

Tawhid Qua Shari'ah in Scientific Treatment of Moral Values

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Abstract

Introduction and Objectives: This paper points out that, although the popularly referred to belief as Islamic law, shari'ah, the meaning for this term and concept is quite different from that of the cardinal ontological premise of monotheism in the Qur'an, Tawhid as the law of unity of knowledge, being, and becoming. According to such fundamental basis of Islamic law arising from Tawhid as Law of 'everything', the exegeses of Qur'anic verses on the law and the right way of religion have been misinterpreted by bracketing of the verses by the commentators. Thus this paper calls upon the scholarly minds of the Islamic world in diverse disciplines to ponder over this universal and unique law of the phenomenology of Tawhid. The great difference between Tawhid as the all-encompassing law revealed by God to all the prophets in conscious historicism explained by the Qur'an, and that of shari'ah, is the universal resilience and explanatory power of the derived methodology for 'everything' from Tawhid in the Qur'an and authentic hadith. In this paper, specific examples are pointed out and the methodological analytic derived from the Tawhidi worldview that does not appear in any aspect of the humanly translated nature of shari'ah and the totality of world-system. An alarming translation of 'the right



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way' in the Qur'an as a humanly adopted term of 'shari'ah' is found in the exegesis of Qur'an (45:17-18). The same exegesis in terms of Tawhid as the cardinal law of the entire Qur'an would mean the methodology of unity of knowledge and the world-system in its generality and details, albeit the common legal points that appear in the Qur'an and Islamic jurisprudence. In this sense alone it is possible to name shari'ah al-tawhid. This paper argues that if shari'ah is claimed to be identical with Tawhid as law, then this claim has descended in a serious human error in the light of the continuing evolving nature that the Tawhidi methodological worldview is manifest to encompass, and which the human concocted idea of shari'ah has failed to comprehend ever since its appearance.

Keywords: Tawhid, Shari'ah, Religion and Science, Qur'anic Methodology, Applications.

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Introduction

The definitions of moral values despite being the high watermark of the Qur'an and the sunnah, remain imprecise in Shari'ah. An example of such imprecise understanding of moral values is of justice, fairness, equity, and wellbeing. Authors like Kamali (2005) wrote on this issue from the juristic and shari'ah points of view in a way as if the moral values as given by the Qur'an are proscribed. Consequently, the absence of precise definitions associated with specific moral values makes it fuzzy to establish individual, institutional, and social character identification and policies involving such specific values. The result then is institutional cost and benefit derailment on the legal and regulatory implications of social policy and the understanding of precise shari'ah contexts.

An example on the other hand, regarding the specific definition of justice in western philosophical context is given by Rawls (1971), and alternatively by Nozick (1974). These are derivations from the works of the European Enlightenment thinkers, more specifically Kant (1977). Generations of enlightened thinkers have proceeded therefrom (Starr, 1984). Starr wrote along the juristic lines.

Rawls defined social justice as follows (Stanford Encyclopedia of Philosophy, 2008). Rawls' theory of justice as fairness describes a society of free citizens holding equal basic rights and cooperating within an egalitarian economic system. His theory of political liberalism delineates the legitimate use of political power in a democracy, and envisions how civic unity might endure despite the diversity of worldviews that free institutions allow. His writings on the law of peoples set out a liberal foreign policy that aims to create a permanently peaceful and tolerant international order.

Unlike Rawls, Nozick defined social justice in terms of the theory of minimal state in the following way (Stanford Encyclopedia of Philosophy, 2018): "Nozick argued that respect for individual rights is the key standard for assessing state action and, hence, that the only legitimate state is a minimal state that restricts its activities to the protection of the rights of life, liberty, property, and contract."

Such exactness in the definitions of terms of moral values has given rise to subtle academic studies and legal meanings, as is the case of writings discerning the difference

between the meanings of social justice and fairness in Rawls (Wolff, 1977), and the neo-classical roots of Nozick's (2003) theory of justice.

Likewise, on the theme of equity there has for long now existed the idea of wage determination, and the excess value of capitalist prices on goods and services above the marginal wage theory of labour (Mandel, 1971; Cole, 1966). Based on either the firm's level of such an excess acquisition by the capitalist producer or the macroeconomic idea of aggregate composite wage bill, the application of the corresponding meanings of equity would be taken up in the study of law and economics (Posner, 2007).

In conclusion to this introductory section we note Islamic juristic (fiqh) and its relationship with Islamic law, the shari'ah, convey humanly felt meanings to terms of moral values. Such rationalistic derivations of moral meanings leave them not necessary in consonance with the Qur'anic meanings. Thereby, the relevance of the Qur'anic origin of moral meaning found to be imminent in the primal ontological law of monotheism as a dynamic universal law of Tawhid (sunnat Allah) governing everything in generality and particulars (a'lameen), is ignored completely. Consequently, the ontological meanings of Qur'anic terms, such as, justice, wellbeing (maslaha), public preference (istihsan), opinion (ra'y and fatawa), and value (masalih) have been relegated to human concoction. The shari'ah has been distanced from the otherwise indispensable ontological origin of Tawhid, monotheism, as the dynamic law in conjunction with the generality and particularities of the world-system. This state of delink between the humanly concocted contents of shari'ah and the Qur'anic origin of Tawhid as law has deepened in Islamic legal history of the shari'ah (Coulson, 1984).

The resulting dichotomy between the Tawhidi primal ontology as a priori domain of reasoning and the construction of the Tawhidi induced law of unity of knowledge of the world-system as a posteriori domain of morally embedded materiality of world-system has marred the essential possibility of shari'ah in Tawhid. This result is similar to the philosophy of rationalism qua Kantian heteronomy (Wikipedia, visited 21 Aug. 2018. <https://en.wikipedia.org/wiki/Heteronomy>). It is denoted by [a priori = Qur'an and sunnah in respect of unity of monotheistic law, Tawhid] $\cup$ [a posteriori = world-system] = $\varnothing$. To enforce the moral will on human choice is the problem of heteronomy. Heteronomy

is like rationalism. To deny heteronomy in respect of the endogenous embedding and interactive and integrative relationship between a priori and a posteriori reasonings is the foundation of rationalism as the human concocted worldview.

The inference to be drawn from this result on heteronomy for shari'ah is that, like Kant on the Categorical Imperative of the moral law, shari'ah parri passu is premised on the Qur'an, and thus ought to refer to Tawhid as law; yet it has not been able to derive and sustain the dynamics of the Tawhidi law in its immersion in the morally-induced world-system by the force of monotheistic unity of knowledge as the primal ontological beginning. The opinions and juristic rulings of the interpreters and Islamic schools of thought (mujtahids) became the rule of the shari'ah. Thereby, Tawhid as law emanating from the Qur'anic primal ontology of unity of knowledge (Qur'an, 36:36) though not intended, was diluted and forgotten (Ghazali, trans. Karim, n.d.). Terminology of the mujtahids, like maqasid as-shari'ah and shari'ah-compliance in recent times became the hidden mainstay of rationalism in shari'ah. Thereby, as well the various moral values identified with the juristic and shari'ah law, as mentioned earlier, all fell into imprecision of ra'y and human designed meanings of istihsan and maslaha, rather being derived continuously by ijihad based on Qur'an and sunnah with the discourse of learned participants but as an optional medium of deriving rules and meanings.

Objective

The objective of this paper is to revert the true premise of Islamic methodological worldview to Tawhid as the primal ontological law; and shari'ah as the codification of practices and choices under Tawhid. This to us will mean the secondary rules of the primal ontological law of Tawhid vis-à-vis the Qur'an and sunnah.¹ The Tawhidi methodological worldview will be shown to present the full model of Tawhidi dynamics as law and its formalism and application to the details of the world-system. An example from Islamic economics is examined to bring out the contrariness of solely starting deductive reasoning from shari'ah as opposed to Tawhid as law in terms of its ontological, epistemolog-

1. Hart, (1994) would term the principal law as the secondary law that remains the governance point of the primal law. But we have reversed these terminologies for our convenience.

ical, phenomenological, and sustainability dynamics in relationship to the general comprehension of the world-system. Thereby, the precise identification of the moral terms, as of justice, fairness, and equity and other ones, are taken up within the maslaha (wellbeing) study.

