

Universalism (*Shumūliyah*) as a Foundational Principle in the Architecture of Islamic Economics

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Abstract

The principle of *shumūliyah*—universalism—is central to understanding Islamic economics as a holistic and integrated system rooted in divine guidance. Unlike secular paradigms, Islamic economics emphasizes the inseparability of ethics, law, and economic behavior. This study investigates *shumūliyah* as both a theological and practical framework that unites various components of Islamic economics, from jurisprudence and institutional design to policymaking and human development. Employing a conceptual-theoretical methodology grounded in classical Islamic texts and academic literature, the article articulates *shumūliyah* as a unifying paradigm that distinguishes Islamic economics from conventional models. Findings reveal that *shumūliyah* promotes systemic coherence by aligning individual, institutional, and policy actions with divine objectives. The study contributes theoretically by defining *shumūliyah* as an explicit economic principle, and practically by proposing integrated institutional and policy strategies rooted in Islamic values. It calls for a shift from fragmented applications toward a comprehensive ethical-economic system, offering guidance for future academic inquiry and public policy in Islamic contexts.

Keywords

Islamic economics; *shumūliyah*; ethical governance; *maqāṣid al-sharī'ah*; tawḥīd-based development

Introduction

Islamic economics emerges as a distinctive paradigm that integrates ethical and spiritual values into economic behavior, fundamentally contrasting with the secular nature of modern economic thought. The foundational texts of Islam—the Qur'an and Sunnah—present a holistic worldview that aligns individual interests with collective welfare, rooted in divine accountability (Chapra, 2000). Within this system, the principle of *shumūliyah*, or universalism, plays a pivotal role by affirming the all-encompassing nature of Islam in regulating not only spiritual but also socioeconomic aspects of human life (Nasr, 1984). This universalism asserts that the Islamic economic framework addresses every dimension of human interaction, aiming for balance between material and moral prosperity.

From a theoretical standpoint, the principle of *shumūliyah* situates Islamic economics as a unified system grounded in the integration of *tawhīd* (the Oneness of God), *maqāṣid al-sharī'ah* (objectives of Islamic law), and moral consciousness (*taqwā*) (Siddiqi, 1981). Empirically, the application of Islamic economic principles has manifested in institutional innovations such as Islamic banking, zakat systems, and *waqf* management, reflecting the relevance and adaptability of *shumūliyah* across historical and contemporary settings (Kahf, 1995). However, these applications often remain fragmented, and there is a need to reassert *shumūliyah* as a central, integrative concept in policy development and academic theorization.

Despite significant advancements in Islamic economics since the mid-20th century, much of the discourse has been confined to sub-disciplines such as Islamic finance or halal markets. Consequently, the broader philosophical and systemic underpinnings of Islamic economics—especially the notion of *shumūliyah*—have received insufficient attention (Choudhury, 1997). This neglect has led to a partial representation of the Islamic economic worldview, risking the commodification of its ethical constructs within a capitalist framework (Asutay, 2007). Thus, the principle of universalism requires renewed scholarly engagement to preserve the epistemological integrity of Islamic economics.

The research questions guiding this study are: (1) How is the principle of *shumūliyah* conceptualized within the Islamic economic framework? (2) What are the key implications of *shumūliyah* for Islamic economic institutions and policymaking? (3) How does *shumūliyah* differentiate Islamic economics from conventional paradigms? These questions are pivotal in reorienting Islamic economics toward a more authentic and comprehensive epistemology, grounded in its theological and philosophical roots.

Accordingly, the primary objective of this article is to analyze the role of *shumūliyah* in the architecture of Islamic economics, examining its theoretical foundations, historical

applications, and contemporary relevance. By doing so, this study aims to fill a significant research gap and contribute to the broader efforts of systematizing Islamic economic thought within a unified and universally applicable framework (Iqbal & Lewis, 2009). The relevance of this research is underscored by the increasing global interest in ethical finance, sustainability, and inclusive growth, areas where Islamic economics—rooted in *shumūliyah*—can offer valuable insights.

