Mawdūdī was a reformer, not a professional economist. Therefore, we cannot expect him to have been focused on theoretical discussions in economics. His main concern was the well being of mankind in keeping with the central objective of the Sharī'ah. Accordingly, he tried to analyze the problems and offer solutions in light of Islamic teachings. His immediate concern was the Muslim ummah, which had become engulfed in a number of difficult problems as a result of several centuries of Muslim degeneration followed by exploitative foreign occupation.¹

These problems were all-encompassing and included moral laxity, political illegitimacy, stagnation of fiqh, poverty, illiteracy and lack of education, overall economic decline, inequalities of income and wealth, social tensions, and anomie. Since these problems were in utter conflict with the ethos of Islam, they were extremely disturbing for someone like Mawdūdī, who was concerned with the well being of his society. Nevertheless, little could be done during the period of foreign occupation. The independence of most of these countries in the middle of the twentieth century offered a long-awaited opportunity to mend these affairs.

At this stage, the most crucial task that needed to be performed was to find a proper strategy that would help solve the problems of these countries. The strategy could not, however, be laid down without first specifying the society’s vision — its dream of what it would like to be in the future and the goals to which it aspired. It is the vision that enables a society to channel its resources and energies in the desired direction and thereby prevent their ineffective and wasteful use. The vision may be difficult to realize; nevertheless, it serves to inspire society to persist in the struggle for its realization and keep faith in the future perennially kindled. At the same time, the vision is itself a reflection of

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the society’s worldview, which answers questions about how the universe came into existence, the meaning and purpose of human life, the ultimate ownership and objective of the limited resources at the disposal of human beings, and the relationship of human beings to each other (including their rights and responsibilities) and to their environment.

The worldview, vision, and strategy are all, therefore, closely interlinked and together determine a society’s economic system. The vision may be realized only if the strategy is in harmony with the vision. This indicates that if the function of economics is to help realize a society’s vision, then there is no escape from also discussing the worldview of which this vision is the outcome, and then indicating the kind of strategy that is needed to make the vision a reality. One of Mawdūdi’s major contributions was to discuss, in his clear and forceful style, the worldview, vision and strategy of Islam and also to show how these differed from those of prevailing economic systems.

Two economic systems with similar worldviews but different visions and strategies were dominant during the time when Muslims were struggling for independence from foreign domination. These were capitalism and communism. The crucial question for the newly-independent Muslim countries, including Pakistan, was whether they should adopt the worldview, vision and strategy of either one of these two systems, or choose a different system that would be more conducive to the realization of the Islamic vision.

The critical point was the absence of a moral foundation in the strategies of either system. This does not mean that people in these societies are devoid of moral values or that justice is not one of their goals. All it means is that the system’s paradigm does not assign a crucial role to moral values in the allocation and distribution of resources and the actualization of socio-economic goals. The primary emphasis in capitalism is on the market, while that in communism is on central planning. The goals are to be realized in the former through the interaction of market forces in a competitive environment and, in the latter, through central planning in a totalitarian system where means of production were collectivized. Moral values have little direct role to play. While preponderant attention is given to the efficient operation of the market or central planning, very little attention is given to the reform of the individual who operates in the market as consumer, producer, manager or worker, or performs different roles in the collectivized system. His or her tastes, preferences and behavior are taken as given in capitalism. Suggesting any changes would involve value judgments, which are not allowed. Similarly, in communism, the human being is a pawn on the chessboard of history and reform is hardly of any significance in the power struggle between different economic classes. The family, the source of the most important input of the market as well as the state, receives little attention in both systems.
The vision that Islam projects is, in sharp contrast, that of a society where the imperative is to ensure the spiritual as well as material well being of all, where the individual is free to earn his livelihood, provided he does this within the constraints of values and goals laid down by Islam, where all members of society are tied to each other through strong bonds of human brotherhood, and where justice prevails, the basic needs of all individuals are fulfilled, and an equitable distribution of wealth has been attained, where the family continues to be strong and children receive the love, affection and care of both parents, and where crime, tensions and anomie are minimized and social harmony prevails. The vision has moral as well as material dimensions which are interdependent, and requires an emphasis on both. Justice and brotherhood occupy a predominant place in this vision. To realize this vision, the strategy cannot and does not rely predominantly on any one mechanism, like the market or the state, but rather on a number of spiritual as well as material mechanisms.

