

### **Spending an Islamic Livelihood: The Calculative Rationality of Virtue Ethics**

This paper looks at a non-European critique of the *homoeconomicus* through the writings of a Pakistani Shari‘ah scholar of transnational influence, Muhammad Taqi Usmani. Hailing from the Dar al-‘Ulum Karachi, a prominent seminary of the Deobandi sectarian denomination, Usmani belongs to a genealogy of traditional Islamic scholars whose works have been influential in shaping Sunni-Muslim religious consciousness in postcolonial India and Pakistan. I argue that Usmani’s critique of capitalist modernity carves a liminal space between the sacrificial foundations of gift exchange and self-serving utilitarianism. Through rhetorical persuasion grounded in scriptural reasoning, Usmani’s discourse produces a notion of Muslim alterity that vacillates between capitalist compulsions of maximizing material gain and religious restrictions on profiteering through interest. This ambiguity also foregrounds ethical dilemmas in projects such as modern Islamic banking that assert difference with late capitalism while mimicking it.

In Usmani’s theologically informed philosophical anthropology, the telos for human flourishing in Islam is guaranteed by an eschatological paradigm. Righteous livelihood must be cultivated through pietistic discipline and technologies of the self, while the fulfillment of material desire in its plenitude is postponed until ‘life after death.’ Only thus can a society be achieved on communitarian virtues of benevolence and charitable giving as opposed to individual rights of entitlement and monopolistic accumulation of wealth. Usmani uses these distinctions to counterpose a self-sustaining Islamic moral economy with regulation driven corporate capitalism.

Recent recognitions of agentival complexity in anthropology necessitate a move beyond Max Weber’s disenchanting subject as the archetype of calculative rationality. Usmani’s critique therefore offers an opportunity to rethink the ethnocentrism implicit in calculative action as a normative standard for evaluating human conduct in utilitarian as well as gift-based regimes of exchange. In conclusion, I use Usmani’s insights on ethical subjectivity interlaced with theological consciousness to suggest a reconfiguration of the immanent/transcendent binary—one that sustains a problematic distinction between a secularized calculative rationality and a religiously motivated virtue ethics. An ambiguity haunts these distinctions and it demands our attention.