Review of the literature: problem of specification of the Islamic methodology by shari'ah

Problems of specification of Islamic worldview by the foundation of Tawhid as law are found in Kamali's characterization of the relationship between shari'ah, qiyas as analogy, istihsan as public preference, ra'y as opinion, and maslaha as wellbeing function that lends itself to juristic (fiqhi) and usul kinds of development of ijihad. Kamali (2005, p. 75) writes concerning such a problematic relationship that refers primarily to the variant interpretive approach of the mujtahids and the imams of the various Islamic schools of thought: "But since qiyas is founded on a particular effective cause, which is often identified by the mujtahid, it is possible that the mujtahid could fall into error, and this is why qiyas is classified as speculative (zanni) evidence."

This observation by Kamali on the history of shari'ah points out that, even though the origin of shari'ah is claimed to be in the Qur'an and sunnah, which would thereby mean invoking the primal ontology of Tawhid I (Ghazali, trans. Karim, n.d.), yet ever since its early intent shari'ah became splintered and speculative. The rise of Islamic sects, their mujtahids, and the prevalence of Kings and their dynasties, as of the Abbaside and Fatimide rulers, followed by latter days' Wahabi and Ahl al sunnah movements, and subsequently the influence of regional customs (urf and ada) on the emergence of shari'ah (Hooker, 1984), have all contributed to the opinion and preference-oriented ijihad in shari'ah. As a result, the complementary practices of istihsan, qiyas, and maslaha became subjected to similar debilitating effects.

Thus, from the very beginning recording back to the eighth century following the demise of Prophet Muhammad (PBUH), the true ontological origin of shari'ah in Tawhid as law disappeared. Never ever was Tawhid accepted as the ultimate universal law of 'everything'. The dynamic methodological worldview of Tawhid as the law of unity of

monotheistic knowledge was never searched and discovered. Over the years shari'ah has failed to link in continuity with its earlier intended basis of Tawhid, that is the Qur'an and sunnah. Instead, shari'ah sank by its human concocted nature. Likewise, all that such a divergent and speculative nature of shari'ah touched, subdued the affected disciplines into sectarian (madhabi) thought. There were differences between the Maliki and later Shafei schools that rejected the validity of istihsan; whereas the Hanafi school of fiqh permitted istihsan. A pronounced example of such a case is the so-called field of Islamic economics and finance. The matter of Islamic financial instrument of murabaha (mark-up pricing) is an example of debate over its nature of riba-like financing (Misri, 1987)¹. Also see IOSR Journal of Economics and Finance (IOSR-JEF)

In present days' Islamic reflections, the reference to Tawhid in shari'ah is totally absent. This is to be noted in the works of Ashur (2013) and Attia (2008).

Despite that Ashur has written well on the higher objective of maqāsid al-sharī'ah, and in the treatment of the opposite to maṣlaḥa, namely mafasid, to which ribā belongs, the focus of Ashur's study remains on the legislative (fiqhi) aspect of Islamic law in regards to human transactions. The vaster inter-causal relations between the divine law as Tawhid and the philosophy of balance, and the study of interactively generated effects of trade against ribā affecting maṣlaḥa, remain implied. Such studies are constricted merely to descriptive text. The most important issue of explaining the nature and abolition of ribā in relation to the whole gamut of Islamic variables in the form of inter-causality between maṣlaḥa variables and the formal triangulation, as opposed to sheer statement of verses, sunnah, and references from the Islamic scholars, has not seen the exegetic orientation of the studies on trade versus ribā. Yet such a relational study of abolition of ribā and the explanation regarding the principle of complementarities between the good things of life, such as fairness, justice and trade, contrary to the relational consequence of disappearance of ribā occurring automatically in the face of trade, has not been studied.

Attia's erudite study of maqāsid al-sharī'ah, well-intended though to explain a system study of Islamic law, yet loses the fundamental groundwork of treating ribā and the

1. Baktiar, A. & Aedy, H. (2017). "Murabaha implementation in Islamic Bank (Study at Bank Muamalat Kendari Branch)", IOSR Journal of Economics and Finance, 8:5, 2017, PP 13-27.

Islamic participatory financial economic instruments by means of an organic system of contrasts proceeding by cause and effect. The result thereby is a failure to recognize the importance of systemic formalism of such a vast nexus of relations for modelling policy-theoretic and institutional effects of a ribā-free economic and social system; and to explain thereby, the scientific implications of such a vast nexus of inter-causal relations. Such implications of the study of usury in the Qur’ān are essential for formal study of the nature and prohibition of ribā and the permissibility of trade. They are derived by Qur’ānic exegesis in the extended triangulated ways of studying the inner dynamics of trade versus riba.

The inference of this section points out that the unsettled human concocted nature of shari’ah in all its forms and of the juristic approach of fiqh, fatawa, ra’y, maslaha, and istihsan could not live up to the mujtahids’ declaration that, contrary to its claimed roots in the Qur’an and sunnah, the evolution of shari’ah as the Muslim claim to be Islamic law, ceased to maintain any and every trace of the Qur’anic worldview premised on Tawhid as the true ontological law of monotheism and its distinctive phenomenology concerning the details of the world-system. Hallaq (2005, p. 3, 2009) points out the resulting transformation of shari’ah over time: “In the case of Islamic law the essential attributes – those that gave it its shape – were four: (1) the evolution of a complex judiciary, with a full-fledged court system and law of evidence and procedure; (2) the full elaboration of a positive legal doctrine; (3) the full emergence of a science of legal methodology and interpretation which reflected, among other things. A large measure of hermeneutical, intellectual and juristic self-consciousness; and (4) the full emergence of the doctrinal legal schools, a cardinal development was only presupposed the emergence of various systemic, juristic, educational and practice-based elements. (edited)”

Laudable though these developments are to bring shari’ah into the light of its modern treatment, yet the trend moved it in unwanted ways towards secularization away from the Tawhidi dynamics of this ontological law. The premise of Qur’an and sunnah could not be ever upheld in the light of Tawhid in respect of its dynamic methodological worldview. All that was left of a secular orientation of the Qur’an were reliance on certain verses, which the mujtahids capitalized to develop their scholastic exegesis, ray, qiyas, and istih-

san to match up with other imminent elements. One such important element was maslaha as understood from the fiqhi and fatawa viewpoints.

The most irreconcilable cleavages were of the Muslim rationalist school of kalam and the theocratic school of mutakallimun (Qadri, 1990), and of the Sunni and Shi's in respect of differencing in the Qur'anic worldview of Tawhid. This otherwise ought to have been unified worldview (Wahab, 2012; Al-Saduk, 2009; Choudhury, 2014a). The recent work on Tawhid by Professor Ismail Faruqi (1992) could not manifest the Tawhidi dynamic methodological worldview of unity of knowledge and the world-system. The universal comprehensive nature of Tawhid as the ontological law of Qur'anic 'everything' could not be allowed to overarch the exclusively juristic (fiqhi) nature of shari'ah.

Thereby, the Qur'an and sunnah taken together could not stand up as the methodological praxis of the Islamic worldview. Shari'ah with its components in *usul al-fiqh* and the subsequent development of *fiqh* as practicing codes of shari'ah as law only referred to the exegeses of the Qur'an, but not to its ultimate universal and unique essence. This singular message of the Qur'an in its strictest monotheistic message is Tawhid, which shari'ah could not discover in a dynamic and unique and universal nature in the order of 'everything'. Centuries have passed in this misguided venture, causing cleavages and interpretive problems in shari'ah, contrary to the Tawhidi methodological worldview.

