

THE ECONOMIC THOUGHTS OF SHAH WALIULLAH AD-DAHLÂWÎ

Panji Adam Agus Putra¹, Annisa Eka Rahayu²
Fakultas Syariah Universitas Islam Bandung¹, Program Doktor Hukum Islam University²
Islam Negeri Sunan Gunung Djati Bandung
Jl. Tamansari No. 1 Bandung
panjiadam@unisba.ac.id

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ABSTRAK

Salah satu intelektual Muslim yang paling dikenal dan memiliki banyak pemikiran mengenai ekonomi adalah Shah Waliullah Ad-Dahlawi. Ad-Dahlawi memiliki banyak pemikiran di berbagai bidang seperti ekonomi, politik, dan budaya. Salah satu pemikiran Ad-Dahlawi yang menonjol dan penting untuk dibahas adalah pemikirannya tentang ekonomi. Penting untuk membahas pemikirannya tentang ekonomi karena memiliki signifikansi besar untuk perkembangan ekonomi Islam di masa depan. Jenis penelitian yang digunakan adalah penelitian kualitatif dalam bentuk studi pustaka, di mana data atau bahan berasal dari sumber-sumber kepustakaan. Penelitian ini menggunakan sumber dari buku, tesis, dan jurnal. Hasil dari penelitian ini menunjukkan bahwa pemikiran ekonomi oleh Ad-Dahlawi menekankan masalah ekonomi global yang mencakup masalah ekonomi makro dan mikro, sehingga pemikirannya membahas secara rinci peran ekonomi dari bagaimana orang memperoleh kekayaan mereka. Pemikiran ekonominya dibagi menjadi lima bagian, yaitu al-Bai' (jual beli), riba (bunga atau riba), penyitaan aset, penimbunan aset (ikhtikâr), dan penggunaan barang yang digadaikan.

Kata kunci: Ad-Dahlawi, Pemikiran, dan Ekonomi.

ABSTRACT

Amongst the most known Muslim intellectuals and has the most thoughts regarding economics is Shah Waliullah Ad-Dahlâwî. Ad-Dahlâwî has many thoughts in various fields such as economics, politics, and culture. One of the thoughts of Ad-Dahlâwî's that is prominent and important to discuss is his thoughts on economics. It is important to discuss about his thoughts on economics because of its great significance for the future development of Islamic economics. The type of research used is qualitative research in the form of library research, which data or materials are from library sources. This research uses sources from books, theses, and journals. The result of this research is that the economic thoughts by Ad-Dahlâwî emphasize the global economic problems covering both macro and micro economic problems, so his thoughts discuss in detail the economic role from how people gain their wealth. His economic thoughts are divided into five parts, which are al-Bai' (buying and selling), ribâ (usury), confiscation of assets, hoarding of assets (ikhtikâr), and the use of pawned goods.

Keywords : Ad-Dahlâwî, Thoughts, and Economics.

INTRODUCTION

Islam really appreciates markets as a place to allocate and distribute economic resources. However, in Islamic teachings markets are positioned proportionally, in contrast to capitalism or extreme socialism ideas. Islamic teachings appreciate market as a *halal* (lawful) and *thayyib* (good) business place, generally the most ideal business mechanism. This high appreciation is not only normative, but also has been proven in the long history of the economic life of classical Islamic society. Rasulullah himself was an active market player, as well as most *shahaba* (the companions) and *Khulafāurraṣyidīn* (the four calliphs after Rasulullah). Allah (Glory to Him, The Exalted) grants life necessities needed by human beings to survive as a *fitrah* (true nature). This is because human beings are social creatures that always need each other at both macro or micro level so that their life necessities will be fulfilled. That *fitrah* is the manifestation of human's potential so that they can fulfill and support their needs, including economic needs (Shohib, 2020).

