilo money and re-establish a real-value exchange system in place of the fantasy numbers system. The Shaykh had outlined in great detail the way of putting an end to capitalism and re-establishing Islam. He pointed out the way for moving away constructively from the capitalist modalities of currency, banking and taxation to free exchanges between men and groups.

The first six chapters of the book cover Shaykh Abdalqadir's political writings in relation to: governance as a Divine contract: the linkage between politics and trade in Islam; capitalism, banking and the modern state; the fall of the caliphate; the rise of ideology amongst Muslims; and atheistic capitalism – the dominant religion of our time. Shaykh Abdalqadir had argued that nihilism, suicide and terrorism are not political doctrines but the failure of politics. They indicate an endgame and after it must come a new beginning, a new manifestation of Islam that will end nihilism. Islam is ready, yet again, to emerge into the wider arena of civic revival. Part one of

the book outlines the Islamic view on governance, how capitalism came to be dominant and what has become of Muslim society as a result of the fall of the caliphate. Capitalism in its neo-liberal form, with usurious banking as its motor force, has come to dominate the Muslim world just as it has done in the rest of the world.

In part two of the book we will look at the pillars of the ideology that sustains capitalism and hides the fraud, scam, theft and deception that it is. It focuses on politics, state capture, economics, scientific materialism, public relations, the nuclear family, education and media. These are stratagems that have been devised by capitalism to enable the oligarchy to keep people in a state of passive subservience.

Part three of the book is dedicated to the *muʿāmalāt* of trade and commerce as the means of Islamic revival. As Shaykh Abdalqadir says: "We insist - Islam is not a political movement, but it IS a market movement." The battles in the war against capitalism will be fought and won in the market place, both physical and virtual. Shaykh Abdalqadir brought to our attention that the current world crisis of society and environment is none other than the collapse of capitalism and its fundamental principle – usury. The $d\bar{i}n$ of Islam advocates the principle of justice in governance and economic justice and demands the movement and equitable distribution of wealth in the society. Justice was manifest within the workings of the institutions established by Islam. Chapter fifteen addresses these institutions, namely, the caliphate, the wazirate, the *kuttāb*, the muhtasibs, the judiciary, the sūq, the mint, the bayt al-māl, the $awq\bar{a}f$ and the $asn\bar{a}f$ that enabled the Muslim community to function. An Islamic *dawla* cannot exist without these institutions and a polity was defined as Islamic precisely because of the existence of them within it, whilst they functioned within the parameters of the sharī'a. Part three of the book will include

three chapters (16, 17 and 18) by Abdassamad Clarke providing an overview of trade and commerce in the Qur'ān, the *Sunna*, *Sīra* and of transactions, rather than comprehensive accounts of them. The essence of what he is saying is that *zakāt*, being an act of worship undertaken by means of wealth, transforms our understanding of wealth itself and thus of the nature of our transactions in the world. This understanding reverses the disastrous misconception that changes the distinction between *'ibādāt* and *mu'āmalāt*, that is, worship and social transactions, into a religious versus secular dichotomy licensing the entire apparatus of the modern state and its legislation.

بسمالله الو هز الوحيم

PART 1

In this part of the book we investigate Shaykh Abdalqadir's political writings under the following chapter headings: governance as a Divine contract; the linkage between politics and trade in Islam; capitalism, banking and the modern state; the fall of the caliphate; and the rise of ideology amongst Muslims. The opening statement quoted below was made by Shaykh Abdalqadir.

ISLAM – ITS NEW BEGINNING

"Here, on the authority of the Noble Qur'ān and the *Sunna* of the Messenger, sallalahu 'alayhi wa sallam, and the known '*amal* of the city state of Medina.

Let us make a summary position on the emergent force of world Islam. Based on his blessed life and practice, and founded on the witness of his chosen Sahaba or Companions at the core of the Medinan phenomenon, there must be recognised that the divinely ordained social template was sent down on mankind.

The arrival of a new world *dīn* was confirmed by the divinely chosen change of *qibla* from Jerusalem to Makka. The abrogation of Judaism and Christianity indicated the end of their social systems, that is, tribalism – the unified bonding of the DNA blood group, and capitalism – the unified bonding of the financial elite by blood.