In an environment where Muslim countries were weak and poor and capitalist and communist countries were far stronger and richer, it would be extremely daring for anyone to talk of a system which had not been tested in modern times. Not only this, there was an inadequate understanding of the worldview, vision and strategy of the Islamic economic system even among Muslims, in spite of their emotional attachment to Islam and their intense desire for its revival. Moreover, it was necessary to counter, in a rational and convincing manner, the opposition to the Islamic system from those, both inside and outside, who had a vested interest in the continuation of the prevailing unjust system. The task was rather difficult and the crucial question was who was going to bell the cat?

Mawdūdi was one of those daring souls who took up the challenge. A favorable intellectual climate had already been created to some extent by the writings of a number of scholars and the inspiring poetry of Iqbal in the Indo-Pakistan sub-continent and the movements for the revival of Islam in other Muslim countries. Even the struggle for the creation of Pakistan, along with the speeches of Muḥammad Ali Jinnah during the independence struggle, had prepared a helpful basis for the revival of Islam and raised hope that Pakistan would try to realize the Islamic vision. It was this vision, as distinct from the secularist and socialist worldview of the Indian National Congress leadership, which provided the rationale for Pakistan. Without projecting this vision, the call for the creation of Pakistan would have had no meaning and, consequently, would have received little popular support.

Mawdūdi earnestly undertook the mission of anchoring Islam in all aspects of the Muslim society of an undivided India. He wrote and lectured extensively on the Islamic vision, different aspects of the Islamic way of life, and the
strategy required for making the Islamic vision a reality. The economic system of Islam was naturally an inseparable adjunct of the Islamic way of life. He indicated the essential principles of the Islamic paradigm and also defined the contours of the Islamic economic system as early as 1941 in a lecture he delivered at the Aligarh Muslim University, long before the creation of Pakistan.

In this and other lectures and writings, Mawdūdi argued that the worldview and vision of Islam, since they had a moral foundation with an overwhelming emphasis on brotherhood and justice and reform of the individual, were entirely different from those of both capitalism and communism. Thus, neither of these two systems could help Muslims actualize the Islamic vision. Accordingly, he stood for a revival of Islam in a way that would ensure material prosperity along with spiritual uplift. The egalitarian tilt of Islamic values made him place considerable emphasis on need fulfillment, redistribution, and the availability of equal opportunities to all individuals to help them develop their personalities in accordance with the full potential of their aptitudes and innate abilities. He considered the optimum use of all human and material resources necessary for realizing the Islamic vision. Such optimum use would not occur unless justice was ensured through satisfaction of the basic needs of the poor and needy, and education was imparted to them to enable them to stand on their own feet. This would require a simple lifestyle that would not be possible without kindling a moral flame in the human being. Protecting the rights of duly acquired property is also indispensable.

For realizing the goal of need fulfillment and rapid improvement in the economic condition of the poor, Mawdūdi’s primary emphasis was on the transfer of resources from the rich to the poor. He originally (1941) emphasized that the immediate solution lay in motivating the rich to adopt the simple lifestyle of early Muslim society and to distribute the surplus income (not wealth) to the poor after fulfilling their own genuine needs (al-ʻafw in the Qur’anic terminology). Later on, when he seemed to have realized the difficulties that lay in the adoption of this approach in modern societies, where the altruistic spirit of the early Muslim society did not exist, he adopted a more moderate position. He now permitted Muslims to save and invest the amount left after taking care of his or her own genuine needs and fulfilling the social obligations (zakât and ʻusbr) enunciated by Islam. Nonetheless, he continued to emphasize a simplicity of lifestyle and giving the poor as much of the surplus as possible. He also laid emphasis on the establishment of cooperative societies and on the role of zakāt, ʻusbr and the equitable distribution of a deceased person’s estate in keeping with the Shari’ah.
Mawdūdi strongly believed that the prohibition of interest could make a contribution towards the establishment of a just social order. He therefore tried to show how an interest-free financial system could be successfully established. His primary emphasis in this, as in the writing of most other scholars on the subject in the initial phase, was on profit-and-loss sharing (mudārakah and mushārakah) modes of finance. The way the Islamic financial system is evolving, however, is somewhat different from this. It also includes a substantial proportion of sales-based modes of financing (murābahah, ijārah, salam and istisnā’), which create debt, but in a different way from interest-based loans extended by conventional banks. The difference in cash and credit prices that some ways of such financing involve (particularly murābahah) was considered by Mawdūdi to be equivalent to ḥibah (doubtful income) even though it was not ṣāḥ (interest).

