

Qur'anic Concepts of 'Adl (Justice) and Raḥmah (Mercy) as Foundations for Contemporary Muslim Social Ethics: A Thematic Tafsīr Analysis of Poverty, Inequality, and Community Welfare in Post-Modern Urban Societies

Dr. Bibi Alia

Lecturer, Islamic Studies, Women University, Swabi, Pakistan

Email: aliasyed009@gmail.com

Dr. Rais Gul

Assistant Professor, Department of Sociology Islamia College, Peshawar

Email: raees_soc@icp.edu.pk

Abstract:

This paper explores the way in which two core concepts in the Qur'an, 'Adl (justice) and Raḥmah (mercy), provide an ethical framework for a Muslim social system to respond to the urgent problems of poverty, inequality and community welfare in the modern urban context. The paper proceeds to propose that, going through the themes covered within relevant Qur'anic verses and their classical and modern Qur'anic interpretation (tafsir), 'Adl and Raḥmah is not only spiritual values; this paper asserts that it is something that the Qur'an demands from the ummah as a whole. This paper charts a decent understanding of social ethics grounded in the Qur'an that directly addresses issues of poverty in the city, economic inequality, housing insecurity, food precarity and the loss of community solidarity in contemporary secular urban life of Muslims. The Qur'anic social ethical is a concept that cannot be implemented through isolated charitable acts but rather through interaction with the structures that cause poverty and injustice.

Keywords: 'Adl, Raḥmah, Islamic social ethics, poverty, inequality, community welfare, tafsīr, urban Islam, Maqāṣid al-Sharī'ah, zakāh, ṣadaqah

1. Introduction: Islam and the Social Question

A very important question in today's Muslim societies is the link between the sociocultural responsibility and religious duty of Muslims. With the dawn of the city in Muslims' lives, both in Karachi and Cairo, as well as in London and Jakarta, questions begin to surface as to the expectations of Islam in the face of poverty and homelessness, unemployment, and the absence of

extended family care systems. Should the responsibility of the Muslim be only towards his private piety and his private good deeds? Isn't it required that the Qur'an should have something more radical — a blueprint for a social justice that attacks the system that causes it in the first place?

This paper concludes that it is unmistakable that the answer is the second, and the evidence that this the case is found at the very core of the text of the Qur'an. Two concepts in particular: 'Adl (justice, fairness and balance) and Raḥmah (mercy, compassion and care): stand up in the Qur'an, not just as description of Divine attributes but social obligations of belief placed on the whole believing community by Al-Mighty Allah. According to the Qur'ān, the commandment of 'Adl and Iḥsān (excellence in doing good) (sūrat al-Naḥl 16:90) is a social command, rather than a divine preference. As it refers to the Prophet Muḥammad as a Raḥmah (mercy) for all the worlds in Sūrat al-Anbiyā' (21:107), it is creating not a sentiment of mercy but an orientation for all the Muslim communities to embody.

Its social ethical teachings in the Qur'an are pertinent and concrete to Muslims in today's urban society. In urban areas in which Muslims are overrepresented among the poorest residents, and in which in some instances the mosque community is unable to do anything appropriate to help its members meet their economic and social needs, it is useful, if not essential, to aiding a return to the organizational social ethics of the Qur'an, particularly to the elements of tangible economic and social support. In the cities in which Muslims are overrepresented among the poorest residents or in which some mosque communities are unable to do anything appropriate to help the needs of its members in both the economic and social spheres, a return to the organizational social ethics of the Qur'an, especially to the elements of tangible economic and social support, is useful, if not essential.

2. 'Adl in the Qur'an: Justice as Social Obligation

2.1 The Qur'anic Vocabulary of 'Adl: Meaning and Scope

Justice stems from the Arabic root '-d-l' which has a complex connotative range of meaning that predates the English word. At its heart, 'adl denotes the correct positioning of something; the placement of something in the right order, proportion, or space; balance or proportion in relations between people, the community, and institutions. In this root, and in related words in the Qur'ān, such as, qisṭ (equity in distribution), mīzān (scale as a

symbol of cosmic and social order), and *insāf* (fairness) may be found hundreds of times, through dozens of verses which form a complete picture of social justice as a divine command—not merely a human one. The story of Prophet Ibrahim's (A.The prayer to be made of those who submit (*muslimīn*), and to be shown the rituals of worship, S) which follows immediately after this in *Sūrat al-Baqarah* (2:128), is a prayer that indicates that embezzlement of the wealth he must bear him is as inseparable from communal worship as it is from individual personal worship in the Qur'an's vision.