In regards to *maqasid as-shari'ah* upon which the field of shari'ah has developed, the focus has traditionally remained narrowed down on worldly affairs called *muamalat* only. All of the big questions, such as the relationship of cosmology and the consideration of the meta-science of primal ontology leading to epistemology, phenomenology, and continuity of the analytics of Tawhidi epistemic have not drawn the concern of the traditionalists -- even within the domain of *muamalat*. Likewise, the great watershed of technical formalism, analysis, and other sophistications has remained unattended. Examples are the case of information technology; specification of the wellbeing function called the *maslaha* studied in the midst of system complexity to answer complex problems of interaction between the cosmological order and the earth in respect of ethical and moral issues. Only recently, attention to this systemic study of *maqasid as-shari'ah* is being given by Auda (2008) and Choudhury (2017, 2018). See also Hawley (1986) on the possible

human ecology design of Tawhidi systemic model, which is not to be found in the study of shari'ah in any of its forms.

The final result of the above-mentioned kind of developments in shari'ah contra search and discovery of the dynamic methodological worldview from Tawhid as the law (Choudhury, 2017), is to bring us to the point of deriving the Tawhidi approach yielding the precise definitions of moral values. We now turn to this methodological inquiry concerning Tawhid methodological worldview contra shari'ah and its fiqhi composition.

Methodological inquiry

Flowing out of the above-mentioned arguments, this section formalizes the methodological explanation of Tawhid as the primal ontological super-encompassing shari'ah as a theocratic and juristic development. This situation in the evolution and repetition of the nature of shari'ah cannot cause the shari'ah to be law. Rather according to the theory of law (Hart, 1994) it constitutes a field of codification of the ahkam (rules) that arise from the formal methodological worldview of Tawhid as the primal ontological law of 'everything'.

Here is a logical basis of rejecting the long-standing belief on shari'ah to be the primal Islamic law. Firstly, shari'ah is claimed to be derived from the Qur'an. In that case, Tawhid as primal law arising from the Qur'an, and mapped on to the experiential world-system, Tawhid then must comprehend the primal law and determine the be-all and end-all of shari'ah.¹

Then those parts of shari'ah that form *usul al-fiqh* as human concocted *madhabi qiyas* and juristic preferences *istihsan*, *ra'y* and *maslaha*, cannot be justified by the rationalistic inclinations, and do not necessarily arise from the Qur'anic law of Tawhid and the world-system.

Thus, in all, the limitation of shari'ah to the following debilities makes this legalistic and theocratic approach untenable as the law. At best shari'ah remains a codification field of choices of Tawhidi possibilities: (i) Tawhid contrary shari'ah com-

1. Kamali, H. (2003, p. 3): "An adequate grasp of the methodology and rules of interpretation also ensures the proper use of human reasoning in a system of law which originates in divine revelation." According to the Qur'an nothing of experience is left out of the Qur'an (*kitab al-mubin*). In that case Tawhid as it comprehends the ultimate universal and unique message of the Qur'an, also encompasses 'everything' in a substantively explained way.

prehend the entirety of 'everything' between the heavens and earth and all that is between, and below the earth, and above the earth, considering only muamalat and not the great relationship of muamalat with the cosmological world-system (Qur'an) ¹

(ii) Shari'ah faces its inability to derive a unique and universal methodology and moral-material embedded method from the knowledge of Tawhid as the primal ontological law of the Qur'an and its transmission by the sunnah. (iii) The variegated nature of usul al-fiqh in shari'ah by differentiation of madhabs and historical developments, and all that this humanly concocted field bestows, remains contrary to the eternity of Tawhidi law of 'everything'. (iv) Being unable to define the dynamics and formal worldview of the methodology of unity of knowledge and its analytical method derived from the Tawhidi ontological law, shari'ah has left unanswered several critical questions of the Qur'an.

Examples of such a case are the absence of definition and method of measurement of interest rate (riba) for avoidance in the intertemporal case of asset valuation in the light of Tawhidi law of monotheistic unity of knowledge. Consequently, the formalism of the maslaha as a functional delineation of the Tawhidi methodology is ignored for preference of juristic and theocratic constriction of the terms of istihsan, qiyas, ra'y, and masalih. On the other hand, it is accepted by taqlid (uncritical acceptance of authority) that, shari'ah embodies the legal completeness of the Qur'an and out of this into juristic extension. If truly shari'ah embodies the whole of Qur'anic law in this sense, then it must equate ideally with Tawhid as law. Some of this law would be methodologically explicit; the remainder would be derived, but yet from the self-same methodology of unity of knowledge and the totality of world-system according to Tawhid as the primal ontological law. The question then is critically this: Why would the true and original Islamic law not be termed and accepted as Tawhid instead of shari'ah? Indeed, the latter has no ontological, epistemological, and phenomenological totality of methodology, as has Tawhid in respect of its monotheistic methodology and worldview of unity of knowledge. Expressions 1- 2 bring out the contradiction that arises by holding up shari'ah as law against the ultimate universality and uniqueness of Tawhid as the primal ontological law.

1. Qur'an, 45:36): Then Praise be to Allah, Lord of the heavens and Lord of the earth,- Lord and Cherisher of all the Worlds!

The shari'ah orientation relating to Tawhid (Qur'an and sunnah)

Usul-al fiqh and its derivatives start here

[Tawhid (Qur'an & Sunnah) Ontology, epistemology and phenomenology of unity of knowledge knowledge	→ _s Qur'anic transmission by means of sunnah	→ { $\theta, x(\theta)$ }: ↓shari'ah ↓ ↔ all of Qur'an and sunnah ↔ Tawhid world-system as understood along with underlying usul al-fiqh and every idea in every other derived concepts	↓ Qur'anic contradiction of shari'ah ~ Tawhid (1)
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The orientation of Tawhid as law contra shari'ah

1 [Tawhid→ _s]: (Ω, S)→ _t (Qur'an & Sunnah) Ontology, epistemology and phenomenology of unity of knowledge	2 $\theta^* \rightarrow \{\theta, x(\theta)\}$: Qur'anic knowledge and discourse	3 $\theta^* \rightarrow \{\theta, x(\theta)\}$: Qur'anic knowledge and discourse	4 → _w W($\theta, x(\theta)$) world-system in generality and specifics studied under (Ω, S); with $\theta \leftarrow \theta^*$. (Tawhidi law of pervasive complementarities) Unity of knowledge as Unraveled by [$(\Omega, S); \theta^*, \theta$]: Properties of evolutionary learning induced of the the world-system for estimation ('as is') and reconstructed by simulated world-system 'as it ought to be' in the light of organic unity of knowledge from the primal Tawhidi ontology.	5 construction ¹ and evaluation by maslaha as wellbeing function W($\theta, x(\theta)$) In the light of (Ω, S), and subject to inter-variable endogenous	6 Process ends and a new process commences in continuity" across continuums: sustainability (2)
				7 ↓ evolutionary learning by continuity of Tawhid as law accumulating thus in the Great Event of the Hereafter (Akhira) (Qur'an, 78,1-5)	

Stage 1 and Stage 7 are identical in respect of Tawhid as law of unity of knowledge. Tawhid as law in relation to the world-system in unity of knowledge is explained by pervasive organic evolutionary learning in the principle of unification between the good things of life as noted in the Qur'an and sunnah, and thereby, discoursed by codification in respect of [$(\Omega, S); \theta^*, \theta$], to generate a world-system 'as it ought to be' out of its existing nature ('as is'). This involves the phenomenological method of transition from the system of estimated inter-variable organic relations into a system of unified (participatory, complementary) simulacra of world-system reconstructions

¹ The formalism and evaluation method of W(.) is highly technical approach of estimating and simulating the wellbeing function subject to the endogenous properties of the circular causality between the organically interrelating variables, which explicates the Tawhidi methodology of monotheistic unity of knowledge signified by the pervasive complementarities between the selected variables by the Qur'an and sunnah in [$(\Omega, S); (\theta^*, \theta)$]. See for much greater details the many works by Masudul Alam Choudhury.

There is no relevance of stating the role of intervening shari'ah between Stages 3 and 4, as otherwise is the nature of shari'ah orientation that does not have a methodology to commence the Islamic law in Tawhid as law.