One of the Muslim intellectuals that discusses about his thoughts on economics is Shah Waliullah (1114-1176 AH/1703-1762 AD). Shah Waliullah is a Muslim scientist that has a lot of thoughts in various fields, namely economics, politics, and culture. One of the most prominent and very important thoughts to discuss about is his thoughts on economics, because it has great significance for the future development of Islamic economics (Fitriani, 2019). The aim of this research is to find out about the thoughts of a Muslim economist, Shah Waliullah Ad-Dahlāwī, in economics.

RESEARCH METHOD

This research uses the method of library research, because this research discusses about a character of someone who has long left the people and what is remembered is the results of his thoughts that can provide *maslahat* (benefits) to the people (Wulpiah, 2016). The research specification used is descriptive analysis, which is a research to describe problems that exist in the present time (actual problems) by collecting, compiling, classifying, analyzing, and interpreting data. The type of data used in this research is secondary data in the form of supporting literature related to the economic thoughts of Shah Waliullah ad-Dahlāwī. The data collecting method used is literature study, which is studying and analyzing books and literature related to the economic thoughts of Shah Waliullah ad-Dahlāwī. The data analysis method used in this research is qualitative method. Analysis on secondary qualitative data is conducted based on literature theories existing in the framework, that can be applied to the focus of the problem (Nurhayati, 2020).

RESULTS AND DISCUSSION

Biography of Shah Waliullah (1114-1176 AH/1703-1762 AD)

In the beginning of the 18th century, the Mughal Empire of India started to decline. On the one side, Sikh, Maratha, and other groups began to rise and at the same time, several provinces declared their independence from Mughal Empire based in Delhi. In this social and religious life, Muslims with conscience rose to establish Islamic values through Islamic education and political resistance. These two movements aimed to restrain the Sikh and Maratha communities as well as British ruler that were thriving, and to inspire Muslims by providing them the true knowledge of Quran and Sunnah that allows them to remember the

lost valuable treasure and return to their culture and tradition. The leader of this movement was Maulana Shah Waliullah.

Shah Waliullah Ad-Dahlâwî is a great Indian theologian in the 18th century and the disciple of Ahmad Sirhindi (Aravik, 2019). His full name is Wali Allâh Ahmad ibn Abd Rahim Ibn Wajih al-Dîn al-Sahid ibn Mu'dham ibn Manshûr ibn Ahmad ibn Mahmud ibn Qiwam al-Din ibn Kamal al-Din ibn Shams al-Din Ibn Shayr al-Malik ibn Muhammad ibn Abi al-Fath ibn Umar ibn Adil ibn Faruq ibn Jurjesh ibn Ahmad ibn Muhammad ibn Uthman ibn Mahan ibn Hamayun ibn Qurays ibn Sulayman ibn Affan ibn Abdillah ibn Muhamad ibn Abdillah ibn Umar ibn Khattab al-Adawi al-Quraysh. He was born in Delhi on 4 Shawwal 1114 AH or 21 February 1703 AD from a family of Sufi and scholar. His father is Abdurrahim, a famous Sufi in India. His father's lineage goes back to Umar bin Khattab and his mother's lineage goes back to Musa al-Kazim, the seventh *imam* of Syi'ah Isna 'Asyariah (Twelver Shi'ism) group, who is a descendant of Ali bin Abi Thalib (Dahlan, 2001).

By looking at his name, the use of the title "Shah" shows that he came from a respectable family. The title "Waliallah" and "Qutb Ad-Din", based on reliable stories, was given by his father, Syah Abd Ar-Rahim, after having frequent dreams that he would be given a pious son. Not only did he receive the notice through a dream, a person who was considered as one of the most prominent *wali* (guardian) came, named Qutb ad-Din Bakhtiyar Ka'ki. Bakhtiyar Ka'ki asked Syah Abd ar-Rahim to give his son the name "Wali". After the son was born, Syah Abd Ar-Rahim fulfilled the request and named him Qutb ad-Din, who was later known as Wali Allah as an adult (An-Namir, 1959).