Literature Review

The literature on Islamic economics has evolved over the past few decades, with significant contributions discussing its normative framework, epistemological foundations, and institutional applications. Central to many of these discussions is the concept of *tawhīd* (divine unity), which functions as the metaphysical core of Islamic economics, establishing a unified outlook that bridges economics with ethics, spirituality, and governance (Sardar, 1988). Scholars such as Chapra (2000) and Naqvi (1981) have highlighted how Islamic economics differs fundamentally from neoclassical economics, particularly in its emphasis on distributive justice, moral responsibility, and the *maqāṣid al-sharī'ah*. Within this framework, *shumūliyah*—though often implicitly referenced—embodies the comprehensive scope of Islamic teachings, uniting various economic functions under a single ethical paradigm.

Several theoretical models have attempted to articulate the integrative dimensions of Islamic economics. Siddiqi (1981) introduced the concept of Islamic rationality, whereby human behavior is oriented not solely toward utility maximization but also toward fulfilling moral obligations. Choudhury (1994) advanced this framework through his Tawhidi Epistemology Model, which positions Islamic economics as a dynamic, self-organizing system governed by the unity of knowledge. However, while these theories address universality to varying extents, few explicitly discuss *shumūliyah* as a standalone principle. This gap is particularly evident in empirical studies focusing on Islamic financial instruments, which often fail to align with the broader ethical imperatives of Islamic economics (El-Gamal, 2006).

In the context of economic growth and development, literature remains divided on the role Islamic principles can play. Some scholars argue that Islamic economic ethics can foster sustainable and equitable growth (Khan, 1986), while others contend that without a fully developed theoretical foundation—such as that provided by *shumūliyah*—Islamic economics risks being reduced to a set of isolated practices (Iqbal & Mirakhor, 2007). This article aims to contribute to this debate by foregrounding *shumūliyah* as an essential framework for conceptualizing and operationalizing Islamic economics in its full universality and complexity.

Theoretical Framework

1. Tawhīd as Epistemological Foundation

The principle of *tawhīd*, or divine unity, serves as the epistemological cornerstone of Islamic economics, affirming that all aspects of life, including economic activity, are interconnected through the oneness of God (Nasr, 1984, p. 45). In this view, economics is not a secular domain but one deeply infused with moral and spiritual significance. The unity expressed through *tawhīd* establishes the ontological basis for *shumūliyah*, indicating that universalism in Islamic economics stems from a unified moral law that governs human behavior. Choudhury (1997) conceptualized this as the “unity of knowledge,” wherein all disciplines and practices are interwoven through divine revelation. Thus, *tawhīd* provides not only theological grounding but also a structural logic for organizing Islamic economic principles.

2. Maqāṣid al-Sharī’ah as Normative Framework

The framework of *maqāṣid al-sharī’ah*—the objectives of Islamic law—articulates the normative goals of economic policy in Islam, such as the protection of faith, life, intellect, progeny, and wealth (Kamali, 2008, p. 237). Within this structure, *shumūliyah* ensures that all objectives are pursued in an integrated, balanced manner. For instance, economic policies designed to protect wealth must also align with the broader aims of social justice and human dignity. Al-Ghazālī (as cited in Nyazee, 2000, p. 125) emphasized that the *maqāṣid* function as a hierarchy of values, where material prosperity is always subordinated to moral and spiritual welfare. In this context, *shumūliyah* ensures that Islamic economics remains holistic, avoiding reductionism and compartmentalization.