Mawdūdi was well aware from the outset that opting for the Islamic economic system would require a profound change in the individual himself. Accordingly, he emphasized that “maximum attention should be given to the reform of the individual’s attitude and character so that the root cause of evils in the human personality is uprooted.” This was not something new or unexpected. All the Prophets of God had given maximum priority to the reform of the individual, who was the end as well as the means of all reform and development. This was the most crucial task that lay ahead.

Mawdūdi classified moral values into two categories. One of these he called basic human values and the other Islamic values. He considered both of these to be indispensable for human development and well being. In the former category, he included a number of character traits, including strong will and decision-making power, courage, diligence, readiness to sacrifice, self-control, discipline, truthfulness and integrity. The general presence of these qualities in individuals in Western societies was one of the causes of their rise. Some of the traits which he included in the second category are kindness, mercy, scrupulous fairness, and purification of the self from greed, egotism, tyranny, wantonness and indiscipline so that the individual becomes, in the words of the Prophet, peace and blessings of God be on him, “the key to good and the barrier against evil.” Mawdūdi acknowledged frankly that both these sets of qualities were missing from a substantial proportion of the Muslim population and that this was the “crucial reason” for their decline.

At the same time, Mawdūdi acknowledged in several of his other writings that there were so many different social, economic, political and historical forces influencing individual behavior that relying merely on sermons to create these qualities would not be helpful. Muslims had been listening to sermons for centuries with little transformation of their personalities. There was, therefore, a need for comprehensive socio-economic and political reform.
Thus, in keeping with the spirit of Islam and the writings of other great Muslim thinkers of the past, like Abū Yūsuf (d. 182H/798G),33 al-Māwardi (d. 450/1058), Ibn Taymiyyah (d. 728/1328), Ibn Khaldūn (d. 808/1406) and Shāh Waliullāh (d. 1176/1762), Mawdūdi did not concentrate only on economic variables in his economic writings. Unlike conventional economists, he considered all aspects of an individual’s life as well as his society to be interrelated; concentrating only on economic variables to solve economic problems would not take Muslim society very far in its goal of realizing the Islamic vision. In the 1941 Aligarah University address referred to above, Mawdūdi clearly emphasized this by saying, “the primary reason for the difficulty to understand and solve the economic problem of man is that some people look at it purely from an economic point of view.”34 Khurshid Ahmad has rightly reflected this idea in his introduction to Mawdūdi’s *Islamic Law and Constitution* by saying, “Life is a unity. It cannot be divided into watertight compartments.”35

The crucial problem, however, was how to bring about such comprehensive reform. The task was bound to be extremely difficult in an environment where governments were insensitive to the need for such reform, were doing little to restructure the educational system for this purpose, and where most of the ‘ulamā’ were engrossed in bickering over trivial issues which had little bearing on the revival of Islam and the uplifting of Muslims.36 In such an environment, the odds were too great against an individual scholar, no matter how hard he tried. Still, this did not shake Mawdūdi’s determination or faith in the future. He established a well-disciplined organization, the Jama‘at-e-Islāmī, with sincere, hardworking, and motivated members to help him in the task.