Shâh Walî Allâh's father and spiritual guide, Shah Abd. Rahim, is a well-known scholar that taught in his own *madrasah* (Islamic school) in Delhi, also conducted mystical practices. Syah Abd Ar-Rahim paid serious attention to the education of his son, who was growing up too quickly. Apart from studying religion, Ad-Dahlâwî also studied astronomy, mathematics, Arabic and Persian language and grammar, as well as medicine. From here, many concepts and theories would later influence his works.

Turning 5 years old, Ad-Dahlâwî started to attend Rahimah *madrasah* that was founded and led by his father. In this *madrasah*, he studied *tafsir* (interpretation), *hadith*, *fiqh* (jurisprudence), *tasawuf* (Sufism), Islamic philosophy, *kalam* science (Islamic scholastic theology), and politics. Since the age of 7, he has memorized the Holy Quran. When his father passed away (1131 AH/1719 AD), he was not 17 years old yet. He began teaching in his father's *madrasah*. In 1143 AH/1731 AD he went to perform *hajj* and lived in Makkah and Madinah for 14 months. He used the chance to deepen his knowledge about *hadith*, *fiqh*, and Sufism. He obtained his diploma in the field of Hadith (the authority to narrate the Hadith) from his teacher, Abu Tahir al-Madani.

In 1145 AH/1732 AD, Ad-Dahlâwî came back to Delhi that was being struck by upheaval between Muslims and Hindus. With the power of his knowledge and belief, even with the spiritual experiences he had while in Makkah, he began to do reform movements more intensively in India. He continued his old job as a teacher and wrote a lot of books (Nasution, 1982). Then in 1737 AD, Ad-Dahlâwî translated the Quran into Persian for the first time in India. Because of this, Delhi scholars campaigned against him, and he was forced to leave Delhi temporarily. His son, Abdul Qadir, translated the Quran into Urdu for the first time in India. Based on this Urdu translation, Girish Chandra Sen from Bengal translated the Quran into Bengali (Muhamad, 2019).

Ad-Dahlâwî's life was marked by an unfavorable social and political life. Mughal Dynasty quickly lost their control. The Sikhs, Marathas, and others began to rise and the British as well as French started to plant their power, and all this made him uneasy. He witnessed each of these kings as people who could not control the government, in fact, the atmosphere of rebellion and the elites from the government who liked to have fun added to the chaos in the government which was not able to think about the fate of the people anymore. Such an atmosphere became even more tragic when the *ulama* (scholars) could only think about themselves. They were *jumud* (stiff), the Sufis were complacent to the point that they tended to ignore religious provisions. As a result, the Sufis strayed from the essence of Sufism itself (An-Namir, 1959).

Ad-Dahlâwî felt disappointed and ashamed to see the fall of the Muslims from political, religious, social perspective. Therefore, Ad-Dahlâwî made a speech to encourage Indian Muslims to do *jihad* (holy war) as a matter of dignity. Two of his books that are important in this matter, namely "*Fuyuz al-Haramayn*" (The Victory of Makkah and Madinah) and "*Tafhima al-Ihya*" (Understanding God), are clear examples of his genuine concern for the fate of the *ummah* (Muslim community) (Abdullah, 2010).

It was this enthusiasm and passionate opinions of his that later motivated the Indian Muslims to fight against evil. Ad-Dahlâwî agreed with the concerns from the Wahabis in Saudi Arabia to eradicate all forms of *bid'ah* (innovations in Islamic teachings) and Hindu traditions that are rooted among Muslims. At that time, there was no figure like Ad-Dahlâwî, who could encourage Muslims by interpreting the Quran and Hadith correctly. Ad-Dahlâwî explained about *jihad* and inspired Muslims throughout India to fight against evil and oppressions.

Ad-Dahlâwî is a multidimensional Muslim intellectual figure, a reformer who is a role model for various Muslim intellectual circles in the world. Ad-Dahlâwî is also known as a Sufi figure, Hadith expert, *mufasssir* (interpreter), *mutakallim* (theologian), *faqih* (*fiqh* expert). As an intellectual Muslim, he is a productive writer in various topics regarding Islam, written in Persian and Arabic.