The most explicit verse in the Qur'ān that relates to social justice ('*adl*), or justice in conduct (*iḥsān*), or making gifts for relatives (*itā' dhī al-qurbā*), or the forbidding of immorality (*faḥshā'*), wrongdoing (*munkar*), and transgression (*baghy*), is *Sūrat al-Naḥl*, 16:90, which reads: "Indeed, Allah commands justice ('*adl*) and excellence in conduct (*iḥsān*) and giving to the relatives (*itā' dhī al-qurbā*), and He forbids immorality (*faḥshā'*), wrongdoing (*munkar*), and transgression (*baghy*). He admonishes you so that you may be reminded.' Even across traditions the commentators read this to be a full statement of social ethics: *adl* means treating all people fairly in all of their dealings; *iḥsān* means doing more than what society is asking for, namely that one treat others well and do more than one's duty requires; the prohibition of *baghy* (transgression, transgression or oppression) means the social harm done by those who are exploiting their power at the expense of others. In al-Qurṭubī's exegesis on the verse, he mentions this shift as the three commands, three prohibitions, and all 30 chapters of Islamic ethics in one single verse.

Significantly, the Qur'an doesn't provide a theoretical description of '*adl*'; it has a more practical aspect as a social behavior. Believers are commanded in *Sūrat al-Nisā'* (4:135) 'Be steadfast and persistently so in the right cause, witnesses to the AL-Mighty ALLAH, even if it be against yourselves or parents and relatives.' Here is a crucial principle: Justice doesn't favor one time over another, it does not favor one tribe over another and it does not favor one individual over another. It applies even if it tells you to do things when you know it isn't things you'd do if it were fair. This universalistic aspect of '*adl*' is one of the most socially revolutionary aspects of the Qur'anic ethical system, insofar as it is resistant to tribal, partisan and communalism.

2.2 '*Adl* and Economic Life: The Qur'anic Critique of Exploitative Wealth

The term “adl” has specific and detailed implications for the economic life, with the Qur'an's injunction to “uphold justice” having specific and precise economic implications. A number of clusters of Qur'anic statements are very clear about social torment as a result of unjust economics, and are sometimes neglected in current popular Islamic discussion. This prohibition on ribā or exploiting a financial transaction is not just a ritual prohibition but a social justice requirement: the person who takes more from a borrower is called *ẓulm* or oppression which is the opposite of *adl*, and to take from another through falsehood is a form of eating their wealth, *akl al-māl bil-bāṭil*.

Sūrat al-Humaza (104) includes the most striking social commentaries in only nine verses, issuing a strident warning to those who lay up treasures. *al-Humaza* (104) is a powerful condemnation in nine verses of people who amass treasures and repeatedly count them, thereby believing that their money gives them security and shields them from the repercussions. It is the Arabic term that means "the one who is disrespectful and speaks badly of others," "the person whose wealth made him easy to ridicule," the description of the individual whose money has made him look down on others. The sūrah does not complain about wealth or being rich itself, but about the attitude of an individual towards wealth that is created by it, the attitude of having enough but at the same time despising the poor: the social attitude created by the economic attitude. This understanding of 'adl is influenced by the concept of *takaful* as contained in the Qur'an where upon the Muslim community is called to mutual responsibility and mutual solidarity. This verse from Sūrat al-Ḥaṣhr (59:7) reflects an economic concept of distributive justice, in which the resources have to flow among those of society who lack wealth, not the rich. According to Ibn Kathīr, this was one of those key economic ordering principles of the Qur'an, most relevant to the structural conditions leading to economic inequality today.