Between Stages 1 and 7 'everything' comprises the world-system. In the case of Tawhid as the law of monotheistic unity of knowledge as the methodology that characterizes the entire organically unified evolutionary learning world-system in its generality and details. The shari'ah orientation has no such methodological analytics.

All the methods derived from and consonant with Tawhid as law of monotheistic unity of knowledge as methodology, converge in Stages 4 and 5. Thereby, the meaning and significance of rules arising from maslaha and its implications concerning truth and oppositely in the criterion of falsehood (mafasid) are addressed in the phenomenological Stages 4 and 5. Every Stage 6 by processes completes the properties of interaction (discourse), consensus (integration, (θ^*, θ)), and starts evolutionary learning across knowledge, space, and time continuums. Such properties are not to be found in shari'ah orientation.

Justice, fairness, and equity as inter-relational circular causation variables out of n-dimensional vector

Expression (2) points out in reference to Tawhidi methodological context that, values according to the the Qur'an are uncountably many, as the Qur'an (31:27) declares: "And if all the trees on earth were pens and the ocean (were ink), with seven oceans behind it to add to its (supply), yet would not the words of Allah be exhausted (in the writing): for Allah is Exalted in Power, full of Wisdom." Therefore, it is only possible to signify a denumerable set of values according to the existing level of comprehension enabled by the Tawhidi precept of unity of knowledge and subject to incessant expansion, by the vector (also matrix, tensor, etc.) $X(\theta) = \{x_i\}[\theta]$, $i = 1, 2, \dots, n$; with $\theta \in (\Omega, S; \theta^*)$, and $n(\theta) \in N(\theta)$, expansionary denumerable set of numbers with increasing (decreasing) value of $\{\theta\}$ -inducing denumerable number system. Likewise, these values can be continuous in nature. In this case, $n(\theta) \in$ continuous neighborhood of $N(\theta)$. $\theta \in (\Omega, S; \theta^*)$ have their continuity property. Consequently, $X(\theta)$ is expandable by analytic functions in the continuously elastic denumerable domain, as by Taylor's series in multi-variables. Thereby, the well-

being function assumes its aggregation in the knowledge, space, and time dimensions¹

In the context of the continuity property in the Tawhidi law of unity of knowledge, the values of equity ($x_1(\theta)$), fairness ($x_2(\theta)$), and justice ($x_3(\theta)$), take up their precise definitions within the wellbeing function in respect of the circular causation endogenous relations between these values expressed as mathematical variables in the vector, say, $x(\theta) = \{x_1, x_2, x_3\}[\theta]$. The specific definitions of these variables are derived from their circular causation relations:

$$x_1 = f_1(x_2, x_3, \theta); x_2 = f_2(x_1, x_3, \theta); x_3 = f_3(x_1, x_2, \theta); \theta = F(x_1, x_2, x_3)[\theta], \quad (3)$$

Here, θ in this particular circular causation equation of wellbeing, is the quantitative measure of organic unity of knowledge in the conceptual form of the wellbeing (maslaha) function, $W(\theta) = W(x_1, x_2, x_3, \theta)$. The property of mathematical continuity and differentiability of $W(\theta)$ in terms of the endogenous variables, $\{x_1, x_2, x_3, \theta\}[\theta]$, yields the existence of the implicit function theorem with non-vanishing Jacobian matrix (Hogg & Craig, 1965).² This inversion of the wellbeing function now takes the quantitative form as a similar function, $\theta = F(x_1, x_2, x_3)[\theta]$. The meaning here is that wellbeing is established in degrees by the monotonic levels of complementarities between $x_1(\theta)$, $x_2(\theta)$, $x_3(\theta)$, as evolutionary learning by $\{\theta\}$ progresses on.

Within this comprehensive functional relationship of wellbeing function in respect of the episteme of unity of knowledge, equity is determined in its degrees of θ -induced complementarities with justice and fairness as value attributes. Likewise, it is true with $\{x_1, x_2, x_3\}[\theta]$. The inter-variable endogenous organic relational specifications give the moral definitions of the three θ -induced variables.

To include the socio-economic materiality component ($y(\theta)$ -vector conjointly with the moral θ -induced variables, thereby, the endogenous organic ensemble of moral-material variables induced by Tawhidi unity of knowledge denoted by $\{x_1(\theta), x_2(\theta), x_3(\theta),$

1. $E(f(x(\theta))) = f(E(x(\theta))) + [(x(\theta) - E(x(\theta)))]^n * f^{(n)}(x(\theta)) + [(x(\theta) - E(x(\theta)))]^{n+1} * f^{(n+1)}(x(\theta)) + \dots + [(x(\theta) - E(x(\theta)))]^{\infty} * f^{(\infty)}(x(\theta)) + \dots \infty$

$\theta \in (\Omega, S)$. Thus Taylor's expansion exists everywhere within $h(\bullet)$ and across $HH(\theta)$.

$W(\theta, x(\theta), T) = \int_0^T \int_0^{x(\theta)} \int_0^{\theta} a_t(\theta) * [W(E(x(\theta))) + b_t(\theta) * \text{Var}(x(\theta))] d\theta dx(\theta) dt$, encompassing the knowledge, space, and time dimensions.

2. Jacobian Matrix here is as in Hogg & Craig (1965).

$y(\theta)\} = z(\theta) = \{x(\theta), y(\theta)\}$, the number of circular causation organic relations in terms of Tawhidi unity of knowledge are continued, yielding thus the moral-material specified vector of values in $z(\theta)$. Statistical observations on details of $x(\theta)$ -vector can be generated by a range of quantitative values that increase in number with θ -induction. Examples of such quantitative values for moral variables are, Gini Coefficeints $\{x_1(\theta)\}$; resource share of development fund at the underprivileged level ($x_2(\theta)$); organic combination of complementarities between $\{x_1, x_2\}[\theta]$ for $\{x_3(\theta)\}$. The above-mentioned explanation of endogenous inter-variable relations of the good things of life is inferred from the Qur'an (36:36; 56:9, 56:13).¹

Tawhid contra shari'ah as the totality of the Qur'anic law

Shari'ah scholars and the founders of schools of interpretations of the shari'ah (usul al-fiqh), the mujtahids according to various sects (madhabs) have committed an illogical conclusion in claiming that, all of shari'ah finds its beginning in the Qur'an. This kind of claim is contrary to establishing Tawhid as law, as the shari'ah claim that, Tawhid which is every part of Qur'an, also comprises shari'ah as Islamic law. The illogical nature of this claim is yielded by the following observation. Kamali (2003) writes: "In the sense that legal material occupies only a small portion of the bulk of the text, the Qur'an is not a legal or a constitutional document. The Qur'an calls itself *huda*, or guidance, not a code of law." If this statement is taken at its face value, then much of shari'ah is humanly derived. The bulk of shari'ah for its claim of legal completeness cannot be the Qur'anic law upon which the origin of Tawhidi worldview is ontologically premised. Yet, the true manifestation of Allah's monotheism is revealed in the Qur'anic law as the primal ontology and completeness of Tawhid *parri passu*. It is for the Tawhidi endowed worldview of unity of knowledge to be derived in its varied analytical, formal, and applied phenomenology of 'everything'. The Qur'an thus mandates on its votaries to teach *deen* (religion) with wisdom (*hikma*).

1. 1. Qur'an (36:36): "Exalted is He who created all pairs - from what the earth grows and from themselves and from that which they do not know."

2. Qur'an (56:9). "Observe the weight with equity and do not make the balance deficient."

Qur'an (56:13): "Then which of the Blessings of your Lord will you both [jinn and men] deny?"

The Qur'anic declaration that Allah is the Lord of the Heavens and the Earth and all this is between and under and above the earth, leaves no corners unturned. The cosmological domain is thereby complemented and explained by the methodological worldview of Tawhidi unity of knowledge, which exists as phenomenological totality of physicalism and non-physicalism. The guidance of Tawhid as the law of methodological worldview of unity of knowledge in the Qur'an of 'everything' (a'lameen) is explained in the derived methodology of unity of knowledge. None of such attributes of universality and uniqueness of knowledge endowment by monotheism as manifest law, are any part of shari'ah claimed to be 'Islamic' law. Tawhid by its ontologically established manifest law is thereby extensive, complete, and revelatory of the essence of the Qur'an (dhat). The Qur'an declares, Allah does not go to sleep and slumber. That is, Tawhid as the universal and uniquely all-inclusive law is complete and extended, *res cogitans* and *res extensa* for 'everything' (Choudhury, 2015).