In scientific structure of *fiqh*, Shâh Walî Allâh is a scientist, *mujtahid muntasib fi al-Madhab* (a person who is certified as capable to interpret religious law that does not create his own madhab) to Imam Shafi'i (and some people argue that he is identical with Maliki Madhab because of his in-depth study of the work of Imam Malik al-Muwatta') because he indeed studied both *madhab*, although sometimes many people think he is a *mujtahid mustaqil* (a person that is capable of making his own rules in concluding *fiqh*). This opinion is based on the assessment of several works from various scientific disciplines by Shâh Walî Allâh.

The Works of Shah Waliullah Ad-Dahlâwî

The works of Shah Waliullah Ad-Dahlâwî sometimes characterized by the historical and systematic approach accompanied by attempts to explain and mediate divisive tendencies. He has extensive works, there are around 50 writings from various scientific disciplines ranging from the Quran, Hadith, *tarikh* (history), *fiqh*, *ushul fiqh*, Sufism, philosophy, and so on. Some of the works are *Fath al-Rahman bi Tarjamat al-Qur'an*, *Al-awaz al-Kabir Fath al-Kabir Bima Labida Min Hifdhihi fi al-Tafsir*, *Al-Masawa Min Ahadith al-Muwatta'*, *Al-Musaffa*, *Hujatullah al-Balighah*, *Al-Insaf fi Bayani Asbab al-Ikhtilaf*, *'Iqad al-Jid*

Fi Ahkam al-Ijtihad wa al-Taqlid, Izalat al-Khafa 'an Khilafat al-Khulafa', Qurat al-Ayn fi Tafdil al-Shaykhain, al-Irshad Ila Muhimat Ilm al-Isnad, and so on (Mahfudz, 2010).

Islamic Economic Thoughts of Shah Waliullah Ad-Dahlâwî

Buying and Selling Agreement

Ad-Dahlâwî explained that the principle of buying and selling is the existence of mutual liking between the buyer and the seller, and the buying and selling is not done with a *batil* (false) agreement. In the book of *Muwatta'*, he stated:

“It is required in every buying and selling that there is mutual acceptance between the two people doing an agreement, and the agreement is not done in a false manner.”

This principle is taken from a postulate in the Quran, *surah* an-Nisâ [4] : 29:

“O you who have believed, do not consume one another's wealth unjustly but only [in lawful] business by mutual consent. And do not kill yourselves [or one another]. Indeed, Allâh is to you ever Merciful.” (Q.S an-Nisâ [4] : 29, Saheeh International)

Based on the verse above, Ad-Dahlâwî said that Allah forbids us from consuming another's wealth in *batil* manner. *Batil* means consuming goods without any transactions or agreements such as *ghashb* (theft), or with unlawful agreements like *ribâ* (usury). Also agreements on goods that have no benefit such as buying and selling mosquitoes, or agreements on buying and selling something which cannot be handed over like transactions on goods that have been lost or goods that do not belong to the seller and belong to someone else (Al-Dahlawî, 1983).

Still regarding the verse above, according to Ad-Dahlâwî, in trade it is required to have mutual liking (*tarâḍin*). No one can know the true nature of such feeling except Allah (Glory to Him, The Exalted) so what it meant here are signs (*amârat*) such as *ijab* (an expression of offer) and *qabûl* (an expression of acceptance), and the existence of mutual handover when the transaction occurs (*mu'athah*). The buying and selling agreement is also valid if it is done in *kinayah* (implicit) manner:

“It is required in trade that there must be a mutual liking (*tarâḍin*). And no one can know the true nature of such feeling except Allah (Glory to Him, The Exalted), so what it meant here are the signs such as *ijab*, *qabûl*, and the existence of mutual handover when the transaction occurs (*mu'athah*). Buying and selling agreements are also valid if done in a *kinayah* (implicit) manner.”