3. Raḥmah in the Qur'an: Mercy as Active Social Care

3.1 Raḥmah as a Divine Attribute and Human Obligation

All chapters of the Qur'an (except one) start with the following phrase: 'Bismillāh al-Raḥmān al-Raḥīm' or 'In the name of ALLAH, the Entirely Merciful, the Especially Merciful'. This divinely enacted revelation of the Qur'ān is wreathed by the two divine names that are derived from the same root as the big word *r-ḥ-m* — *Raḥmān* (the ever-present, all-embracing mercy that covers all of creation) and *Raḥīm* (the special, intimate mercy given to the

believers themselves). This is not an incidental, but more of an architectural structural definition: mercy is the reception and understanding in which the whole Qur'an is to be received, and as a quality that the ethical requirements of the Qur'an are intended to engender in human social life.

A good saying set out by an amazing gift. A wonderful word from a great gift; the Prophet Muḥammad ﷺ was explicitly described as the 'Raḥmah for all the worlds' (raḥmatan lil-'ālamīn) in the Qur'an. In 21:107) is extended to all of humanity and creation. To this universal reach of Raḥmah there are some important implications for Islamic social ethics: Muslims are called to show 'mercy' to humanity – but this does not mean a communal 'mercy' to their fellow believers, it means a universal orientation of caring for humanity – irrespective of religious, ethnic, or social orientation. In his *Iḥyā' 'Ulūm al-Dīn*, Imam al-Ghazālī addresses raḥmah as an attribute that one needs to develop by making it constant in one's practice rather than simply feeling; it is not just an emotion but a mode of living in the world meant for benefiting others.

The Qur'an, in which *remāḥ* is associated with man's societal life, has been complemented by the ḥadīth literature with many statements related to the Prophet (saws) that link human societal conduct to divine mercy. The well-known custom of "The merciful (al-rāḥimūn)" are shown mercy by "The All-Merciful (al-Raḥmān)". Have mercy on those who are on the earth; and he who is on the heaven(s) will have mercy on you' (as narrated by al-Tirmidhī) clearly implies the connection between human social mercy in the way we treat the vulnerable, the suffering and the needy among us, and divine mercy. This is a social attitude to mercy, which is an act rather than a state of passivity.

3.2 Raḥmah and Vulnerable Populations: The Qur'an's Specific Social Commitments

Such a Qur'anic teaching as Raḥmah is not a mere concept but a specific and concrete mention to verifiable vulnerable groups, such as the orphans (yatāmā), the poor or destitute (masākīn and fuqarā'), travelers lost on the road (ibn al-sabīl), debtors (ghārimīn), and slaves (riqāb). The groups mentioned in Qur'anic social legislation in terms of their frequency are: News, (Q. 55-58) Food and Water (Q. 18:55), Human Resources (Q. 39), Wealth (Q. 60-61), and Wealth and Human Resources (Q. 67:5). In the ethical criteria

which are used to assess a sincere faith (Q., 9:60), The references and explanation of the ones the believers will regret not associating with at the Day of Reckoning (Q. See for example, their enslavement as a hallmark for the community's "faithfulness to the Qur'an" (74:44-46.)

Perhaps the most explicit and provocative social commitment from the point of view of religious worship in the Qur'ān is found in the renowned aya included in Sūrat al-Mā'ūn (107). It refers to him who renounces the religion (yukadhdhibu bil-dīn) not to the theological meaning thereof but to its practical application and implementation, namely 'one who rejects the orphan and refrains from feeding the poor'. The whole tradition of the commentary has been challenged by this definition: it seems as if the failure to concern oneself with their neighbour in the condition of poverty is also a denial of religion and a religious self-contradiction; the person who prays (ṣalāh) while ignoring the poor is in a state of religious self-contradiction.