In addition to laying great emphasis on the reform of the individual, which Mawdūdi considered to be vital for improving the well being of the people and the reform of the economic system, one of the variables that Mawdūdi considered to be extremely crucial but which has not received attention in both conventional and socialist economics is the family. Since the human being is the most important input for any economy, and the family is the primary source of this input, he attached a great deal of importance to the reform and integrity of the family. The state, society and the economy as well as the individual would all suffer if the family disintegrates. It is the family that creates the right environment for proper moral upbringing and character uplift of the new generation. It is also the family that provides love and affection to the individual, and thereby creates a proper climate for the promotion of not only peace of mind and emotional stability in the individual, but also cooperation and harmony in society. Disintegration of the family promotes bitterness and ill will and creates an environment in which the new generation
does not get the kind of attention that it needs. The quality of the individual
deteriorates and, with him or her, the quality of all aspects of society, including
the economic. It becomes difficult to sustain the economic as well as spiritual
well being of society in the long-term.

Mawdūdī enumerated a number of measures that were necessary for
ensuring the stability and integrity of the family. While most of what he
wrote in this connection was valuable, it would be difficult to agree with
his emphasis on the necessity of the veil and confining women's role to the
fulfillment of primarily household responsibilities. This would not only limit
her contribution to the development of society, but also make her dependent
on her husband for the fulfillment of practically all her needs, thereby
preventing her from asserting herself and obtaining the rights Islam gives
her. It is highly unrealistic to aspire for the well being of humans but
simultaneously confine half the population to a limited role in life. A number
of eminent Muslim scholars do not consider the veil or female segregation to
be a part of the Islamic values prescribed for preserving the solidarity of the
family.

In step with what Ibn Khaldūn wrote 600 years ago, Mawdūdī also
realized that directly or indirectly, political authority exercises a tremendous
influence on the individual and that one of the major causes of Muslim
decline was political illegitimacy. It vitiated all those factors that promote
development. It led to wars of succession, authoritarianism, and end of the
institution of Shūrā. It impaired the independence of the judiciary and curbed
freedom of expression. It promoted the luxury of the royal court, corruption,
misuse of power and resources, inequalities of income and wealth, and social
unrest. Consequently, according to Mawdūdī, political reform was as
indispensable as individual and social reform for economic development.

This led Mawdūdī to the question of how to reform the political system.
Unlike the leftist in Pakistan and elsewhere, he did not stand for the
overthrow of the government. The use of force and violence had only led to
destruction and misery and he, therefore, believed in gradual change through
the democratic process. It was necessary to win over the hearts of people in
the same way as did the Prophet, peace and blessings of God be on him.
Mawdūdī “threw his weight in favor of the establishment and maintenance of
a truly democratic order in Pakistan.” For this purpose, he laid maximum
emphasis on “education,” “resort to public pressure to prevent people from
being subject to injustice,” “change of leadership in the broader sense of the
term,” and “ultimately also political leadership.” He thus made individual,
social and political reform an important adjunct of economic reform.

Economic reform was also to be attained, like political reform, in a gradual
democratic framework. He argued for a careful examination of the existing
system “with a view to finding out what is malignant and hence deserves to be changed, and what is healthy and as such deserves to be preserved.” Mawdūdī did not blame private ownership of property for all the ills of human society. Islam allows private ownership of property and the means of production, and makes it an obligation of Muslim society to protect the life, honor and property of all individuals. Nationalization of all means of production was in conflict with the basic principles of Islam. “The control of businesses, factories and farms by the same people who control the army, the police, the courts and the parliaments would give rise to a viciously repressive system the like of which the devil has not been able to conceive so far.” Means of production must in principle remain in private hands. There is no justification for concentrating all decision-making in a few hands and then allowing the imposition of these decisions on the populace by all means, fair or foul. Economic freedom to enable a person to earn his livelihood freely in keeping with the dictates of his conscience was as indispensable as political and social freedom. At the same time, Mawdūdī was not against state ownership of some enterprises that could not be managed effectively by the private sector or of which it was not in the larger public interest to allow the private sector to manage.

