Reconceptualizing Economic Problems in Islam through the Maqasid Syariah Approach

Aris Anwaril Muttaqin[a,b]
[a]Universitas Diponegoro
[b]arisam@live.undip.ac.id

Abstract

Scarcity considered an economic problem has become a debate among Muslim economists. Some recognize the scarcity of resources as an economic problem, but others deny it. Although studies have been conducted on economic issues from an Islamic perspective, existing studies rarely use a maqasid sharia approach. Therefore, this research was conducted to analyze economic problems in Islam based on the maqasid sharia approach by understanding maqasidul kalam (purpose of expression) and maqasidul ahkam (purpose of law). This research uses a qualitative methodology with a content analysis approach. Data collection was carried out through document analysis and interviews. Document data consists of the Koran, Sunnah, books and articles related to economic issues. Meanwhile, interviews were conducted involving experts from the fields of economics and ushul fiqh. The collected data was then analyzed descriptively thematically. The results of the study show that the maqasid sharia approach recognizes the existence of economic problems which are not only in the form of scarcity of resources, but also ethical deviations by economic agents. Maqasid sharia is a vision for overcoming economic problems, both regarding resource scarcity and ethical deviations. Thus, this study recommends maqasid sharia as a vision in overcoming economic problems for the development of Islamic economic theory in the future.

Keywords **:** *Maqasid sharia, Islamic economics, economic problems, scarcity of resources, ethics*

INTRODUCTION

The scarcity of resources, which is considered an economic problem in conventional economic thinking, has become a subject of debate among Muslim economists. (Daoud, 2018) states that scarcity arises in the relationship between the need or desire for a good and its satisfaction (resources). When demand exceeds what is available in a particular system, scarcity will arise. Conventional economic views consider scarcity to be a fundamental problem that drives humans to make rational economic choices. Conversely, in Islamic economics, scarcity is not only a matter of resource availability but also encompasses moral and spiritual dimensions. (Zaman, 2010).

Studies on the relationship between economic issues and Islam have developed from discussions on resource scarcity and moral deviance to Islam's holistic view of life issues. Resource scarcity and abundance of desires are objects of study in Islamic economics. (Hasan, 2017) reveals that Islamic economics is a subject that studies human

behaviour in relation to numerous desires and scarce resources with alternative uses so as to maximise falah, or prosperity, both in this world and in the hereafter. This differs from the opinion (As-Shadr, 1987) which states that economic problems are not due to limited resources, but rather due to human injustice and disbelief. Although studies on economic problems have been conducted, existing studies do not use the maqasid sharia perspective.

This study aims to analyse economic issues based on the maqasid sharia approach by posing the following three questions:

1) How is the concept of resource scarcity viewed from the perspective of maqasid syariah?
2) What is the relationship between ethical deviations and economic issues from the perspective of maqasid syariah?
3) How does maqasid syariah contribute to solving economic problems?

Furthermore, this study consists of five chapters: first, an introduction containing the background and objectives of the study; second, a literature review describing the topics of maqasid syariah, Islamic economics and economic problems; third, research methodology, which explains the type of research used in the study, namely qualitative research with data collection through document analysis and expert interviews; fourth, results and discussion, which are the findings obtained from the study and analysis of economic issues from the perspective of maqasid syariah; fifth, conclusions, which contain the conclusions of the study and practical suggestions and future research

LITERATURE REVIEW

Previous studies have shown that there has been research on economic issues from both conventional and Islamic economic perspectives. There are at least three topics related to this study, namely maqasid syariah, Islamic economics and economic problems.

Maqasid Syariah

Maqasid syariah describes that all rules established by Allah SWT for humans contain wisdom and purpose. According to (Al-Yubi, 1998), Maqasid Syariah is the meaning, wisdom and the like that is preserved by Syaari' in general and in particular, to realise the benefit of servants. (Auda, 2008) states that contemporary scholarship has introduced new universal maqasid that originate directly from the holy book, rather than from the collection of fiqh literature in Islamic law schools. This approach significantly enables maqasid to overcome the historicity of fiqh fatwas and represent the higher values and principles of the holy book. Thus, detailed decisions will originate from these universal principles.

The objectives of Sharia law can be understood through two interrelated levels, namely the level of maqasid al-kalam and maqasid al-ahkam. (Ar-Raysuni, 2015) states

that maqasid syariah has two levels, namely maqasid al-kalam and maqasid al-ahkam. Maqasid al-Kalam is the discussion of the objectives of Sharia from the perspective of speech and discourse. That is, what is intended by this text (nash)? By this statement? By this matter? By this verse? By this hadith? This refers to the meaning and provisions intended. Meanwhile, maqasid al-ahkam is the discussion of maqasid syariah from the perspective of wisdom, maslahah and mafsadah. For example, what maslahah is intended in the prohibition of usury? What mafsadah is avoided by the prohibition of usury? What is the hikmah of this law in terms of social, economic or other dimensions? Thus, maqasid al-shariah is not only related to maqasid al-kalam, but also emphasises maqasid al-ahkam.