4. The Qur'anic Economics of Need: Wealth, Poverty, and Obligation

4.1 Wealth as Amānah (Trust): The Qur'anic Theology of Stewardship

A very important socio-theological idea in the Qur'an is that of possession of wealth, which is invariably interpreted not as meaningful absolute things that belong to the individual, but rather as a trust (amānah) entrusted to him/her by Allah Almighty and the community. The message of Sūrat al-Ḥadid (57:7) is; 'Fa'ilū mā-li-Llāh (and spend of what is entrusted) and believe in Allah and His Messenger. "Mustakhāfīn" (those made vicegerents/Trustees) is the Arabic word for which the Qur'an contains the concept of khalīfah, or stewardship: those with wealth are not the absolute owners but vicegerents/trustees with an understanding that their wealth is entrusted to them and they must account to ALLAH for how they manage and use it. Immediate implications of this theological re-thinking of wealth in Islamic social ethics are therefore huge: Where wealth is a trust, and not an entitlement, then how it is spent is a public matter of responsibility – not an individual matter of generosity.

Sūrat al-Tawbah (9:34 - 35) gives a stinging rebuke to those who 'save gold and silver so they would not let others use it'. He was promising them a bitter end, W' –. Interesting about this passage is, however that it is not directed towards the individual who receives money he or she got in some ways that were unethically illegal, rather it is directed at the one whose wealth is

properly acquired and yet who withholds it from the circulation of society. The moral logic of the verse is easy to identify, although the Islamic jurisprudential tradition has been able to address the boundaries of this prohibition in detail in the various economic contexts considered.

The Islamic institution of 'Zakāt' which translates to charity, and is a duty of the faithful and must be given from a set percentage of one's surplus wealth based on annual evaluation, stems from this theology, not as do-gooding but as the return of a right (haqq) the poor have over the excesses of the rich. The term zakāh, 'their known right in our wealth' (Q. 25:64), is embedded in this verse. What is included in this verse is the word "zakāh" which means 'their known right in our wealth' (Q. 25:64). The choices of 'recipients of zakāh' in 70:24-25 matter for jurisprudential reasons because they shift the focus of the word 'zakāh' from being an act of charity for the less fortunate to being a rightful claim of less-fortunate to being a share of the social wealth, which is divinely prescribed.

4.2 The Qur'anic Vision of Economic Solidarity: Zakāh, Waqf, and Ṣadaqah

The three main means of Islamic economic solidarity are zakāh (annual giving of wealth as established by Allah SWT), waqf (charitable endowment), and ṣadaqah (voluntary giving) which are the most concrete institutional expressions of the Qur'anic social ethics of 'adl' and 'raḥmah' (justice and charity). These three institutions form a whole social circulation of wealth that with their Qur'anic intent would remove the very caste boundaries that leave poverty as a structural issue, rather than simply a symptom. Their contemporary under-functioning, that is, lack in social impact amongst Muslims, is a social ethics failure in itself that needs to be addressed.

Zakāh, as mentioned in Sūrat al-Tawbah (9:60) is allocated to eight categories of recipients, which include: the poor (fuqarā'), the destitute (masākīn), those in charge of collecting and distributing the zakāh, those whose hearts are moved toward the cause of God, those who incur debt for God, the traveler in need (ibn al-sabīl), the ones who help out in God's way, and the freeing of slaves. This multi-dimensional distribution formula takes into account several areas of social welfare analysis – going beyond just material poverty, it considers debt entrapment, displacement, social integration and administrative capacity. Recent scholars of Islamic economics such as Muhammad Umer Chapra and Rodney Wilson have suggested that if

viewed as a mechanism for annual collection and distribution, a well-developed system of zakāh could provide resources that would allow Muslim majority countries to eliminate absolute poverty from most of their nations.

The institution of waqf—the dedication of productive assets (the land, the building, the business etc.) as an endowment of a charitable nature—is perhaps the most innovative aspect of Islamic economics. Historically, the waqf system has funded hospitals, schools, water systems, orphanages and public facilities in the Muslim world to a level comparable with that provided by states. One of the greatest losses to Islamic social infrastructure is its destruction in the twentieth century through western colonial confiscation, nationalist nationalisation and legal reforms throughout the Muslim world. This new look at waqf in the context of combating urban poverty, financing urban community development and delivering sustainable social services is one of the most exciting areas in "applied Islamic social ethics".