3. Fiqh al-Mu‘āmalāt and Systemic Integration

The jurisprudence of transactions (*fiqh al-mu‘āmalāt*) serves as the operational mechanism through which Islamic economic principles are actualized. Unlike Western legal-economic constructs that separate civil and commercial laws, *fiqh al-mu‘āmalāt* embodies the integrative spirit of *shumūliyah*, regulating economic behavior through a moral-legal framework (Kamali, 2008, p. 301). This jurisprudence ensures that contracts, market behavior, and financial instruments adhere to ethical boundaries prescribed by the Sharī’ah. Ibn Taymiyyah and Ibn al-Qayyim both advocated for flexibility in legal rulings so long as they served the public interest (*maṣlaḥah*), demonstrating that systemic integration and adaptability are inherent in Islamic economic law (Hallaq, 2004, p. 112). Thus, *shumūliyah* reinforces coherence across legal, social, and economic dimensions.

4. Ijtihād and Contemporary Relevance

Ijtihād, or independent juristic reasoning, functions as a methodological tool for adapting Islamic economic principles to new contexts. It represents a dynamic element within the structure of Islamic jurisprudence that ensures *shumūliyah* remains applicable in changing environments. Schacht (1982, p. 71) noted that *ijtihād* historically allowed Islamic societies to develop complex legal and economic institutions without compromising core values. In the contemporary setting, *ijtihād* is essential for interpreting economic challenges such as digital finance, climate change, and global inequality through the lens of *shumūliyah*. Therefore, it plays a crucial role in operationalizing universal principles in diverse and evolving economic systems.

Previous Research

1. Siddiqi (1972)

Siddiqi's pioneering work, *Some Aspects of the Islamic Economy*, explored the foundational differences between Islamic and capitalist systems. Using normative analysis, he emphasized the ethical foundations of Islamic economics and argued for a divinely guided economy based on justice and social welfare. His contribution is foundational but lacked an explicit treatment of *shumūliyah*, instead embedding it implicitly in discussions on *taqwā* and socio-moral integration. This study serves as a conceptual precursor to current inquiries into universal principles.

2. Naqvi (1981)

In *Ethics and Economics: An Islamic Synthesis*, Naqvi emphasized the moral architecture of Islamic economics. He used philosophical inquiry to contrast Islamic values with utilitarianism. While the work aligned with the concept of *shumūliyah* through its insistence on an integrated moral-economic system, it did not develop the universalist paradigm explicitly. Nevertheless, it offers crucial insights into how ethics permeate all facets of Islamic economic life, supporting the broader argument of this article.

3. Khan (1986)

Khan's study on *Islamic Interest-Free Banking* provided empirical insights into the application of Islamic principles in banking systems. The research used comparative methods to evaluate Islamic and conventional models. While it confirmed the viability of *sharī'ah*-compliant finance, it lacked discussion on how such institutions contribute to the holistic goals of the economy. Its empirical nature enriches this study's argument that *shumūliyah* should underpin institutional frameworks.

4. Chapra (1992)

In *Islam and the Economic Challenge*, Chapra tackled the global economic crisis from an Islamic worldview, proposing a comprehensive model integrating ethics, social justice, and economic efficiency. He introduced *tawhīd* and *maqāsid al-sharī'ah* as cornerstones of Islamic economics, aligning closely with the concept of *shumūliyah*. His systemic critique of Western economic paradigms affirms the necessity of universalist values and directly informs the theoretical framework of this article.

5. Choudhury (1997)

Choudhury's *The Principles of Islamic Political Economy* introduced a Tawhidi methodology, analyzing Islamic economics through systems theory and epistemology. His approach explicitly supports *shumūliyah* by framing Islamic economics as an interconnected, knowledge-based system. Choudhury's work is highly relevant to this study, providing a direct theoretical foundation for understanding Islamic economics as a universal discipline.

6. Iqbal and Mirakhor (2007)

Their collaborative work emphasized Islamic finance as part of a broader Islamic economic system guided by *maqāsid al-sharī'ah*. They argued that without anchoring Islamic finance in comprehensive economic ethics, its transformative potential would remain limited. This study confirms the research gap: while the operational dimensions are well-studied, the philosophical core—*shumūliyah*—has not been thoroughly explored as a unifying principle.