Islamic Economics in Maqasid Syariah Perspective

A number of studies have discussed Islamic economics in relation to maqasid syariah. This study refers to a study (Shinkafi et al., 2017) which mentions that there are five themes regarding contemporary Islamic economic studies on Maqasid Syariah, namely maqasid syariah in Islamic economics, maqasid syariah in Islamic banking, maqasid syariah in Islamic finance, maqasid syariah in Islamic financial products, and maqasid syariah in development economics.

Based on a qualitative study, (Al-Mubarak, 2016) states that one of the main objectives (maqasid) behind the implementation of charity in the Qur'an, including zakat and waqf, is to purify the heart by curbing selfishness and material greed. Zakat and waqf are two vital institutions that can play a decisive role in eliminating interest from poverty alleviation programmes. A case study approach conducted at zakat institutions in Indonesia and Selangor by (Mustafida, Kurnia, Fauziah, Subri, & Faiz, 2020) also found that the Selangor Zakat Institution (LZS) has fulfilled all aspects of Sharia maqashid in its zakat distribution programme, while BAZIS DKI has fulfilled three aspects of Sharia maqashid, namely hifdzu ad-din, hifdzu an-nafs and hifdzu an-nasl.

Several researchers have attempted to develop maqasid sharia for development economics, from concepts and indicators to applications. A literature review conducted by (Chapra, 2008) states that Islam emphasises all elements of human welfare, including the human self, faith, reason, offspring and wealth (dharuriyat al-khoms), along with their derivatives, not just wealth. They are all interdependent and play mutually supportive roles. A study by Shaikh (2017) shows that broad-based indicators included to take into account non-income aspects of development consistent with maqasid syariah have a significant impact on a country's human development ranking.

Economic Problem in Islam

A number of Muslim economists have examined the fundamental differences between Western and Islamic economic perspectives in understanding and addressing the issue of scarcity. (Zaman, 2010) argues that the main mistake of Western economics lies in its misdiagnosis, namely that scarcity is caused by a lack of wealth, leading to

misguided solutions. In contrast, Islam offers a more profound and humane approach to this issue. According to (Arshed et al., 2017), the concept of scarcity in the Islamic perspective differs from the Western view. Table 1 shows the differences between the two views.

Table 1. Differences in Perspective between the West and Islam on Scarcity

Aspect	West Perspective	Islamic Perspective
Resources	Scarcity of resources, unlimited desires	Resources are sufficient; scarcity is caused by human behaviour.
Solution	Economic growth and resource exploitation	Fair distribution, control of desires and wise use of resources
Focus	Fulfillment of material desires	Fulfillment of needs, material and spiritual balance
Ownership	Individual	Trust from Allah, social responsibility

RESEARCH METHOD

This study used a qualitative method with a content analysis approach. Qualitative research can be simply understood as a type of research whose findings emphasise how researchers understand and interpret the meaning of events, interactions, and subjects' behaviour in certain situations according to the researcher's perspective (Fiantika et al., 2022). Meanwhile, content analysis is a research method used to determine the trends in communication content (Jumal Ahmad, 2018). The content of communication in this study relates to economic problem from the perspective of maqasid syariah.

Data collection for this study was conducted through document analysis and interviews. In this study, document analysis was based on primary and secondary data. Primary data was the main data sourced from the Qur'an and Hadith related to the Islamic economic system. Meanwhile, secondary data was supporting data sourced from books and articles on maqasid syariah and Islamic economics. Interviews for this study involved experts in the field of Islamic economics. (Creswell, 2014) states that interviews can be conducted face to face with participants or by telephone.

Once the data has been collected, it is then analysed. Data analysis is the process of systematically searching and compiling transcripts, field notes, and other material collected by researchers to enable them to discover findings (Fiantika et al., 2022). In this study, data analysis was conducted thematically. According to (Heriyanto, 2018), thematic analysis is a method of analysing data with the aim of identifying patterns and finding themes through data collected by researchers. In thematic analysis, there are three

stages that need to be carried out, namely: understanding the data, compiling codes and searching for themes.

RESULTS AND DISCUSSION

The results of the study reveal three findings regarding economic problems from the perspective of maqasid sharia, namely: sharia's recognition of resource scarcity, sharia's recognition of ethical deviations, and maqasid syariah as a vision for overcoming economic problems. The following is a description of each of the three findings:

Sharia's recognition of resource scarcity

Some Muslim economists acknowledge that economic problems in Islamic economics, as in conventional economics, concern the scarcity of resources. (Chapra, 2000) states that studies on resource allocation and distribution may not be necessary if resources were not scarce. However, resources are scarce and insufficient to satisfy all claims on them by all individuals and groups in society.