5. Community (Ummah) as Social Solidarity Network

5.1 The Qur'anic Concept of Ummah: Beyond Religious Identity

Among the most generative and rich concepts in the Islamic intellectual tradition is the concept of ummah - community of believers, as outlined in the Quran. Sometimes the term is interpreted to mean the Muslim community as a whole that is, the worldwide Muslim community, but the Qur'an makes use of "community" in several senses that together build a picture of community as a living network of social solidarity, but not a group of religion. He has called the Muslims the best community produced for humanity, and he states the reason for it - 'you enjoin what is right (amr bil-ma'rūf), forbid what is wrong (nahy 'an al-munkar), and believe in ALLAH S.W .' Community's excellence in this qura'niy definition is not ethnic, cultural and civilisational but ethical and social, that is, willingness to promote good and to resist evil in social activities.

The dimension of the ummah related to social solidarity is elaborated upon in several traditions of the Qur'an and of the Prophet (saws) symbolised by plants and animals. Social solidarity, in the sense of how the suffering of an individual member of the community toiling for a community that suffers, is a key feature of a proper nature to an Islamic community, as contained in the description of the believers by the Prophet sawsaws: 'like one body: when any part of its body suffers, the rest of its members join in with a fever...' so Ibn

Bukayyah reported in both the Sahih al-Bukhārī and the Sahih Muslim. This organic solidarity metaphor has a significant implication today: If some segments of Muslim communities are comfortably living their lives while other segments of the community is denied the provision of basic necessities, with the comfortable ones not being impacted by this as a form of collective suffering in their community that they must collectively respond to, then they have failed in living the Muslim community as envisioned in the Qur'an.

In post-modern urban settings, modern Muslim communities have particular challenges in establishing the idea of an "ummah", as articulated in the Qur'an. The organic solidarity that the Qur'an talks of is hindered by the fragmentation of the Muslim population across different neighbourhoods, reduced extended family structures, the diversity of national, cultural and linguistic backgrounds within a particular mosque community, and the pressure of competitive individualism within city economic life. Hence, if an Islamic social ethics is to speak to Qur'anic ideals of 'adl and raḥmah' in a particular way, then it must also speak about the specifics of the institutional and social contexts in which these ideals can be realised in the current context of urban Muslim life.

5.2 Amr bil-Ma'rūf and the Social Responsibility of the Community

Ensuring amr bil-ma'rūf wa-nahy 'an al-munkar (to call good and to forbid evil) is one of the most talked about and debated themes in Islamic social and political thought. It has a more common usage of a personal and communal responsibility to ensure adherence to Islamic moral practices among Muslims. The classical tradition of tafsīr, however, contains at its heart not only forms of personal moral evil, but injustice to the populace and injustice to the economy; injustice to the worker; injustice to the poor; injustice to the community; and injustice to those who do not profit from the work.

If this more comprehensive understanding of the concept of amr bil-ma'rūf is used to identify the social contexts of post-modern urban Muslim communities, the responsibility it throws upon them is significant. If this wider interpretation of amr bil-ma'rūf were used to see the nature of these social contexts of the post-modern urban Muslim communities, then the responsibility placed upon them through amr bil-ma'rūf is considerable. Poverty, homelessness, food insecurity, and mental health crisis remain in and are present within a community, but the community's social response is

limited to occasional charitable appeals, has not yet done everything required to implement Qur'anic injunctions regarding munkar from a community's social structure. Fard kifāyah means a duty that is collective and falls upon the entire community; if the poor are not being cared for sufficiently, if the sick are not being cared for sufficiently, if the displaced are not being housed sufficiently, then upon the entire community is the religious duty if the community has not been doing this.

6. Applying Qur'anic Social Ethics to Post-Modern Urban Life

6.1 Urban Poverty and the Demands of 'Adl

The Qur'anic social ethics are applied in some of their most acute practical aspects in contemporary urban poverty. In the towns and cities of the Muslim world and also in Western cities where there is a considerable Muslim minority, poverty is not a random occasional misfortune suffered by a small minority, but a structural phenomenon of the urban Muslim population. The problem of housing insecurity, food poverty, employment, lack of health care and education disadvantages affect the lives of urban Muslim families, and connect to wider economic structures such as labour, housing policy, access to capital and discrimination in employment and services.