As a legal comparison, Ad-Dahlâwî quotes the statement of Imam al-Mahâlî who argued that it is not valid to do buying and selling by means of exchange without any *ijab* and *qabûl* (*bai' al-mu'athâh*). Also quoting the book *al-Waqiyâh* that says buying and selling is done with *ijâb* and *qabûl* by mutually handing over the goods, whether they are valuable or not (Al-Dahlawî, 1983).

In expressing his opinions regarding *surah* an-Nisâ [4] : 29 above, Ad-Dahlâwî holds on to *lafaz 'am* (words with general meaning) *tijarah* (commerce) that means “all forms of buying and selling” which is required to be done on the basis of mutual liking. The mutual liking has to be expressed essentially by verbal speech, but can also be done by other means as long as it is understood by both people who are transacting (Rusyd, n.d.). Ad-Dahlâwî, in understanding social problems like buying and selling above, connected with the postulates from the *nash* (original text) by dealing with the principles of the *nash*. In this way, the aim

of the *nash* can be generally applied by humans. Also in doing legal *istinbâth* (decision making process), Ad-Dahlâwî quoted from various *fiqh madhab*. Today's advances in science and technology have accelerated the flow of transportation, communication, and information so that it has an impact to the business world. Long distance buying and selling has become a common practice that happens in today's business world. In this matter, the buyers and sellers no longer pay attention to the verbal *ijaâb* dan *qabûl*, but simply use medias such as valuable papers, cheques, money orders, and so on.

If the business principle Ad-Dahlâwî stated are developed, then we will have the answers that such buying and selling is valid and does not violate business ethics in Islamic teachings, because through the exchange of valuable papers from the buyer and goods from the seller, mutual liking have been expressed between them. Such manner is deemed as fulfilling the criteria for buying and selling agreement (Mahfudz, 2010).

Ribâ (usury)

According to al-Isfahâni, *ribâ* linguistically is *al-ziyâdah*, (Al-Isfahâni, n.d.) meaning addition. Whileas terminologically, *ribâ* is:

“While according to Ad-Dahlawî, *ribâ* is an addition without any balance required from one of the parties doing debt and receivable or exchange transaction. So that when it is linked to the debt and receivable, *ribâ* is an addition without a required balance by both parties who lend or receivable (creditor) to the borrower or in debt (debtor).”

According to Ad-Dahlawî, the basis for the prohibition of *ribâ* is *surah* al-Baqarah [2] : 275-280 (Al-Dahlawî, 1983). Based on the verse, Ad-Dahlawî argues that it is the agreement among scientific experts that the practice of *ribâ* is a major sin (*min al-kabaîr*). Every transaction that has the practice of *ribâ* in it is ruled as *batîl*, because two people engaging in debt and receivable transactions have no obligations except to pay the receivables (*ra'sul al-mal*) or the principal assets, and if there is any hardship, the principle of Islamic transaction is to wait until the person gets ease to pay the debt (Al-Dahlawî, 1983).

According to Ad-Dahlawî, there are two kinds of *ribâ* practiced in society. First is *ribâ hakîki* (actual usury), where in a debt and receivable trasaction that contains *ribâ*, it can be seen that there is a reversal of the *muamalah* (transactions) principle in Islamic teachings. The second one is *ribâ fadl*, which is *ribâ* on usurious goods such as staple foods, gold, dinars, and dirhams.

In usury practices, Ad-Dahlawî explains that the secret of *ribâ* prohibition is that Allah despises excessive living (*al-rifâhiyah al-bâlighah*), such as dressing in silk. This eventually leads humans to a lower level. Also in this case, Ad-Dahlawî gave an examples about al-*Naqdyn* (gold and silver) as well as staple foods. He stated what is more appropriate to the *shara'* (Islamic law) is that if two goods have price (*thaman*) or value of the goods. Because in Islamic law, price is an obligatory object in a transaction.