Despite significant contributions, the literature generally lacks a focused treatment of *shumūliyah* as a distinct theoretical construct. Most works address universalist elements implicitly, often through *tawhīd* or ethical themes, without examining how *shumūliyah* can systematize diverse Islamic economic practices. This article seeks to address that gap by conceptualizing *shumūliyah* as a unifying paradigm that operationalizes the ethical, legal, and institutional dimensions of Islamic economics.

Research Methods

This study employs a qualitative, conceptual research design rooted in textual and analytical methodologies. Given the normative and theoretical nature of *shumūliyah* within Islamic economics, a document-based approach was chosen. The core data comprise classical Islamic texts (Qur'an, Sunnah), authoritative commentaries, and scholarly works published in reputable international books and journals up to 2011.

This method allows for the systematic interpretation of philosophical and legal principles underpinning *shumūliyah* and their application in economic thought.

The primary data sources include classical jurisprudential treatises (*fiqh*), philosophical expositions on *maqāṣid al-sharī'ah*, and modern academic writings that articulate the epistemological and systemic frameworks of Islamic economics. Texts by seminal scholars such as Al-Ghazālī, Ibn Taymiyyah, and Al-Shāṭibī were examined alongside contemporary scholars like Chapra (2000), Choudhury (1997), and Siddiqi (1981). These sources were selected for their relevance in constructing a holistic view of *shumūliyah*, enabling an interdisciplinary synthesis across theology, jurisprudence, and economic theory.

Data were collected using thematic content analysis. Key concepts such as *tawḥīd*, *maqāṣid al-sharī'ah*, and *fiqh al-mu'āmalāt* were used as coding categories to extract relevant textual material. This allowed for the identification of recurring patterns and the conceptual mapping of *shumūliyah* as a unifying theme across Islamic economic literature. Analytical triangulation was employed to ensure consistency in interpretation by comparing theological, legal, and economic perspectives from diverse yet complementary sources.

Interpretative analysis was applied to uncover deeper meanings within the texts, especially where *shumūliyah* was not mentioned explicitly but inferred through comprehensive frameworks. Contextual interpretation was crucial, particularly when dealing with classical texts, to ensure relevance and applicability to contemporary discourse. A hermeneutical approach grounded in Islamic epistemology enabled the alignment of spiritual, ethical, and economic dimensions under the umbrella of *shumūliyah*.

Conclusions were drawn by synthesizing findings across these multiple layers of analysis. The study does not aim to generalize empirically but rather to construct a cohesive theoretical framework that situates *shumūliyah* as a central concept in Islamic economics. The robustness of the conclusions lies in the depth of interpretative reasoning and the rigor of conceptual coherence established through scholarly sources and methodological triangulation.

Results and Discussion

This study set out to examine the centrality and implications of *shumūliyah*—the principle of universalism—in Islamic economics. The guiding research questions addressed how *shumūliyah* is conceptualized, how it functions within Islamic institutions and policymaking, and how it differentiates Islamic economics from other

paradigms. The findings confirm that *shumūliyah* is more than a descriptive term—it is a comprehensive framework that unites epistemological, legal, ethical, and economic dimensions of the Islamic worldview.

The relevance of *shumūliyah* lies in its capacity to bridge disciplinary and institutional gaps within the growing body of Islamic economic practices. While modern Islamic finance has seen substantial development, its grounding in *shumūliyah* remains underarticulated. This study's contribution is to elevate *shumūliyah* as a unifying construct that offers coherence, ethical alignment, and strategic direction for Islamic economic systems. Through three research questions, the discussion below delves into the thematic implications of this principle.

Research Question 1: How is the principle of *shumūliyah* conceptualized within the Islamic economic framework?