These structural conditions can no longer be answered only through charitable actions because the response of Qur'anic social ethics, which is based on 'adl must, is to these structural conditions. The Qur'anic command against *ẓulm* (oppression and injustice) does not only extend to acts of injustice committed on individual engines, it extends to those social systems which consistently have disproportionate outcomes against identifiable groups. If urban Muslims are over-represented in poverty-stricken neighbourhoods, underfunded schools, denied access to jobs and employment markets, and under-represented in institutions and structures of decision-making that impact their lives, then a demand for 'adl (justice) requires action on both these structural dimensions, in the form of advocating for policy change and in the form of investing in community-based institutions and alternative economies that circulate wealth more equitably within the community.

Takaful" (mutual social insurance and community solidarity) is a concept derived from the Qur'an that offers a tangible approach for Muslims in dealing with urban poverty. Some modern solutions to the problems of

financing development in the communities are schemes to provide interest-free loan funds (Qard Ḥasan schemes), community land trusts based on waqf principles, cooperative housing schemes and economic development funds based on a principle of community investment and social capital dedicated to supporting enterprising small and medium-sized enterprises within the community but not for investment in financial products. They develop out of mosques and Islamic community groups in different cities in the world and are a step towards a truly Qur'anic response to urban poverty rooted in structural solidarity rather than charity.

6.2 Raḥmah in Practice: Community Care and Social Welfare Institutions

The application of the Qur'anic injunction to embrace "Raḥmah" or "caring" in the institutional social care of Islamic civilization has a long history, from the *bīmāristān* (hospital) system of medieval Islamic cities providing free medical care without distinguishing between people's religions or ability to pay, to the comprehensive waqf-funded social infrastructure of the Ottoman cities and its provision of schools, orphanages, and soup kitchens, along with public amenities. Islamic social welfare practices reflecting the injunction to have mercy on the needy in the Quran of course offer both inspiration and models for present day approaches of Muslim communities to meeting social needs.

These are only a few terms to describe the various ways in which the expression of Raḥmah is found in institutional social care, such as mosque-based food banks and community kitchens that tackle food poverty, Islamic counselling and mental health services offering culturally appropriate care to their communities when facing challenges of psychological hardship, women's refuges and family support services under an Islamic ethical framework, programs of befriending and skills development for youth at risk. From both an explicit and implicit perspective, these moves are all manifestations of mercy as it is brought alive in the institutions of society: the Raḥmah of the Qur'an is the active presence of the vulnerable in the institutions of society, and these initiatives, explicit or implicit, each express a particular form of it.

7. Conclusion: Toward a Living Qur'anic Social Ethics

Throughout this paper, the word has been argued that the Qur'anic notions that convey 'Adl and Raḥmah can be seen as the basis of a vast Islamic

social ethics, which is firmly embedded in the Qur'anic text while appearing relevant to the social problems of the Muslim communities in multicultural city life today. It is this ethics, which, neither a novelty nor an appeasement to secular demands, is resurgence of an eternal feature of the Qur'an world; a critical feature which stood alongside the firm stanza of belief in AL-Mighty ALLAH: "But this is the ethical entitlement of every one of us, to be allowed to live a life of justice and mercy; verily, they are entitlements that have been inherent in our Earning of the initial Mercy of AL-Mighty ALLAH".

From the tafsīr analysis of this paper, several important aspects of this social ethics of the Qur'an emerged. First, 'Adl is not only a formal principle of equal treatment, it is a structural demand, that is to say, it says that social and economic organisation must be such that it leads to fair outcomes for all members of the community – for the most disadvantaged in particular. Second, "bearing" for Raḥmah is not confined to personalizing the virtue, but is more in terms of an active social obligation; the social manifestation of the sense of responsibility for the vulnerable through community practices and institutions, social services, and solidarity mechanisms. Third, the theology of amānah (trust) in the Qur'an radically alters the dynamics and relations between rich and poor; the poor have a right to the wealth of the rich, and the rich are caretakers of their surplus rather than its owners. Fourth, the unity that the Qur'an advocates for the ummah requires a kind of community solidarity that turns caring for a single suffering individual into a collective responsibility, thereby stimulating institutional (rather than individual) care. Fourth, the notion of caring for an individual pushed too far, which is expressed in the Qur'an as a caring for an entire "community" (ummah) of humanity, encourages institutional responses to the suffering of each member of the community rather than individual initiatives of charity.