In short, the survival of the first, by taking on the priesthood of money dealing and the second, by a leadership of empire from Rome, to Europe and to America.

What occurred with the great event of *asabiya* of the core elite around the Messenger was the historic end of the DNA based family held power. The Shī'a counter-movement had a doomed determinism of those who wanted to reduce Islam, the new social template, to the old bloodline order.

The new social template, Islam, is based on trade and currency exchanges within which no shadow of usury (interest in the exchange) is allowed. In Imām Mālik's terminology 'to a blade of grass.'

The new *dīn*, like its profession of loyalty to the *shahāda*, has two parts.

The first involves the worship exchange of '*ibāda* (*şalāt*, *zakāt*, *şawm* and *ḥajj*).

The second involves the business exchange of worldly wealth.

Two contracts - one with Allah and one between believing men.

The state, according to Islam, which in its nakedness is taxation and its controls, is abolished. The state is an instrument of power by control and its method is structural and by political instruments of force.

The Islamic template is not ruled by constitutions and protocols. It implies a prior free commitment of obedience to the natural order of existence. Men and women, choosing worship and equality in the exchange, in place of coercion. The liberty of a republic or empire is based on the slavery of the others. Islam replaces false liberty with obedience and submission to Allah, that is, finally accepting our humanity, mortality and brotherhood.⁷

Chapter 1

GOVERNANCE IS A DIVINE CONTRACT

hilāfa or caliphate is "an honour which Allah, the Lord of the Universe, had decreed, appointed and determined to mark the leadership of the great Muslim community."² The Arabic word *khalīfa* means successor, deputy, vicegerent, inheritor, and substitute. It is used as the title of the leader of the Muslims who is the khalīfa rasūl Allah, successor of the Messenger of Allah and his office and reign is known as *khilāfa*. The domain of the caliph is both in the *mulk* (the physical world) and the *malak* $\bar{u}t$ (the domain of unseen forms). As Shaykh Abdalqadir says: "the Din [life-transaction/way of life] of Islam of its nature being a Divine matter, neither a political programme nor a personal one. Unless life is lived not only as a progressive path of action and learning but of spiritual illumination it cannot be understood as the Sirāt al-*Mustaqīm* [the Straight Path]."³ Al-Mawardī also makes this point: "Imāmate (leadership) is prescribed to succeed prophethood as a means of protecting the *dīn* and of managing the affairs of the world."4

Allah in the Qur'ān lays down the laws with relation to governance. They are firstly, Allah is the Sovereign; He is the Creator of the world. Allah has made laws by which human societies can function harmoniously and in peace. These laws also enable humans to coexist with each other and their environment. Secondly, in His "absence" Allah has placed representatives (caliphs) on earth to rule mankind on His behalf and the Prophets were Allah's caliphs in the world. Thirdly, the aims of the caliphate are to preserve social order and assure the prosperity of Allah's subjects. Fourthly, it is obedience to Allah that leads to successful governance. Inspiration for behaviour is not utilitarian or based on metaphysical speculation. It is the existential aspect of actions that is important - actions are to be in obedience and submission to Allah. Fifthly, the legitimacy of a government is dependent on its execution of justice. Government has to accomplish justice, fairness, equity, fairmindedness, rightness and correctness.

Sixthly, the motivating factor for maintaining justice is accountability to Allah on the Day of Reckoning. The Qur'ān addresses the two selves of the human being, the physical and the spiritual or soul $(r\bar{u}h)$. The soul survives the death of the physical body and will have to face the consequences of its earthly actions. This includes all actions, be they personal, social, economic or political. There is no secular zone in Islam. At the Reckoning actions will be weighed on the scales of justice set up by Allah and those whose good actions outweigh their bad actions will be rewarded in paradise. Those whose bad actions outweigh their good actions will be punished in hell. Seventhly, the consequences of deviating from governing by Allah's just laws are either the destruction of the society or the replacement of the government by another.