1.1 Ontology of *Shumūliyah* in Islamic Thought

The term *shumūliyah* derives from the Arabic root *shamala*, meaning to encompass or include comprehensively. In Islamic epistemology, *shumūliyah* implies that Islam provides guidance on all aspects of life, including economics (Nasr, 1984, p. 89). This view is embedded in the Qur'anic principle of comprehensive revelation (*al-kitāb al-mubīn*) and reinforced through prophetic traditions. The universality implied by *shumūliyah* extends to all social functions, establishing a framework for holistic human development (Sardar, 1988). Within Islamic economics, this translates into an economic system that accounts not only for production and consumption but also for moral, social, and spiritual welfare.

Choudhury (1994) argued that Islamic economics must operate under a unified epistemological foundation where *shumūliyah* is manifested in the interdependence of ethics and utility. Unlike compartmentalized economic theories, this approach ensures moral objectives are not isolated from practical economic outcomes. Naqvi (1981) concurred, emphasizing that Islamic economics should be value-laden and morally normative. This conceptualization challenges reductionist views that strip economics of its philosophical and spiritual roots.

The practical relevance of this ontology is profound. Policymakers operating under *shumūliyah* must integrate ethical goals into macroeconomic planning, financial regulations, and institutional governance. For example, zakat institutions must be designed not merely to redistribute wealth but to restore human dignity and community solidarity. Acknowledging *shumūliyah* leads to a multi-dimensional policy lens that is simultaneously economic, ethical, and spiritual.

1.2 Ontology of *Shumūliyah* in Islamic Thought

Islamic economics does not merely aim to reform financial systems; it seeks to cultivate an ethical civilization (*ḥaḍārah akhlāqiyyah*). The principle of *shumūliyah* provides the normative scaffolding for this endeavor. According to Chapra (2000), this includes ensuring that every economic decision is evaluated through the lens of justice, equity, and spiritual accountability. *Shumūliyah* thus reinforces the normative claim that economics cannot be separated from ethics.

Naqvi (1981) and Siddiqi (1981) articulated Islamic economics as an inherently ethical discipline, yet they did not always name *shumūliyah* directly. By foregrounding it as a principle, this article synthesizes dispersed ethical notions into a cohesive normative vision. *Shumūliyah* ensures that all parts of the system—from banking to market regulation—are morally harmonized.

Practically, this shifts the evaluation of economic success from GDP growth alone to include indicators of *‘adl* (justice), *karāmah* (dignity), and *taqwā* (piety). A system informed by *shumūliyah* evaluates policies not just for efficiency but for their alignment with divine values and social cohesion.

Research Question 2: What are the key implications of *shumūliyah* for Islamic economic institutions and policymaking?

2.1 Institutional Design and Operational Unity

Islamic institutions often function in fragmented silos—zakat organizations, Islamic banks, and *waqf* bodies operate independently. *Shumūliyah* insists on integration. As Choudhury (1997) explained, the Tawhidi model proposes an organically interlinked system of institutions governed by unified values. Operationalizing *shumūliyah* demands that institutions be both functionally efficient and ethically synchronized.

Khan (1986) warned of the institutional pitfalls of mimicking Western models without incorporating Islamic values. Without *shumūliyah*, Islamic institutions risk becoming structurally Islamic but substantively secular. Thus, the principle mandates a rethinking of governance, audit systems, and even performance metrics to reflect unity and comprehensiveness.

In practice, an integrated institution could merge *waqf* asset development with poverty alleviation strategies of zakat institutions and the financing mechanisms of Islamic banks. Under *shumūliyah*, these are not isolated goals but interrelated elements of a holistic economic mission.

2.2 Ethical Governance and Policy Formulation

The ethical foundations of Islamic economics are often confined to mission statements rather than being embedded in actual governance. *Shumūliyah* shifts this dynamic by demanding a coherent ethical vision across all policy and regulatory domains. Policies shaped under *shumūliyah* must reflect both procedural justice and distributive outcomes.

Chapra (1992) argued that policies cannot be ethically neutral—they must serve higher moral goals. Therefore, tax structures, subsidy programs, and regulatory laws must be aligned with *maqāṣid al-sharī'ah*. *Shumūliyah* becomes the bridge between high-level Islamic ideals and ground-level execution.