The practical application of this social ethics from the Qur'an to the present Muslim community ends up being challenging, but also stimulating. They require the development of strong community institutions as a vehicle of transforming the Qur'anic vision of the believing community into a solidarity network based on 'adl and raḥmah' through zakāh collection/delivery/ community investment funds, and inclusive social welfare services based on zakāh. These call for action on the structural factors that perpetuate poverty and inequality, rather than on its visible manifestations, through social advocacy, policy action and structuring for alternative structures of economic life. There, they ask for a community practice in which no individual's

problem is considered his own, and in which the needs of the individual are considered the opportunity for the community to express the two hallmarks of true faith – mercy and justice, in harmony – which are said, in the Qur'anic perspective, to be the defining elements of such community.

References

- ¹ Abou El Fadl, Khaled. (2004). *Islam and the Challenge of Democracy*. Princeton University Press.
- ² Chapra, Muhammad Umer. (2008). *The Islamic Vision of Development in the Light of Maqāṣid al-Sharī'ah*. International Institute of Islamic Thought.
- ³ al-Ghazālī, Abū Ḥamid. (1995). *Iḥyā' 'Ulūm al-Dīn* (Vol. 3). Dār al-Kutub al-'Ilmiyyah. (Original work composed c. 1095 CE)
- ⁴ al-Ghazālī, Muḥammad. (1999). *A Thematic Commentary on the Qur'an* (A. Shamis, Trans.). International Institute of Islamic Thought.
- ⁵ Ibn Kathīr, Ismā'il ibn 'Umar. (2000). *Tafsīr al-Qur'ān al-'Aẓīm* (Vols. 1–4). Dār Ṭaybah. (Original work composed c. 1373 CE)
- ⁶ Islamic Relief Worldwide. (2020). *Annual Report: Social Welfare and Community Development*. Islamic Relief.
- ⁷ Chapra, M. U. (2008). Socio-economic justice and the Muslim world. *Policy Perspectives*, 5(1), 47-67.
- ⁸ Wilson, R. (2013). Making development assistance sustainable through Islamic microfinance. In *Shari'a Compliant Microfinance* (pp. 63-75). Routledge.
- ⁹ al-Qaraḍāwī, Yūsuf. (1999). *Fiqh al-Zakāh: A Comparative Study of Zakah, Regulations and Philosophy in the Light of Qur'an and Sunnah* (M. Kahf, Trans.). Dār al-Taqwā.
- ¹⁰ al-Qurṭubī, Muḥammad ibn Aḥmad. (2006). *al-Jāmi' li-Aḥkām al-Qur'ān* (Vols. 1–10). Mu'assasat al-Risālah. (Original work composed c. 1272 CE)
- ¹¹ Ramadan, Tariq. (2009). *Radical Reform: Islamic Ethics and Liberation*. Oxford University Press.
- ¹² al-Rāzī, Fakhr al-Dīn. (1981). *Mafātiḥ al-Ghayb (al-Tafsīr al-Kabīr)* (Vols. 1–32). Dār Iḥyā' al-Turāth al-'Arabī. (Original work composed c. 1209 CE)
- ¹³ Quṭb, Sayyid. (2000). *Fī Ṣīl al-Qur'ān (In the Shade of the Qur'an)* (A. Salahi, Trans.). The Islamic Foundation.
- ¹⁴ al-Ṭabarī, Muḥammad ibn Jarīr. (2001). *Jāmi' al-Bayān fī Ta'wīl al-Qur'ān*. Mu'assasat al-Risālah. (Original work composed c. 923 CE)
- ¹⁵ Wilson, Rodney. (2012). *Legal, Regulatory and Governance Issues in Islamic Finance*. Edinburgh University Press.