Such an overarching and transdisciplinary with sublime explanatory power between the heavens and the earth requires greatly analytical power. Tawhid offers this intellection out of its singular primal ontological premise of monotheistic law, namely Tawhidi unity of knowledge. Shari'ah has none of this in any primal ontological form. It is thereby randomly rationalistic. Rationalistic ratiocination in originating Qur'anic interpretation without its legitimate roots in the Qur'an and sunnah. The Qur'an (21:18) declares in this regard: "Nay, We hurl the Truth against falsehood, and it knocks out its brain, and behold, falsehood doth perish! Ah! woe be to you for the (false) things ye ascribe (to Us)."

The inference derived from the above facts is that, despite the unanimous agreement among all mujtahids and Muslim sects originate in the Qur'an and sunnah, the problem remains, that the ontological origin of Tawhid is not explained as a methodological entirety with phenomenological applications in 'everything' between the heavens and the earth. Besides, human concocted implications have entered shari'ah, as if to augment the claimed limitation of legal capacity in the Qur'an. Kamali (2003, p. 25) writes that less than only 620 verses out the total number of 6,200 verses of the Qur'an relate to matters of law. Thereby, the universality of Tawhid as law has remained absent in shari'ah. Thereby we write that, {shari'ah claimed edicts of Islamic law} $\supset$ {Tawhid as the supreme law of 'everything'}, a contradiction to the Qur'an. Note just a few verses: "and We have revealed the Book to

you explaining clearly everything (16:89).” “a guidance for mankind and clear evidence of guidance and discrimination (between wrong)” (2:185). “And (as for) those who strive hard for Us, We will most certainly guide them onto Our ways”. (29:69).

The ontological derivation of Tawhid as Law of unity of knowledge contra shari'ah as claimed law

The following schematic derivation of Tawhid as ontological law from the Qur'an is from Kamali (2003). Yet we show that Kamali's derivation of shari'ah from the Qur'an is devoid of a systematic phenomenological order of monotheistic unity of knowledge to the world-system and its continuity over knowledge, space, and time multiverse:

1. The monotheistic quiddity of the Qur'an is premised on the completeness of unity of knowledge. The first verses of Qur'anic (96, 1-5): revelation are: “Recite in the name of your Lord who created - created man from a clinging substance. Recite, and your Lord is the most Generous - Who taught by the pen -taught man that which he knew not.” These verses are combined with the following one to establish the supercardinal, all encompassing, absolute and complete nature of knowledge embodied in Qur'an, which is the Tawhidi monotheism of unity of knowledge: “Nay it is a glorious Qur'an in a guarded tablet (lauh al-Mahfuz) (Qur'an 85:21-22).

We give analytical formalism to the entire ontological, phenomenological, evolutionary learning, and continuum methodological worldview we denote (1) by the following supercardinal topological expression of Tawhid. Tawhid is thus the manifest law in terms of its unraveling of the oneness of Allah in the scheme and order of the divine law of unity of knowledge (pervasive complementarities in the good things of life). The monotheistic law (sunnat Allah) is explained by physical and non-physical holism that overarches the world-system (a'lameen). The a'lamenn is thus washed by the signs of Allah (ayath Allah). Thus, Tawhid as law is manifestly rendered to study in the world-system by its explanatory power of generality and particularities of creation of the known and the unknown in the full light of absolute reality. Such a supercardinal completeness and configured possibility of completeness is an understanding of the manifest res extensa of Tawhid as a knowable part of Lauh al-Mahfuz.

The symbolic representation of Tawhid as manifest law of unity of knowledge conveying the oneness of Allah at work in the pervasive extant of the knowledge-induced world-system is denoted by (Ω) .

2. The Qur'anic supercardinal message of unity of knowledge and its dawning on the world-system in totality through the Prophet Muhammad is declared in the Qur'anic verse (26: 193-194): "The Trustworthy Spirit has brought it down. Upon your heart, [O Muhammad] - that you may be of the warners". Furthermore, there is the verse (42:52): "And thus We have revealed to you an inspiration of Our command. You did not know what is the Book or [what is] faith, but We have made it a light by which We guide whom We will of Our servants. And indeed, [O Muhammad], you guide to a straight path." –

We symbolize this section of Prophetic transmission of the Qur'an by his teachings, sunnah 'S' as part of the functionality of Ω by its worldly mapping as,

$$\Omega \rightarrow S \quad (4)$$

3. The meaning of complete phenomenology as consciousness in terms of Qur'anic knowledge in terms of the manifest law of Tawhid governing 'everything' in respect of unity of knowledge can be derived from the verse (36:12): "Lo! We give life to the dead, and We write down what they used to and what they used to leave. And all things We have gathered in a clear Book."

We symbolize this part of the Qur'anic universe conveying the primal ontology of the Qur'an by the sunnah of Prophet Muhammad on to unity of knowledge in the world-system comprising moral-material and thereby physicalist and non-physicalist spanning by,

$$[(\Omega \rightarrow S):(\Omega, S)] \rightarrow [f_1\{\theta^*\} \rightarrow f_2\{\theta\}] \rightarrow f_2^* f_1 = f\{f(\theta, \theta^*)\}^1 \quad (5)$$

1. By the Qur'an, $\{\theta^*\}$ is discursive knowledge of the learned ones (ulul-amr, tabiun, mujtahid). Yet the Qur'an (4:59) also declares exclusively to (Ω, S) , "O ye who believe! Obey Allah, and obey the Messenger, and those charged with authority among you. If ye differ in anything among yourselves, refer it to Allah and His Messenger, if ye do believe in Allah and the Last Day: That is best, and most suitable for final determination." It is to be noted in the light of this verse that $\{f(\theta, \theta^*)\}$ comprises constancy or secondary reference to $\{\theta^*\}$, that discursive knowledge derivation in respect to understanding the Qur'anic verses in terms of Tawhid law of unity of knowledge devolves into $\{f(\theta, \theta^*)\} = \{f(\theta)\}$; $\{\theta\}$ now denotes the discursively derived and advanced knowledge-flows of Tawhidi unity of knowledge to that of all earnest participants in and for (Ω, S) . The Qur'an (29:69) declares: "And those who strive in Our (cause),- We will certainly guide them to our Paths: For verily Allah is with those who do right."

4. The Qur'an establishes its model of knowledge-induced consciousness in the phenomenological worldview of Tawhidi unity of knowledge in the moral-material infused process of unraveling in the following verse (29:20): "Say: 'Travel through the earth and see how Allah did originate creation; so will Allah produce a later creation: for Allah has power over all things.'" The imminent dynamics of evolutionary learning underlying this verse applies analytically in belief to both the reorigination of the world-dydttem in the great event of Akhira after its demise in temporality; and through the continuous processes of change in the world-system, $\{x(\theta)\}$. Indeed, historical consciousness is marked out in this verse by the unraveling of reoriginative evidences. Such are the experiences of evolutionary learning in continuums of creation.

The continued sequences of the primal ontological origin, followed by its continuously recalling now apply to the generality and particularities of the emergent world-system. The symbolic analytical form continues in its functional derivation across primal ontology, epistemology, phenomenology, and sustained continuums.

$$[(\Omega \rightarrow S): (\Omega, S)] \rightarrow [f_1\{\theta^*\} \rightarrow f_2\{\theta\}] \rightarrow f_2^* f_1 = f\{f(\theta, \theta^*)\} \rightarrow g\{g(\theta, x(\theta))\} \quad (6)$$

The 'g(.)' functional here denotes multivariate choices representing the knowledge-induced vector, $x(\theta)$ that delineate the formalism of the specific problem and issue under study.