This raised the question of whether it was possible for the private sector to manage property in a way that would help realize general well being. The answer of communism was no, but that of both capitalism and Islam is yes. However, while capitalism generally believes that competition is by itself sufficient to rein self-interest and serve social interest, Mawdūdī asserted that competition, though necessary, was not sufficient for this purpose. He took pains to emphasize that even the competition that fitted well into the ethos of Islam was one that was fair and humane, based on the spirit of brotherhood and cooperation rather than on the concept of survival of the fittest. A number of measures were needed to make competition fair and humane for the purpose of safeguarding social interest. These included the injection of a moral dimension into the economy and the playing of a positive role by the government in the economy. Problems created by private ownership of property need to be resolved, not by wholesale nationalization and regimentation, but rather by moral reform and a positive government role.

The injection of a moral dimension into the economic system would help create a sense of responsibility in the individual and make him realize that he is accountable before the Almighty. This implies that, while individuals are allowed to own and manage private property, they are not its real owners. They are, rather, only trustees. They must acquire and use property in accordance with the terms of the trust, which are defined by moral values. They must submit themselves to these values, which are meant to safeguard
the rights of all members of society.61 The instilling of the concept of accountability before God in the consciousness of all agents operating in the market can help moderate their pursuit of self-interest, induce them to fulfill their social obligations, and thereby help establish a just equilibrium between the interests of the individual and society.62 In other words, Mawdūdī’s emphasis was on bringing about “a happy integration of the economic and the moral.”63 Thus, he believed that economic problems could not be solved by merely relying on the interaction of market forces in a competitive environment. The ‘economic’ must be integrated with the “overall scheme of life based on the ethical concepts of Islam.”64

The problem, however, is that moral checks, even when enacted by law, are not always implemented. While it is the moral obligation of the individual to be just and honest, to fulfill his obligations and abstain from doing something that would hurt others, he or she may not necessarily do so.65 Humans need proper upbringing (in which the family plays a crucial role) and education (in which religious education needs to receive emphasis along with the mundane). Such upbringing and education will help make all participants in the economy clearly understand their responsibilities.66

Still, such upbringing and education, even when accompanied by the role model of the pious elite as well as social pressures, may not be sufficient to eliminate the excessive greed and self-centeredness of some people.67 There is a further need for incentives and deterrents. There is no escape from the need for the state to play an important role.68 It must ensure that moral values are reflected in the laws of the country and that these laws are truly observed by both high and low through effective operation of the legislative, judicial, and executive wings of the government.69 Mawdūdī was fully aware of this need.70 Like the great Muslim thinkers of the past, including Abū Yūsuf, al-Māwardi, Ibn Taymiyyah, Ibn Khaldūn, and Shah Waliyullah, Mawdūdī considered it the duty of the state to provide such incentives and deterrents.71

Mawdūdī, however, took special care to emphasize that the state should not exceed limits set by the Shari‘ah. It should use its coercive power only when absolutely necessary,72 relying instead on moral reform. This is because it is also the obligation of the Islamic state to safeguard the rights of the individual and not just those of society.73 The function of the state is not to become industrialist, trader or landlord, but rather to establish justice and use its powers and resources for the well being of the people by promoting all that is good and eradicating all that is evil.74 Thus, within the framework of Mawdūdī’s thought, the state is neither laissez faire, as it is in classical economics, nor totalitarian, as in communism.75

Unlike a number of Muslim scholars, Mawdūdī was realistic enough to accept that in order for the state to play its welfare role, income tax was a
necessity, provided it is imposed with moderation and justice, and the
proceeds are used efficiently and honestly for the well being of the people.\textsuperscript{76} He also accepted the institution of insurance, provided that the elements in it
which were objectionable from the Islamic point of view were reformed.\textsuperscript{77} Mawdūdi also permitted external borrowing on interest to the extent that it
was absolutely unavoidable.\textsuperscript{78} He was also in favor of flexibility in the
application of Islamic laws.\textsuperscript{79} However, he took an extreme position on the
question of birth control. He considered it to be unacceptable except when
considered medically indispensable.\textsuperscript{80} Here, he was out of step with many
other scholars, who would allow birth control within certain constraints.\textsuperscript{81}