This view of resource scarcity is in line with maqasidul kalam regarding fana'ul khalq. Fana'ul khalqi means that all resources (creatures) will inevitably be destroyed (Al Quran, n.d.).

كُلُّ مَنْ عَلَيْهَا فَانٍۚ ﴿٢٦﴾ وَّيَبْقٰى وَجْهُ رَبِّكَ ذُو الْجَلٰلِ وَالْاِكْرَامِۚ ﴿٢٧﴾

"Everyone upon the earth will perish, and there will remain the Face of your Lord, Owner of Majesty and Honor" (Ar-Rahman:26-27).

كُلُّ شَيْءٍ هَالِكٌ اِلَّا وَجْهَهٗۗ

"Everything will be destroyed except His Face" (al-Qasas:88)

Resources are God's creatures. Therefore, they too will decay and be destroyed. The destruction of resources indicates that resources are scarce.

Sharia's recognition of ethical deviations

Some Muslim economists argue that economic problems are related to ethical deviations or human behaviour. They claim that unjust, ungrateful, greedy and impatient behaviour are the causes of economic problems. According to (As-Shadr, 1987), economic problems are not caused by limited resources, but by human injustice and disbelief. This is based on the maqasidul kalam from (Al-Quran, n.d.) as follows:

وَاٰتٰىكُمْ مِّنْ كُلِّ مَا سَاَلْتُمُوْهُۗ وَاِنْ تَعُدُّوْا نِعْمَتَ اللّٰهِ لَا تُحْصُوْهَاۗ اِنَّ الْاِنْسَانَ لَظَلُوْمٌ كَفَّارٌ ﴿٣٤﴾

"And He gave you from all you asked of Him. And if you should count the favor of Allah, you could not enumerate them. Indeed, mankind is [generally] most unjust and ungrateful" (Ibrahim:34)

Human injustice lies in the distribution of wealth. Meanwhile, human disbelief lies in the exploitation of all resources given by Allah SWT. (Furqani & Haneef, 2022) also state that humans have many desires and constantly create desires to be fulfilled (Al-Qur'an, 3: 14, 7: 31-32, 18:7) and that human beings are inherently greedy and impatient (Qur'an, 17:11, 70:19), which indicates that these desires are limitless. Therefore, (Ahmad, 2001) asserts that economic problems are caused by bad human behaviour,

namely ingratitude for the blessings bestowed upon them, cruelty, and transgressing the limits set by Allah.

Maqasid syariah as a vision for overcoming economic problems

Maqasid syariah is a choice and vision to resolve various economic problems that persist in the Islamic economic system. (Furqani & Haneef, 2022) state that these persistent economic problems need to be resolved, albeit relatively (because the problems will continue to resurface). Some economists assert that another approach to understanding economic problems in Islamic economics is to explore the normative guidelines of the Qur'an. This is done by asking why we have these problems and for what purpose we should resolve them. Solving these questions will lead us to further reflect on the wisdom behind economic problems 'as they are'.

Whatever economic problems are identified, maqasid sharia essentially has a strategic role in resolving them. This is because maqasid sharia is a vision or ideal that the Islamic economic system wants to achieve, regardless of the origin of the economic problems presented. According to (Furqani & Haneef, 2022), Islamic economic theory will be formulated not only to solve problems that appear 'as they are' but also in a way that refers to the goals (ideals) of 'what should be,' which will provide solutions to current economic problems in accordance with a certain vision and take steps to move towards that vision. The Qur'an not only encourages humans to understand the phenomena that occur in the natural world (QS 29: 20; 30:42; 6:11; 10:101) in uncovering economic problems, but also invites humans to strive to achieve a good life both in this world and in the hereafter (QS 35:10; 4:129).

CONCLUSION

Economic problems in Islam can be explained based on the perspective of maqasid sharia through two levels: maqasidul kalam and maqasidul ahkam. At the level of maqasidul kalam, economic issues are not only related to resource scarcity, but also to ethical deviations. Meanwhile, at the level of maqasidul ahkam, resource scarcity encourages humans to bring about benefits (jalbul masalih), while ethical deviations make them aware of the need to avoid harm (dar'ul mafasid).

So far, studies of economic issues from an Islamic perspective have mostly been conducted by modifying conventional economics, adding or removing values relevant to Islamic teachings. The results of this study are different because it attempts to develop economic concepts from the perspective of maqasid syariah, which places revelation at the centre of knowledge. However, this study is limited to the conceptual dimension and has not been tested in practice in the field. Therefore, further studies in the field of practice by conducting interviews or surveys with economic agents, especially the Muslim community, need to be carried out to strengthen the concepts proposed in this study.

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