The philosophy of prohibiting *ribâ* according to Ad-Dahlawî is seen from the perspective of *nash*, *atsar shahabat* (word-for-word from the companions), as well as the legal logic of Ad-Dahlawî which is *mashlahah* (public benefit) to realize a transaction that can benefit both agreeing parties. By fulfilling the basic principles of transaction in Islam such as mutual help, avoiding exploitation of others and having mutual acceptance from

both parties (*taraâdin*), people will avoid the practice of *ribâ*. Therefore, any economic activities should fulfill these principles which can create public benefit.

The Use of Pawned Goods

Pawn (*al-rahn*) in Arabic terms means fixed or eternal (*al-thubût wa al-dawâm*). Some other scholars interpret it as *al-habs* (restrained) (Sabiq, 2008). The definition of pawning (*al-rahn*) according to Ad-Dahlawî is expressed in his book *al-Musawwa* as follows: (Al-Dahlawî, 1983)

“In essence, someone who pawns says to someone, if I come to you with your property until a certain time, if I don’t come on specified time, then the pawn is for you.”

From the statement by Ad-Dahlawî, it shows that the meaning of pawn is a collateral to a person who gives the debt until a specified time limit. If the person who owes the debt is not able to pay it back, then the collateral will belong to the one received the pawn. According to Ad-Dahlawî, there is a hadith as a basis for the practice of pawning in Islam. First is the hadith narrated by Malik from Ibn Shihâb from Sa’id ibn Musayab, and Imam Shâfi’i from Abu Hurairah (Al-Dahlawî, 1983).

“It is not permissible to hinder the pawned goods from the owner who pawned it, for us is the profit, and for him rests the responsibility.”

The hadith above clearly shows that pawned goods do not hinder the rights of the owner, which is the person who pawned (*al-rahîn*), from taking benefit of the goods. The person who pawned remains entitled to results made by the pawned goods (*al-marhûn*) and is responsible for the all the risk regarding the goods. Second, is the hadith narrated by Bukhari and Tirmidzi from Abu Hurairah (Al-Dahlawi, 2005).

“If the animal is pawned, because it is fed then it is permissible to ride its back, because it is fed then the milk is permissible to drink, the person who rides its back and drink its milk is obliged to feed it.”

Addressing to the two hadiths above, Ad-Dahlawî offers a compromise (*al-jam’u*) between the two conflicting hadiths by using the *takhsis* (particularity) rules. The first hadith explains about the prohibition of using other people’s assets without permission is the general postulate. Thus, it is not allowed to take benefit of other people’s assets without permission. However, that general postulate is specified with the second hadith that allows the pawn holder to get benefit from the pawned goods, if the goods need maintenance and care according to the required needs. Ad-Dahlawî stated that:

“Because in fact, the initial postulate is the general one, however when someone who pawns is hindered from providing *nafaqah* (financial support) to the pawned goods, it is feared that there will be damage to the goods, so the person received the pawn is allowed to take care of them. This is when it is permissible to take benefit of the pawned goods according to the required needs based on human justice.”

So in pawn matters, Ad-Dahlawî uses several *nash* postulates by reconciling postulates that are outwardly contradictory, using the *jam’u* (synergizing) method. The method used to reconcile is specifying the general postulate with a more specific one. In this way, there is a meeting point for the conflicting postulates. The opinion expressed by Ad-Dahlawî in pawning matters is more fulfilling a sense of justice to apply, because the burden

borne by the pawn receiver is balanced by the permission to use the pawned goods or the collateral.

Hoarding of Assets (*Ikhtikâr*)

In buying and selling activity, hoarding of goods is only known in contemporary economic system that capitalists adopted in a free trade market system. For the contemporary business world, hoarding goods aims to get multiple profits if distributed when the price is going up and the consumers need it. Such transaction provides profits to hoarders and harm the consumers. Hoarding goods is buying some goods and storing them with the intention to decrease the goods circulation in public, so that one day the price will go up (Sabiq, 2008).