While Mawdūdi emphasized the role of zakāt, sadaqāt (charitable
ccontributions other than zakāt) and the equitable distribution of a deceased
person’s estate for the purpose of need fulfillment and equitable distribution
do income and wealth, he did not give sufficient attention to the various
techniques adopted by Western welfare states to eradicate poverty, improve
wages and working conditions, promote redistribution, and provide relief to
the unemployed, the aged, and the infirm. This may have been because he
believed in the need for adopting the good things the West had to offer and
rejecting its vices.\textsuperscript{82} Accordingly, he may not have felt the need to specify in
detail all the different ways in which Muslims could benefit from the West.

What is also missing in his writings is a discussion of the ways of
accelerating growth in Muslim countries.\textsuperscript{83} Primary reliance on redistributive
methods for alleviating poverty, fulfilling needs and reducing inequalities may
not lead the Muslim world very far. What is also needed is an expansion in the
national income pie through economic development. Mawdūdi did not get
into discussions of how development could be accelerated in Muslim
countries, the kind of monetary, fiscal and commercial policies that were
needed, or the techniques that could be borrowed from other countries for this
purpose. As Crosland rightly pointed out, “any substantial transfer involves not
merely a relative but also an absolute decline in the real incomes of the better
off half of the population . . . And this they will frustrate.”\textsuperscript{84} This may also be
the case in Muslim societies, even after moral transformation has taken place.
Therefore, while capitalism lays greater emphasis on growth than on
redistribution, Muslims cannot afford to ignore the role of economic
development in reducing poverty and inequality. When they do this, they will
have to draw upon the experience of other countries to the extent to which
the methods used by them are compatible with Shari‘ah.

Mawdūdi’s horizon was far wider than that of conventional economics. He
was a reformer who wanted to help mankind solve the problems it was facing,
in particular in his own society, which had fallen into an abyss during centuries
of degeneration and foreign occupation. He saw that this would not be
possible by holding on to the extremely narrow role assigned to an economist in conventional economics. He visualized the need for “carrying out a total reconstruction of human life and establishing a new social order and state and thereby ushering a new era in human society.” Such a transformation could not be brought about by concentrating only on economic variables. Even economic development, which was not Mawdūdi’s main concern, could not be accelerated by means of such a limited approach.

In conformity with the comprehensive reform program pursued by the Prophet himself and emphasized by Muslim scholars, Mawdūdi stressed the interdependence of all aspects of society, including the moral, social, political and economic. In the economic field, his major contribution was to clearly articulate the vision, worldview and strategy of the Islamic economic system. At a time when it was fashionable to pay allegiance to ‘Islamic socialism,’ he not only abstained from using this term in his writings, but was also bold enough to indicate that socialism was not in harmony with Islam because of its false worldview and strategy. He discussed how moral values, closely-knit families and societies along with the market and state could together help in the realization of the Islamic vision in spite of private property. He also argued how the abolition of interest would promote social justice and how an interest-free financial system could be successfully established. Thus, in spite of not being a professional economist, his contribution to Islamic economics was significant. Mawdūdi will go down in history as one of the few great scholars who laid down the foundation for the development of this discipline in modern times. Nearly all those writing in this field in the Indo-Pakistan subcontinent as well as other Muslim countries have been influenced by and owe a debt of gratitude to him.

The question that arises is why, in spite of being a powerful writer and speaker and having an unusual ability to convince people, and in spite of being successful in rallying around himself a team of dedicated and selfless workers along with innumerable sympathizers, he could not make significant headway during his lifetime in bringing about economic reform that would have helped solve the economic problems of Pakistan and improve the conditions of the underprivileged. In fact, Pakistan seems to have moved farther and farther away from the Islamic vision. It has suffered from high budgetary and balance of payments deficits and is consequently consumed by heavy debt and debt-serving burden. The rate of economic growth is low and poverty, unemployment and illiteracy are all high. Even some of the basic necessities of life (education, housing, transport and health facilities, clean water, electricity, sewage, etc.) remain inadequately supplied, particularly in areas inhabited by the poor. The Jamā‘at cannot in any way be held responsible for these problems. It could have, nevertheless, helped reduce
their magnitude. Its failure to do so could be due to a number of reasons, some of which are indicated below.