Eighthly, the perfect model for correct governance is the Prophet Muḥammad ﷺ the last of the Prophets. Ninthly, after his death, political leadership passed on to the Prophet's followers, those who had imbibed the Qur'ānic message and governed by its precepts. Islamic governance is nomocratic, that is, law governed, as opposed to theocratic, democratic, autocratic, oligarchic, or timocratic. Tenthly, in order to maintain the integrity of the polity peace has to be established within the society and its frontiers have to be protected by force of arms. Eleven, since governing, that is the exercise of political power, is primarily associated with the production, distribution and consumption of resources, the circulation of wealth is guaranteed by the *sharī'a* and is the rationale for the existence of governance itself. Islamic law promotes the circulation of wealth and inhibits its stagnation.

The Miracle of Madīna

Shaykh Abdalqadir shows the way by which Islam can be revived again; "The quickest way both to see what went wrong and to put it right is to turn to Islam when it was paramount and powerful. Shah Waliullāh⁵ said that, given the assault on Islam in his time, the only way to recovery lay in starting from basics; by that he indicated that he meant the first great formula of the Islamic social nexus in Madīna - the Muwatta' of Imām Mālik, may Allah honour his high place." Madīna was a nomocracy governed by the Prophet Muhammad 🎡 in accordance with the Qur'ān. Shaykh Abdalqadir explains that: "Limits of human behaviour remain decreed by the revelation until the end of the human situation. ... Thus all *ijtihād*⁶ and all analogical extension of these basic elements must derive from the basic Islamic model of Madīna, during its phase when it functioned as the primary model for the future of mankind. The Madīna of the Salafī 7 community was neither a primitive nor a formative society but a complete blueprint for Islamic societies from then on. It is clear that in Madīna at the time of the Salafī communities man was at his greatest and the social contract at its healthiest and most balanced."8

After his migration to Yathrib the Prophet i renamed the city Madīna al-Munawwara (the Illuminated City). It was here that he was able to fulfil the Qur'ānic call for him to be the perfect model⁹ for human behaviour and his society to be the standard for mankind.¹⁰ In their writings, the great philosophers – Plato (*Republic*), Aristotle (*Politics*) and al-Fārābī (*The Virtuous City*) – presented their ideas of the ideal state, but such states were never practically realised. The Prophet is, however, succeeded in creating his Madīna al-Munawwara and it set the standard for all Muslim civilisations till the early twentieth century. Many of the features that al-Fārābī (870-950) outlined had already been achieved in the Prophet's Madīna.¹¹ Madīna was not a state like the contemporaneous Persian and Roman states – it was a nomocratic society led by Allah's representative (caliph), the Prophet .

It was another great philosopher and jurist, Ibn Rushd (1128-1198), whose writings on Islamic law highlighted the richness of Madīna al-Munawwara. Explaining the *maqāşid* (primary goals) of the *sharī*'a he said that "the legal *sunan* (practices) pertaining to conduct have as their purpose the virtues of the believer". The four categories of human virtue he mentions are: the merit of chastity, the merit of justice, the merit of courage, and the merit of generosity. He added that "all kinds of worship (' $ib\bar{a}da$) are like conditions for the fulfilments of these merits." Elaborating on the merit of justice and abstention from tyranny Ibn Rushd said: "These are the categories of *sunan* that require the maintenance of a balance in financial dealings, and the maintenance of a balance in personal relations (physical contact)." With regards to the merit of generosity and the avoidance of meanness (bukhl) he said: "Zakāt is included in this category from one aspect, and is included in the communal sharing of wealth from another; the same is the case with charity (sadaq $\bar{a}t$)." Relating to the merit of

courage he said: "There are *sunan* laid down for social life, which is the essential condition laid down for human life, and the preservation of its benefits relating to conduct and knowledge, which are called statehood. It is for this reason that these *sunan* should be upheld by the leaders and the upholders of the $d\bar{i}n$ [religion]."¹²

In the Muwatta', Imām Mālik provided a composite picture of life in Madīna including the judgments of the caliphs, governors and scholars up until the time of its compilation in the middle of the second century AH (Islamic dating). For Imām Mālik, the actions of human beings are the "text" and the *Muwațța*' is a book primarily about 'amal (action). Prof. Yasin Dutton points out that this view "allows us a fundamentally different perspective on Islamic legal history where the true expression of the law is seen as being preserved not in a corpus of texts but in the actions, or 'amal, of men." A similar assessment is made by Abdalhaqq Bewley who says that for the Madinans the Our'ān and Sunna¹³ were a matter of direct transmission. They had been conscientiously and scrupulously preserved and passed down as a lived reality through the two generations after the Prophet 🎡 and his Companions. Abdalhaqq Bewley further says, "The textual sources were, for them, sounding boards or yardsticks against which their ongoing practice should be measured to make sure that there was no deviation and the road remained clearly delineated."