5. The world-system according to Tawhid is blessed by monotheistic unity of knowledge in the symbiotic formalism of $\{g(\theta, x(\theta))\}$. This causality now forms the bestowal function and is marked by the positively increasing function of the good things of life (maslaha, $W(x(\theta))$); and is negatively changing in terms of the false things of life (mafasid). The Qur'an (10:64) declares: "For them are glad tidings, in the life of the present and in the Hereafter; no change can there be in the words of Allah. This is indeed the supreme felicity." We symbolize the formal continuity of events by the chain relations,

$$[(\Omega \rightarrow S): (\Omega, S)] \rightarrow [f_1\{\theta^*\} \rightarrow f_2\{\theta\}] \rightarrow f_2^* f_1 = f\{f(\theta, \theta^*)\} \rightarrow g\{g(\theta, x(\theta))\} = W(x(\theta)). \quad (7)$$

This process is complete at the end of any one intra-system phase of evolutionary learning that is characterized by its specific evaluation procedure, meaning estimation by coefficients denoting elasticity of inter-variable endogenous relations of positive complementarities or negative substitutions. Positive complementarities signify unity of knowl-

edge as participatory inter-variable relations, or between differentiating variables once these are identified by the law of Tawhid.

The maslaha function as wellbeing function is fully versatile in our case contrary to the terminology used in shari'ah to manifest juristic preferences (istihsan). In this case of shari'ah terminology the Shatibi type basket of social goods results in three kinds of goods that correspond to the five goals of maqasid al-shari'ah.¹ There is no explicit property of interrelationship between the corresponding variables. On the other hand, the wellbeing (maslaha) function arising from the Tawhidi approach is multivariate in nature in response to the knowledge-induced axiom of unity of knowledge affecting all variables. Consequently, the inherent extendibility of the social goods in respect of the extended goals of maqasid al-shari'ah forms the conceptual and applied nature of evaluation of wellbeing objective criterion function.

Even the concept of juristic preference (istihsan) has changed in Tawhidi methodological model of expression (7) from the one given by maqasid al-shari'ah.² The endogenously organic interrelations of unity of knowledge between the selected variables causes natural generalization and extension to the systemic variables and the widening goals of diversities between the heavens and the earth beyond what maqasid al-shari'ah includes in muamalat only. Consequently, many of the sought for indicators, such as maqasid al-shari'ah index, maslaha index, social inclusiveness index of Islamic financing instruments and the like are subsumed in the Tawhidi methodological and applied approach of evaluation of degrees of unity of knowledge in the wellbeing function (Choudhury et al. in Valentino, 2019).

1. Protection of religion (Tawhid); protection of reasoning faculties; protection of family; protection of progeny; protection of property and property rights.

2. Groups (i) of similar socioeconomic and ethical variables can be grouped together to represent the preferences of agents of such groups, as $\varphi_i(\theta)$, $i = 1, 2, \dots, n$. $\{\theta\}$ are limiting unity of knowledge by ranking of columns of variables in respect of their ranjed desirability (importance). These surveyed or ordinal parameters denote group-specific dynamic preferences. The aggregate of such ranked knowledge parameters is represented by $\varphi(\theta) = \cup \cap \{\varphi_i(\theta)\}$. $\varphi(\theta)$ denotes aggregate preference of the group in the form of dynamic integration ($\cap$) derived by systemic interactions ($\cap$) over knowledge, space, and time by evolutionary learning processes; i.e. $(d/d\theta)[\cup \cap \{\varphi_i(\theta)\}] = (d\varphi(\theta)/d\theta) > 0$. Inter-causally unified relations gives the meaning of istihsan in Tawhidi model of unity of knowledge.

Inference drawn from the Tawhidi contra shari'ah meanings of moral and material value

Our foregoing discussions elaborate the fact that there are distinctive differences in the meaning, formalism and application of important terms extracted from the Qur'an as the foundation of Tawhid as law. This is contrary to the terminologies used in shari'ah. In fact, some critical terms can be identified in the shari'ah that fail to have the high grounds of Tawhidi construction of its methodological worldview of universality and uniqueness. One of these important terms is *maslaha*. In shari'ah this terminology stands for benefit with its synonym of blessings conveying rewards and benefits. But in assigning the *maslaha* meaning shari'ah literature nowhere refers to the primal ontology of Tawhid in terms of its substantive origin of organic unity of knowledge along with all the analytical, formal, and applied details of the understanding of the term *maslaha* as wellbeing in relation to multivariate extensions in the Tawhidi methodological worldview. Along with the distinctive difference in the concept of *maslaha* between Tawhidi methodological worldview and shari'ah terminology, there is the similar divide in the meaning of *istihsan*.

The formal way of understanding preferences arising from the *maslaha* is explained in the footnote.

Istihsan just as *qiyas* and *ra'y* are based on *fatawa* of *usul al fiqh* in shari'ah. Contrarily, in Tawhid as law in its methodological worldview of organic unity of knowledge as derived from the quiddity of the Qur'an and *sunnah* derives its meanings from the systemic nature of evolutionary learning in interaction and integration with the ultimate institution of a'lameen, world-system. The human reasoning must firstly listen to the inferences gained from this great institutional generality and particularity of the world-system where the Tawhidi unity of knowledge as the ontology rests.

The consequences of such distinctive differences: an example

Extensively many verses of the Qur'an can be referred to in unraveling the primal ontological realm of Tawhid as the complete and principal law representing monotheistic unity of knowledge by pervasive complementarities (participations, unity of knowledge). An example of distinctly different understanding of the concept of *riba* (financial interest)

and trade can be noted in regards to their intertemporal meanings. The Qur'an (3:130) has indeed placed the meaning of avoidance of riba in terms of the intertemporal context: "O you who have believed, do not consume usury, doubled and multiplied, but fear Allah that you may be successful." The edict of avoidance of riba, and thereby, the permissibility of trade is a permanent one. This verse extends that edict of avoidance to the intertemporal plane, for doubling and multiplying of riba (thereby trade and all the good things of life) take place over the knowledge, space, and time dimensions. This is a theme that acquires substantive explanatory space in the dynamics of Tawhidi methodological inquiry contrary to its static treatment in shari'ah. By this same verse the simple interest rate can be shown to be equivalent to a series of term-structure of interest rates.¹

There is a significant difference between the concepts of evaluating riba (trade and assets) discretely across specified periods of time and to evaluate such variables intertemporally across continuums of continuous time. The former approach attenuates to additive valuation of socio-economic values and functions done separably over specified space and time of occurrence of contracts. A utilitarian objective criterion is used. A transformation of such a valuation objective function takes the form of the present valuation, in which case, the discount rate is the time value of money. This is equivalent to the rate of interest.

On the contrary, the Tawhidi methodology of objectifying the evaluation of the well-being function over knowledge, space, time continuums across knowledge-induced systems $(\theta, x(\theta), t(\theta))$ results in the following contrasting results:

Total Intertemporal Valuation, $V(x_t, t) = \sum_{s=1}^m \sum_{t=1}^n V_{st}(x_{s,t})$, where 's' denotes separable contingencies and systems occurring at specific points of time, 'st'; $s=1, 2, \dots, m$; $t=1, 2, \dots, n$. $V_{st}(\cdot)$ denotes time-specific discrete system valuations of variables and functions, such as riba, trade and cash-flows. The utilitarian meaning of this total valuation formula is made by replacing the V's by welfare (expected utility) functions. A specific version of the total valuation function is the Present-Valuation formula of future cash-flows, xst (interest income). We write this formula as, $V(x_t, t) = \sum_{s=1}^m \sum_{t=1}^n V_{st}(x_{s,t}) = [\sum_{s=1}^m$

1 Term-structure $\{i_s\}$ of simple interest rate 'i'; 'i' is the geometric average of $\{i_s\}$: $(1+i) = \sqrt[n]{\prod_{s=1}^n (1+i_s)}$

$\{\sum_{t=i}^n x_{s,t}/(1+i_{st})^t\}$. Here ' i_{st} ' denotes time value of money in the form of cash-flows across discrete time-specific systems.