First, as rightly indicated by Mawdūdī himself in his writings, Pakistan has been dominated by illegitimate governments, with hardly any accountability on the part of corrupt generals, feudal lords, aristocrats and bureaucrats who have tried to serve their own vested interests at the expense of the people and country. The Jamāʿat hoped to reform this state of affairs by taking part in elections. It misjudged its vote-getting ability in an environment where feudal lords and aristocrats have the mechanism to swing elections in their favor. The Jamāʿat failed to win elections in a significant way. At the same time, in the process, it came into confrontation with practically all political, and even some religious, parties. This has proved to be one of the most serious obstacles in the political acceptance of its program. This does not necessarily mean that taking part in elections directly is not proper for a religio-political party. All it means is that the decision would necessarily depend on circumstances. Given the conditions prevailing in Pakistan, the better route for a small party like the Jamāʿat might have been to avoid conflict and confrontation as much as possible and concentrate on creating consensus through confidence-building dialogue (Qurʾān, 16:125) on issues which are of greater importance for moral, educational, social, economic and political reform. The adoption of this route might in the long run have proved to be less costly in terms of human and material resources and more productive in terms of reviving Islam and realizing the Islamic vision.

Second, economic reform and uplift have not been a priority in the Jamāʿat’s program. While it carried out several campaigns for an “Islamic constitution,” it has hardly ever carried out a campaign for reducing corruption and promoting land reform, slum clearance, and reconstruction of fiscal policy to redress the conditions of the poor. These are of greater importance to the poor than the constitution, which has been set aside and amended several times by illegitimate governments to suit their vested interests. Such social-service-oriented campaigns might have helped reduce resistance to its reform program, increased support for its agenda, and ultimately helped enlarge its vote bank.

Third, Mawdūdī’s views on a number of controversial issues brought him into conflict with a number of ‘ulamāʾ and religious groups in Pakistan. The major political parties exploited this to their advantage. While opinions on these issues by a non-political scholar might not have raised eyebrows, they created antagonism when they came from him as a political leader. Consequently, he could not get the kind of support he needed to win elections. If he had abided by the Qurʾānic advice of first calling towards commonly agreed principles (Qurʾān, 3:64), and the Jamāʿat had translated his
writings into concrete policy proposals for economic reform and uplifting of the poor, it might have met with greater success in winning the support of political parties as well as religious groups.

Fourth, Mawdūdī himself pointed out the reasons for Sayyid Ahmad Sirhindī and Shāh Ismā‘īl Shahīd’s failures: they wanted to establish an Islamic state in a society which was not mentally and morally prepared for this and hence, not capable of shouldering the associated responsibilities. There is a great need for educating people about the high moral standards that Islam expects from its followers. This is time-consuming. Even though the Jamā‘at has made some progress, it has not been able to make the kind of headway needed to bring about the moral, cultural and social revolution that Mawdūdī considered to be a prerequisite for establishing an Islamic state. Consequently, even if the Jamā‘at had won elections, the feudalistic power structures and corrupt administrative machinery around it might have frustrated its efforts to fulfill the promises it had made to the electorate. Such failure would have become an obstacle in the way of realizing its ultimate goal.

The struggle to bring about such a moral, cultural and social revolution is bound to be an uphill task in a society where a number of ills have become locked-in through the operation of path dependence and self-reinforcing mechanisms over centuries of degeneration and decline in an environment of feudalism and political illegitimacy. A strategy of gradual socio-economic and political reform with the help of all reform-oriented parties might have contributed to faster and greater success. Nevertheless, there is no room for despondency, as the Qur‘ān says: “Do not despair of God’s mercy” (Qur‘ān, 53:29). The strategy, nevertheless, has to be tailored to conditions in Pakistan. It should be possible for a well-knit and disciplined organization like the Jamā‘at to develop and effectively implement such a strategy.