Islamic governance was upheld by the Prophet m who, in passing legal judgments, controlled the social nexus in all its aspects. The Prophet m ruled over the city of Madīna, and later the territory of Islam ($d\bar{a}r \ al$ -Isl $\bar{a}m$), and initially performed the functions of caliph, $q\bar{a}d\bar{t}$ (judge) and muhtasib (municipal governance, including that of the market) himself. He m appointed officials as $am\bar{i}rs$ (governors), $q\bar{a}d\bar{i}s$ and muhtasibs as the territories under

his control expanded. As Allah's caliph one of his functions was the establishment of the $ark\bar{a}n \ al-Isl\bar{a}m$ (the pillars that support the edifice of Muslim society)¹⁴, that is, the $shah\bar{a}da$ (bearing witness that there is no god but Allah and that Muḥammad is the Messenger of Allah), $sal\bar{a}t$ (the five daily obligatory prayers), $zak\bar{a}t$ (obligatory wealth tax), sawm (the obligatory fast during the month of Ramadan), and hajj (the pilgrimage to Makka). The $ark\bar{a}n \ al-Isl\bar{a}m$ encompass the most important social, economic and political dimensions of ad- $dawla \ al$ - $Isl\bar{a}miyya$ (the Islamic polity). The absence of these tenets indicates the annihilation of Islamic law and governance.

The central function of *ad-dawla al-Islāmiyya* was the movement of wealth to all sections of the community. This was made possible through the pillar of *zakāt* and the condition of *halāl* trade associated with it. In order to facilitate for *halāl* trade the Prophet m established a new market. Certain transactions and contracts, relating to trade and commerce, deemed to be monopolistic or speculative were discouraged by the Prophet m. The following were categorically prohibited: dishonesty, theft, looting, arson, highway robbery, depriving others of their inheritance, defrauding customers in relation to weights and measures, betraying trusts, hoarding commodities and withholding them from circulation, and female infanticide.

An important aspect of $zak\bar{a}t$ was that it had to be paid on commodities such as gold and silver with gold and silver themselves, on crops with some of the crops and on livestock with some of those livestock. Currencies when used had to be commodities with intrinsic values. Paper receipts, like today's paper, plastic and electronic currencies, were prohibited because their values are subject to manipulation through $rib\bar{a}$ (usury). Hoarding, and by extension banking, were condemned and strongly discouraged. Gambling and *ribā* in any guise or form were prohibited. Certain transactions, such as *muzāraʿa*, *qirāḍ/muḍāraba*, and *mushāraka*, were encouraged. The Prophet is also known to have encouraged the development of fallow land, with landlords who did not develop their land being asked to give it up to benefit those who could.

Madīna was established as the primary model for the future generations of Muslims in particular and the future of mankind in general. It was a complete blueprint pattern for human societies. The Prophet and set up the Madīnan state as a functioning model to be emulated by future generations. The introduction of institutional changes enabled the Prophet to eradicate oligarchy, that is, political control by the wealthy merchants of Arabia. In the subsequent history of Muslim societies the prototypal institutions and practices established by the Prophet and underwent further development.

EMERGENCE OF HIGH CIVILISATION

Out of the Qur'ānic injunctions arose the greatest of all civilisations, guided by the caliphates. They were the Khulafā' ar-Rāshidūn (the Rightly-Guided Caliphs i.e. Abū Bakr, 'Umar, 'Uthmān and 'Alī), the Umayyads, the Abbasids, the Ottomans, the South Asian caliphates including the great Mughals, the Malay Sultanates, and the African and European caliphates. Wherever the Muslims went they took with them high civilisation. What comes to mind when we hear of Islamic civilisation is science and technology. Although science and technology do not define a civilisation, how they are adopted is a reflection of the values of that civilisation.