In the case of intertemporal valuation integrated and evolved interactively over knowledge, space, and time dimensions the objective criterion of wellbeing in Tawhidi approach replacing $V(x_p, t, \theta)[\theta]$, now transformed into $W(x_p, t, \theta)[\theta] = \text{'Convolved Integral'}$ of $\Pi_{st} W_{st}(x_p, t, \theta)[\theta]_{si} d\theta dx dt$. The wellbeing evaluation in such a continuum means that the evolutionary wellbeing functions across the continuums are evaluated subject to the entire system of circular causation relations in the endogenous variables. Cash-flow relation is included therein. Here is an example of asset valuation in respect of the totality of the valuation composition, namely, wellbeing by inter-variable and their circular causal relations across the continuums of knowledge and knowledge-induced space and time dimensions. Unless this perspective of continuum asset evaluation is understood, the problem of *riba* is not solved. Asset life like in the life-cycle of consumption and savings and thereby of cash-flows of income and wealth is an integral matter of evolutionary learning by intra and inter systemic interactions (Money Soft), "The value-price continuum", <https://moneysoft.com/the-value-price-continuum/>. This phenomenon must be taken into account to evaluate over the fair, just, and equitable valuation in respect of the compounded objective criterion of wellbeing defined by its Tawhidi reference to unity of knowledge between inter-variable circular causation relations.

Figure 2 is a generalized schema of all types of interactive, integrative, and evolutionary learning events occurring in the intra-inter systemic intertemporality in knowledge, space, and time dimensions. Thereby, a specific case if of asset valuation in such intertemporal intra-inter system evolutionary earning dimensions. The evolutionary learning intra-inter systemic continuous relations apply to the common region between interactive, integrative, and evolutionary sets as shown in Figure 2. We consider the intersection between the domains of justice, fairness, and equity marking the complementary balance between these with the properties of interaction, integration, evolution, and continuity or sustainability (IIEC).

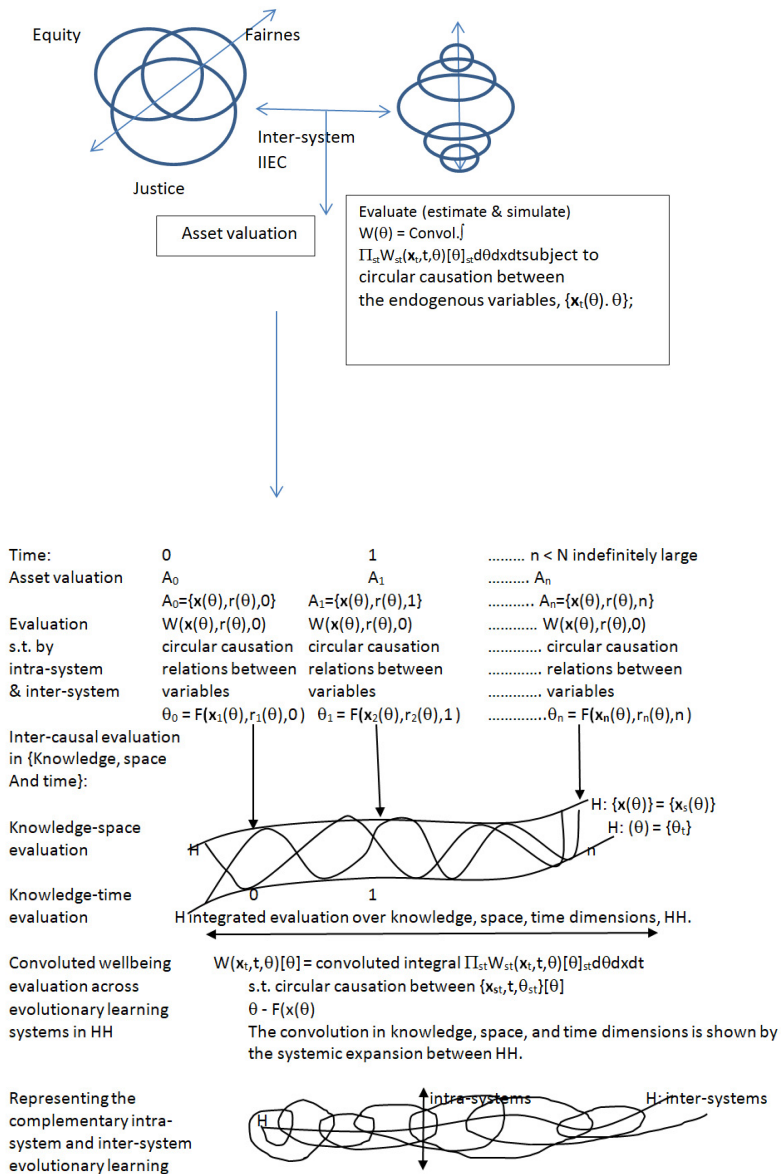


Figure 2: Asset evaluation in terms of evolutionary wellbeing in knowledge, knowledge-induced space, and knowledge-induced time dimensions

The problem of determining interest-rate in evolutionary learning field in knowledge, space, and time

According to shari'ah, interest rate is avoided in asset valuation in separable intra-system at sequential points in time. An example of this is the enumeration and thereby avoidance of interest rate or the time value of money in progression along separable time periods and thereby intra-systems. Thereby, no attention is given to the evaluation of the wellbeing as a mark of socioeconomic value.¹ The result of such a method of asset valuation is to miss sight of the fact that, the nature and value of interest rate in the two cases mentioned here are different. In the intra-system calculation of riba inter-causal relations do not explain the interrelations between the development variables, $\{x(\theta), r(\theta), t(\theta)\}_{st}$ in the evolutionary learning case of intra-systems linked with inter-systems and $\{x, r, t\}$ in the separable case as found in simple terminal valuation formula (Jeans, 1970). Thus the Tawhidi methodological approach leads to a robust way of assigning value to an endogenous sequence of rates of return in relation to the system of circular causation endogenous variables of the wellbeing function.

The gravity of the differences in asset valuation between the Tawhidi dynamic approach and the shari'ah non-dynamic approach results in several of the financial instruments pronounced by the shari'ah-compliance approach. Examples of such instruments are murabaha and ijara. In both of these cases the rate set as mark-up or deferred rate of asset payment are exogenously set. The endogenous effect of systemic market action is absent. Because of this problem of incorrectly understanding the rate of interest as rate of return in such financial instruments, all other debt instruments in Islamic financing framework remain contingent in the hidden presence of riba. Takaful (Islamic insurance) is yet another area of asset-valuation that is prone to hidden interest rate in the shari'ah context. That is because if premium is to be accumulated for future contingencies of risk, it must be well-determined nearest to its occurrence (Choudhury, 2014). This being diffi-

1. The example pointed out in the text of this paper is valuation as, $V(x_i, t) = \sum_{s=i}^m \sum_{t=i}^n V_{st}(x_{s,t})$, with $V_{st}(x_{s,t}) = A_0(1+r_{st})^{st}$. No mention of wellbeing as measure of value in knowledge, space, and time dimensions is mentioned. Consequently, no relevance is paid to intra-system and inter-system of evolutionary learning by way of circular causation variables.

cult for sustainability of takaful premium fund (tabarru), the contrary way is to set up term insurance with premium funding having the provision of shareholding on unused funds mobilized around primary financing instruments that are not debt instruments. Indeed, it is essential to clean up the Islamic financial portfolio of debt instruments to avoid the hidden presence of *riba* as explained above. The Qur'an (3:130:1) declares: "O believers, take not doubled and redoubled interest, and fear God so that you may prosper." Such kinds of *riba* are hidden in the intertemporal evolutionary learning nature of asset valuation of the sequential additive nature of intra-systemic valuation. In the present times of financial innovation in which Islamic financing is deeply engrossed, the consequential Islamic capitalist financing deepening becomes predominant. This adverse transformation of Islamic economics, financing, and socio-scientific theory and application has distorted the true Islamic spirit. An example of such hidden elements of *riba* in financing innovation imitated by Islamic economics, financing, and banking, is shari'ah approval of unlimited profit-earning by means of non-market competition enabled by financing innovation instruments. This matter obviates the fact that market transactions are subdued in the face of market-sharing ego. The matter is particularly found in Islamic banking and shares-market acquiescence of bit-coins.