Endnotes

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1. Mawdūdī, IJMN, 1968a, 89.

2. For a discussion of this role of Economics, which is not generally recognized by Conventional Economists, see Chapra, 2000. There is a difference of opinion among economists on the goal of Economics. Positivists and operationalists, like Samuelson, emphasize that the role of Economics is only to describe. Logical empiricists, however,
insist that explanation is the goal of Economics. By contrast, instrumentalists like Friedman emphasize that prediction is the primary function of Economics (see Caldwell, 1982). There is another goal, persuasion, which has also been emphasized (McCloskey, 1986). This, however, does not differ from explaining and predicting because it is generally not possible to persuade without convincing explanation and reliable prediction.

4. Moral values did play an indirect role to the extent to which they influenced the behaviour and preferences of individuals. It was, however, not considered desirable to educate individuals in a way that would make these values reflected in their tastes and preferences. Nevertheless, it was not considered wrong for corporations to influence individual tastes and preferences through advertising for raising their sales and profits.
5. Moral values essentially indicate the way in which individuals are expected to behave if the humanitarian goals of brotherhood, justice, equitable distribution, strong families and freedom from crime and anomie are to be realized.
6. Discussion of the Islamic vision is spread all over the different writings of Mawdūdī. It is not, therefore, possible to give a complete citation, see Khan, 1990, 28–39.
9. Ibid., 403.
10. Ibid., 404.
11. See Ahmad and Ansari, 1979, 365–73.
12. Some of these lectures have been collected in Islāmī Nizām-e-Zindagī aur us kē Bunyādī Taqawwūrāt (INZ, 1968b); see also Let Us be Muslims (LUM, 1985), and The Islamic Movement: The Dynamics of Values, Power and Change (IM, 1984). All the writings of Mawdūdī have been referred to in this paper by the abbreviation indicated on the right hand margin in the list of references.
13. This lecture was delivered in October 1941 at a function organized by the Islamic History and Culture Society, Aligarh University. The lecture was published under the title “Insān kā Meśābī Masalāb aur uskē Islāmī all” (The Economic Problem of Man and its Islamic Solution, IMM, 1983) and has so far gone through several editions. The one referred to in this paper is the 1983 edition.
16. See Ahmad and Ansari, 1979, 379.
23. See Chapra and Khan, 2000, for some details on how the system has actually evolved.
24. For a brief explanation of these terms, see Ibid, xiii–xv.
28. See his *Islamic Movement: Dynamics of Values, Power and Change* (IM, 1984). This booklet essentially consists of Mawdūdī’s address in August 1941 at the time of formation of the Jama’at-e-Islāmi. See in particular 94–99.

29. Myrdal includes some of these qualities in what he called the “modernization ideals” which he considered necessary for development but which were “alien” to developing countries because they “stem from foreign influences” (Myrdal, 1968, Vol. 2, 73); see, also Chapra, 1992, footnote 9 on 189.

30. Mawdūdī, IM, 1984, see in particular, 94–9.


33. Wherever two years are given together hereafter, the first one refers to the Hijri year and the following to the Gregorian year.


40. This idea has now become a part of even Conventional Economics. The World Bank has, accordingly, emphasized that: “Development requires an effective state, one that plays a catalytic, facilitating role, encouraging and complementing the activities of private businesses and individuals. Certainly, state dominated development has failed. But so has stateless development. History has repeatedly shown that good government is not a luxury but a vital necessity. Without an effective state, sustainable development, both economic and social, is impossible” (World Bank, 1997, 111).

41. Mawdūdī, INZ, 1968b, 412.


43. Ibid., 379–80.


45. Ahmad and Ansari, 1979, 55; and Ahmad and Ansari, 1979, 381.

46. Ahmad and Ansari, 1979, 380.


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