What enabled the Muslims to produce their high civilisation was the attitude that Islam had towards knowledge. Knowledge is intended to achieve one aim, that is, worship of Allah. Since Islam insists that theory and practice are inseparable it means that worship of Allah is realised through practical action. Knowledge then is for the purpose of behaviour/action. Knowledge of what Allah has commanded, what He has recommended and prohibited, is obligatory on all human beings. In addition to the spiritual, Islam guides humanity in social, economic and political matters as well. According to Muslim jurists there are four fundamental activities without which chaos would rule the world: (1) agriculture for raising food-stuffs; (2) weaving for manufacturing clothes; (3) architecture for erecting houses; and (4) politics for establishing human relationships and society and for promoting co-operation in the control of the means of living.

This religious view of Islam led to the greatest flowering of knowledge the world had ever seen. Calculating prayer times and the direction of the prayer required knowledge of mathematics and astronomy as do computation of the calendar for fasting and the pilgrimage. Travel for the pilgrimage requires knowledge of geography, transportation etc. The Islamic attitude towards knowledge allowed for the appropriation, not destruction, of the knowledge of the ancients, despite the differing world views between, for example, the Muslims and the Greeks. Appropriated knowledge was however filtered through a process of reasoning and experimentation. According to historians: "What we call science arose in Europe as a result of a new spirit of inquiry: of new methods of investigation, of the method of experiment, observation, and measurement, of the development of mathematics in a form unknown to the Greeks. That spirit and those methods were introduced into the European world by the Muslims."15

Muslims, it must be remembered, have access to epistemological sources other than rationalism and empiricism which became dominant in Europe in the modern period. Ibn Rushd demonstrated that the use of reason, i.e. rational thinking and philosophy, is not only permitted by the *sharī*'a of Islam but is obligatory – within legal limits. In his *Kitāb faṣl al-maqāl*⁶ he begins his argument by pointing out that the Qur'ān calls upon people to observe and reflect upon the phenomena of the natural universe in order to recognise how Allah manifests His power in it. This reflection must be conducted through demonstrative reasoning and a preliminary study of logic is required in order to master the art of demonstrative reasoning. After logic one can proceed to philosophy and science. Reflecting on *Kitāb faṣl al-maqāl* one finds logic, reason, wisdom and revelation linked together.

Ibn Rushd argued in the twelfth century that there is harmony between philosophy and religion and that philosophy (reason and logic in particular) is a valuable instrument in the application of the law and social development. Implicit in that argument is the acknowledgement that religion and philosophy (and by extension science) are mutually exclusive but not antagonistic. Ibn Rushd saw religion and science as supplementing one another. Asadullah Yate says of Ibn Rushd: "The time has now come for the Muslims to recognise this important precursor of modern, scientific and technological society. Ibn Rushd's message is simple, both in his *Bidāya* and in the great philosophical work underlying the *Bidāya*, namely, Kitāb fasl al-maqāl fī mā bayn ash-sharī'ati wal-hikmati *minal-ittişāl*, in which he delineates the principles underlying the relationship between the *dīn*, in its strictest sense, and knowledge in general. Knowledge, he demonstrates, is a divine gift and as such may be used by Muslims, even if its source lies outside $d\bar{a}r$ al-Islām, as long as it is contained by the sharī'a and as long as worshipping man and woman remain at the centre of Muslim society. The tyranny of the techno-socio-projects fuelled by the fiscal and banking entities of so-called 'islamic" countries is inconceivable in Ibn Rushd's ground-plan. As we can see from his final, tremendous words of the $Bid\bar{a}ya$, all activity must remain within the scope of the balanced human being, must be humanly possible and comprehensible."¹⁷

It was with this attitude that Muslims approached and excelled in law, '*aqīda* (belief/theology), *ḥadīth*¹⁸, education, medicine, economics, politics, architecture, philosophy, astronomy, mathematics, alchemy and chemistry, geography, historiography, psychology, art, music, literature, poetry, bookshops and libraries.