Now we return to the problem of identifying the Islamic values, such as of equity, fairness and justice in asset-valuation. We note that, as long as the hidden interest rate abounds in the sequential form of asset-valuation over time while ignoring the intertemporal valuation across intra-system and inter-system, the aspiration for the mentioned values cannot be resolved. Besides, like the absence of endogenous inter-causal relations in identifying *riba* within the development vector there also remains this sustainability nature of the problem of asset-valuation in shari'ah approach. This is contrary to the approach of Tawhidi methodological worldview of participatory unity of knowledge. Tawhid as primal ontological law of organic unity of knowledge is thereby contrary in its methodology to the shari'ah viewpoint.

We summarize this section with the following formal explanation of the contrary gap between the Tawhidi ontological worldview of organic unity of knowledge and the piecemeal treatment of so-called 'Islamic' rules by shari'ah. The implication then is this:

While the shari'ah is a most important basis of determining the ways of deriving its rules (ahkam) from the law of Tawhid and then extending these rules (ahkam) by the pursuit of Tawhidi epistemic law, such a project must be continuously formalized and implicated to 'everything' of the world-system between the heavens and earth. Shari'ah cannot therefore, be limited to mundane affairs (muamalat). The message of Tawhid as law is precisely this conveyance of cosmological and ecological totality. The shari'ah would then be enabled as a progressive way of understanding the learning universe.

Moral values: Equity, fairness, justice

↑ Embedding by unity of knowledge $\{\theta\}$: $(\text{Tawhid as Law}) \cap (\text{Shari'ah}) = \varnothing$ in this respect
 ↓
 Material values: interest rate in its fullest sense of asset valuation

Conclusion

The important conclusion to be drawn out of the above discussion is that the claim of shari'ah as Islamic law is misunderstood and misguided. The fact is that other than the common rules of personal and social nature that shari'ah complies with the Qur'an, in which there is no dispute, the greater domain of the heavens and the earth and all that is below the earth and above the earth, as the Qur'an comprehends, shari'ah is totally silent in such interdisciplinary essential matters. Thus, shari'ah unlike Tawhidi methodological worldview in 'everything' interconnecting the heavens and the earth in generality and details, shari'ah has no methodological approach in these great matters. Shari'ah merely adopts certain rules on matters of discourse concerning muamalat. The reference to the cardinal foundation of Tawhid remains merely implied with no methodological interpretations and uses in shari'ah for explaining the activities in the world-system. Thus, the inner sophistication of substantive methodology of Tawhid as law and the socio-scientific methods of transdisciplinary worldview of unity of knowledge is not to be found in shari'ah since its inception around two hundred years after the demise of Prophet Muhammad. The analytical method like that of evaluation of maslaha, subject to circular causation relations between the endogenous inter-related variables or its like, remains absent in shari'ah.

Such problems with shari'ah in all its forms have deepened, not resolved, over the

entire span of time of its existence. The differences in unresolved issues by the treatment of shari'ah in respect of its madhabi (sects) abound. Examples are of the cantankerous disagreement on issues of istihsan (juristic preference), qiyas, ijtihad, r'ay and fatawa that remain abound in usul al-fiqh, a truly humanly derived innovations of interpretation and meaning. The ambivalence of Tawhid as law is so extensive in shari'ah and the human concocted discourse that is not even made the reference point in the study of the shari'ah of nations over space and time. In this regard Kamali (2003, p. 307) writes, yet with utter forgetfulness of the great difference on the methodological understanding of Tawhid between the earlier generations and the ummah of Prophet Muhammad: "This is especially so with regard to the practical rules of shari'ah, that is, the ahkam (rules derived by fiqh and fatawa), in which the shari'ah of Islam is self-contained." Thus, the shari'ah instead of Tawhid is claimed by the generations of Muslim sects (madhabs) to be the law, contrary to the Qur'an and the sunnah in their unequivocal upholding Tawhid as the law of 'everything'. Thus Kamali (2003 op cit) writes, "The shari'ah in other words, is the exclusive source of all law for the Muslims". This is far from the truth regarding Tawhid contra shari'ah as the ultimate law by the primal ontology of monotheism in Tawhid as law. The similarity with the previous generations abiding with monotheism is in regards to Tawhid.¹ However, the worldview of methodology and derived methods of application remained different between Islamic and the other religions. This divergence made the irreconcilable difference in historical consciousness regarding the ultimate law governing nature, scheme, and purpose of 'everything'. It is therefore illogical why shari'ah and not the Qur'anic meaning of Tawhid as the phenomenological law must reign over the ultimate legal framework of knowledge in Islam. It is the misunderstanding on this ground that has caused almost complete oblivion of Tawhid from the phenomenological construct of the Islamic worldview. Tawhid has thus been limited to certain belief rather than manifestations of actions in the totality of the world-system. Indeed, Tawhid as the inscrutable law of "everything" is at once the transdisciplinary methodological ontology

1. Qur'an (5:48): "For each We have appointed a divine law and a traced-out way. Had God willed, He could have made you one community. But that He may try you by that which He has given you. So vie one with another in good works. Unto God you will all return, and He will then inform you of that wherein you differ."

of science and society as of personal needs. Science stands for guidance as anything else – by the Qur'an and sunnah. This principle of generality and its details is totally absent in principle and practice in the relationship of shari'ah and the world-system. On such a principle of social and scientific nature of reality writes Inglott (1990) on Whitehead's idea: "Whitehead's philosophical understanding of the universe as an interconnected web of relations, as well as the ontological nature of the relational self offer a new paradigm of human society. In contrast to the individualism of the liberal tradition, process philosophy defines human society as a relational structure of experience. ... "The present holds within itself the complete sum of existence, backwards and forwards".

Because of the absence of precise definitions and measurements shari'ah is unable to attain such goals for the many attributes of goodness and blessings conveyed by the Qur'an for the good things of life (halal al-tayyabah). Contrarily, Tawhid is able to accomplish such precise explanations by virtue of the inter-causality between the endogenous inter-variables. Thus, equity, fairness, and justice are individually estimated and reconstructed as values in terms of the rest of the variables of choice. On the other hand, each of the other variables is estimated and constructed in terms of their relationships with the specific values of equity, fairness, and justice. The emergent complementary relations between all the variables together explain the definition by balance of inter-variable causality.

We take here the example of the vector, $\{R, E, F, J\}[\theta]$, where $R(\theta)$ denotes knowledge-induced resource value, E denotes equity variable, F denotes fairness variable, J denotes justice variable. Each of these variables and all other ones in the enlarged vector of variables are induced by ' θ '. Thereby, evolutionary learning induces the expendability of the variables. In the log-linear form of the circular causal relations, equity is defined by the quantitative measure and partial elasticity coefficients ϵ_{ij} of i th variable with respect to j th variables, such as, $[(\partial R/R)/(\partial E/E)]$; $[(\partial E/E)/(\partial R/R)]$; $[(\partial R/R)/(\partial F/F)]$, $[(\partial F/F)/(\partial R/R)]$; $[(\partial R/R)/(\partial J/J)]$; $[(\partial J/J)/(\partial R/R)]$; and between all the other variables. The pairs do not equate to inverse elasticity values.

These precise elasticity coefficient values are obtained by the evaluation of the well-being function (maslaha) subject to circular causation relations between the variables.

Such a evaluation function was referred to earlier. The estimated (simulated) elasticity coefficients convey the exact measures of percentage change in resources in respect of percentage changes in equity as fair distribution of equitable resources; of the same for equitably just treatment of every individual per unit of percentage distribution of resources; socially just distribution of percentage changes of resources; and all other variables in percentage changes to each other within the total inter-variable complex of interrelations. No such approach to precision is available in the edicts of shari'ah except for open definitions. A work on fairness and justice on qualitative explanation and quantitative measurement is of Rawls (1971, op cit).

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