Ad-Dahlawî's opinion regarding *ih̥tikâr* that is prohibited or not permissible if the following conditions are met:

- 1) The goods they hoarded is an excess of their needs, also stocks for people that are dependent to them for a whole year.
- 2) Goods are hoarded in effort to wait until the price goes up, so that the goods can be sold with a higher price and the consumers really need them.
- 3) The hoarding is done when the people need the goods they are hoarding such as food, clothing, or what it is called as primary needs. In this case, the goods that consumers do not need (secondary needs) is not deemed as hoarding since it does not cause any difficulties to other people.

That is Ad-Dahlawî's thought on the issue of *ih̥tikâr*. This ruling by Ad-Dahlawî is related to the context when he was still alive, when there were so many dissents in Islamic law issues from various *madhab* in India.

Confiscation of Assets

In the case of assets confiscation done by *mufli*s (bankrupt person) Ad-Dahlawî first explains from a postulate in the Quran, *surah* al-Baqarah [2] : 280 (Al-Dahlawî, 1983).

"And if someone is in hardship, then [let there be] postponement until [a time of] ease. But if you give [from your right as] charity, then it is better for you, if you only knew." (Saheeh Internasional)

Then from a postulate in the hadith which is a narration from Malik, Muslim, Nasa'i and Tirmidzi, that Rasulullah *shallalu'alaihi wa sallam* (Peace be Upon Him) said:

"Capable people who delay to pay their debt are *dzalim* (wrongdoer), if one of you is included to a person who is capable, then follow him." (Al-Naisaburi, n.d.)

From the postulates above, the assets of someone who goes bankrupt (*mufli*s) is distributed to the person who gave him debt (*ghurâma'*) according to the amount of the debt. If the assets are used up and the debt is remaining, then according to Ad-Dahlawî, it is better to wait until there is ease for the debtor. Regarding to the confiscation of assets, Ad-Dahlawî said that in principle, the person who goes bankrupt is given a chance until there is a possibility that he can pay his debt or gets an ease. It is just when he has the assets to pay his debt, that assets can be taken and handed over to the person who gave the debt. Meanwhile, people who hide their property to avoid their obligation to pay back the debt, they can be imprisoned or sanctioned by the authorities (*ta'zir*).

Ad-Dahlawî's opinion can be applied to the case where the money of the state or other capital owners is taken by a debtor and not returned. If they have the assets to pay

off the debt, then those assets will be confiscated. If they hide their assets, then they must be thoroughly investigated and given a sanction according to the applicable statutory provisions. It is just if the debtors do not have any assets, they should be given a chance to try until they have economic ease, in this matter is emphasized by the hadith of Nabi *shallalu'alaihi wa sallam* (Al-Dahlawi, 2005).

“Whoever feels happy to be saved by Allah on the Day of Judgement, it is better to give ease to people who has hardship or release their debts.” (Al-Naisaburi, n.d.)

From here, it can be seen that Ad-Dahlawî did not want any persecution or hostility between fellow humans (between the debtor and creditor), because persecution will only bring bigger calamity. He wanted *muamalah* relationships based on ethics to create public benefit.

CONCLUSION

The thoughts of Shah Waliullah Ad-Dahlawî emphasize more on the global economic problems covering macro and micro economic problems, so his thoughts discuss in detail the economic role of how humans get their wealth. His thoughts on economics are divided into five parts, which are *al-Bai'* (buying and selling), *ribâ* (usury), confiscation of assets, hoarding of assets (*ikhtikâr*), and the use of pawned goods. From this research, it can be concluded that historically, the thoughts of Shah Waliullah Ad-Dahlawî on economics far preceded the modern Western scholars. The thoughts of of Shah Waliullah Ad-Dahlawî regarding *al-Bai'* (buying and selling), *ribâ* (usury), confiscation of assets, hoarding of assets (*ikhtikâr*), and the use of pawned goods today is to create a prosperous Muslim community. *Baldatun Thayyibatun wa Rabbun Ghafur* (a good nation and in God's forgiveness).

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