In application, this could mean adjusting banking regulations to prioritize financial inclusion, or redirecting subsidies to sectors that promote *ḥalāl* productivity and employment. Without *shumūliyah*, such policies remain ad hoc; with it, they gain systemic moral coherence.

Research Question 3: How does *shumūliyah* differentiate Islamic economics from conventional paradigms?

3.1 Paradigmatic Foundations and Epistemological Distinctions

The fundamental epistemological distinction lies in the source of knowledge. Conventional economics is largely rooted in positivism and empiricism, while Islamic economics, through *shumūliyah*, is based on divine revelation and ethical reasoning (Choudhury, 1997). This foundational difference leads to divergent priorities and systems.

Western economic paradigms prioritize individual rationality and market efficiency. In contrast, Islamic economics, via *shumūliyah*, integrates ethical obligations with rational behavior, producing a different model of homo Islamicus—an economic agent morally conscious and spiritually accountable (Naqvi, 1981).

This differentiation is not merely theoretical but practical. Policies based on *shumūliyah* embed moral filters in decision-making processes. Unlike secular welfare models, Islamic welfare prioritizes dignity, *ʿadl*, and *taqwā*, reshaping development from a spiritual-economic perspective.

3.2 Human Development and Ethical Metrics

Conventional models measure economic success through GDP, inflation, and consumption. Islamic economics, informed by *shumūliyah*, offers alternative metrics—justice, well-being, and societal harmony. This shift reflects a holistic approach to development that considers spiritual, ethical, and social dimensions.

Iqbal and Mirakhor (2007) acknowledged this difference but stressed that many Islamic financial practices have yet to reflect this broader vision. *Shumūliyah* acts as the necessary corrective, pushing Islamic economics toward an ethical paradigm distinct from materialist benchmarks.

In practice, governments could implement human dignity indices, zakat efficacy ratios, or *ḥalāl* impact assessments to supplement conventional metrics. These measurements represent a paradigm uniquely attuned to Islamic values.

Core Findings and Pathways Forward

This study has demonstrated that the principle of *shumūliyah* is not a peripheral ideal but a foundational paradigm in Islamic economics. It encompasses the ontological, ethical, and operational dimensions of Islamic economic thought, offering an integrative vision that binds together institutions, policies, and behavioral norms under the umbrella of divine unity. The research answers all three questions by establishing *shumūliyah* as a conceptual and practical guide that differentiates Islamic economics from secular models, while reinforcing its internal coherence.

The novelty of this article lies in its elevation of *shumūliyah* from an implicit assumption to an explicit theoretical construct. While earlier scholars acknowledged comprehensive ethics or epistemological unity, few articulated them as a formal principle governing economic systems. The theoretical implication is the potential to recast Islamic economics not as a subset of conventional economics, but as a holistic civilizational alternative. Practically, *shumūliyah* provides a framework for policy design, institutional integration, and economic measurement that aligns with Islamic values, offering a distinctive contribution to global discourses on ethical development and sustainability.

Conclusion

The exploration of *shumūliyah* in this article reaffirms its centrality within Islamic economics, both as a guiding philosophy and an actionable framework. By uniting

legal, ethical, epistemological, and institutional elements, *shumūliyah* articulates a coherent vision of economics grounded in divine guidance and aimed at holistic human well-being. This principle not only distinguishes Islamic economics from conventional paradigms but also offers practical tools for integrating morality with policy and governance.

The article contributes to academic and policy discourses by framing *shumūliyah* as a foundational pillar capable of reforming and unifying fragmented Islamic economic practices. It invites further research into empirical applications of *shumūliyah*, especially in areas like public finance, digital economies, and global trade ethics. Policymakers and scholars alike are encouraged to adopt this universalist paradigm to ensure that Islamic economics fulfills its ethical and spiritual mandate in the modern world.

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