

Welfare in Islamic Economics Perspective: Literature Review

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ABSTRACT

The main issue in the economy is growth. Economic growth is always an indicator of prosperity and a solution to every economic crisis. This growth is driven by increased resources, especially human resources and technology. The aim of this research is to explain in depth the study of welfare from an Islamic economic perspective. The type of research used is qualitative research with a literature review approach. The object of this research is, of course, texts and references or library literature related to welfare from an Islamic economic perspective. Data collection techniques used library and documentation methods. Data analysis techniques are used: data collection, data reduction, data display, and an overview of conclusions or verification. This literature review concludes that Sharia's economic prosperity aims to achieve overall human welfare, namely Material, spiritual, and moral welfare. The Sharia economic concept of welfare is based not only on the manifestation of economic values, such as ethical, spiritual, social, and Islamic political values. From this understanding, it can be understood that social welfare issues are in line with the mission of Islam itself. This mission is also the apostolic mission of the Prophet Muhammad. The contribution of this research provides an understanding and application of the concept of welfare in Islamic economics, emphasizing the importance of balancing material, spiritual, and moral well-being in achieving sustainable and inclusive development goals.

Keywords: *Welfare, Islamic Economics, Literature Review.*



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INTRODUCTION

The capitalist economic system implemented so far has given rise to a view that places material aspects free from the value dimension in a dominant position. Based on the ideology of materialism, this ultimately encourages humans to become economic actors who are hedonistic, secularistic, and materialistic in their outlook on life (Muldoon & Booth, 2024). The

impact is the occurrence of calamities and disasters in the social life of society, such as exploitation, disparities in wealth between groups in society or between countries in the world, and what is even more tragic is the erosion of attitudes of togetherness and brotherhood and the emergence of social diseases (Policardo & Sanchez Carrera, 2024).

Based on these facts, many economic observers think the capitalist economic system has failed to solve humanitarian and socio-economic problems. The capitalist economic system can make specific individuals or countries materially prosperous. Still, we need to remember that the suffering of other people or countries is built for prosperity. On the contrary, capitalism cannot resolve socio-economic inequality (Diržytė et al., 2017).

The capitalist economy, which is considered responsible for changes in the direction, pattern, and structure of the world economy, is currently receiving criticism from Islam. There needs to be an intensive study to provide alternative views, formulations, and strategies for economic development that are more humanistic by exploring the inspiration for the values contained in Islamic sources (Munib et al., 2022). However, this paper does not aim to answer all these problems; it only looks at a few dimensions—humanity contained in the Islamic economic system, which differentiates it from other financial systems. Problems will be analyzed holistically, fundamentally (radically), and reflectively critically, which is the realm of Islamic legal philosophy (Primadhany et al., 2022).

The definition of prosperity in the modern world concept is a condition where a person can fulfill basic needs, be it the need for food, clothing, shelter, clean drinking water, as well as the opportunity to continue education and have adequate work that can support the quality of his life so that he has social status. which leads to the same social status as other fellow citizens. The definition of welfare more or less states that every man or woman, youth, and small child has the right to a decent life in terms of health, food, drink, housing, and social services; if not, then this violates human rights (Gordon, 2024).

The definition of welfare according to the Law on Welfare is a social, material, and spiritual system of life and living that is covered by a sense of safety, decency, and inner and outer peace, which makes it possible for every citizen to make efforts to fulfill the physical, spiritual and social needs as best as possible for them self, family, and society can be upheld by upholding human rights and obligations per Pancasila (Safitri et al., 2022). Economic welfare is a branch of economics that uses microeconomic techniques to simultaneously determine the allocation efficiency of macroeconomics and the interconnected consequences of income distribution (Warlouzet, 2024). Economic activity is an activity that cannot be separated from the market (Khan, 2024). Economic activities are more concerned with profits for economic actors from the market. So, finding an economy that can provide prosperity is challenging if you look at the existing market mechanisms. Market conditions that are so competitive in seeking profit are one of the things that become an obstacle to achieving prosperity (Rakhmawati et al., 2024).

The Islamic economic system has divine and moral characteristics, but it also has a humanitarian character. Islamic economics aims to create a safe and prosperous human life (Muttaqin et al., 2023). What is meant by humans here is all groups of humans, either as individuals or as members of society. In Islamic economics, providing suitable facilities for humans is another sign of humanity's characteristics. As an economic order, Islam encourages humans to work and strive. Allah places the work and effort carried out by humans on the scale of their goodness. The fruit that is reaped from this ethic is that Islam recognizes the property of individuals, provided that the goods are obtained halal. Islam also protects individual property with all laws and ethics. A human's right is to defend his property and possessions from anyone who wants to damage them (Widya & Fahmi, 2022). This research analyzes welfare studies in Islamic economics from a literature perspective.

METHODS

Research Design

The researcher studied welfare studies in Islamic economics conceptually and theoretically using relevant literature, journals, and books. Building a concept and theory is the basis of library research. A literature review is an academic obligation to develop theoretical and practical aspects. This research was descriptively and systematically expended from when the study was conducted.

Types of research

The type of research used is qualitative research, which does not use quantitative data or statistical measuring instruments. The object of this thesis is that this type of research is in the library research category, namely, a library research series. This research uses text studies regarding welfare from an Islamic economic perspective.

Object of research

The object of research is a phenomenon or problem that has become a concept or variable abstracted so that the researcher's subject is inherent in the researcher's object. Even though this research is a type of library research, the object of this research is, of course, texts and references or library literature related to welfare from an Islamic economic perspective.

Data collection techniques

Data collection techniques are essential in research because they are a way to obtain data. Data collection techniques from this research were used in two ways: library and documentation. The library study method is research by reading literature and exploring literature related to the researcher's object. Data like this is like reading journals, news, books, and other literature. Documentation techniques are a way of collecting data by investigating archives and books regarding theories related to research problems. Based on this understanding, documents regarding welfare should be collected from an Islamic economic perspective.

Data analysis technique

Data analysis is obtained from interviews, field notes, and other materials arranged systematically so that the research can be understood and communicated to different people. In data analysis techniques, there are several things (Mills & Birks, 2017), namely:



Figure 1. Steps for data analysis techniques

RESULTS AND DISCUSSION

Understanding the Islamic Economic System

Islamic economics is a science that aims to obtain peace and benefit in the world and the hereafter by studying all human behavior (Magfirah, 2022). Islamic Economics functions as an

identity without affecting the meaning or definition of economics itself in interpreting the word Islam after Economics (Syukiyaynen, 2010). Because the definition is determined more by the perspective or the worldview used as the basis for values, for this reason, it is necessary to explain the meaning of Islamic economics according to experts briefly:

- a. Experts say that the knowledge and application of the teachings and rules of the Sharia, which prohibit injustice in the search and expenditure of resources, benefit humans and teach them to carry out their obligations towards Allah and society (Hasanuzzaman).
- b. Response: "Muslim thinkers faced the economic challenges of their time. In this effort, they are helped to adhere firmly to the Koran and Sunnah, as well as to theory and experience (M.N. Siddiqi).
- c. Muslim behavior in a particular Muslim society is a representation of Islamic Economics (Syed Nawab Haider Naqvi).
- d. Humans learn what is achieved by organizing the earth's resources based on cooperation and participation aimed at human welfare (M. Akram Khan).
- e. Economic problems of people who have social knowledge aimed at studying Islamic values (M. A. Mannan) (Adinugraha, 2013).

To understand economics in Islam, you can explore the terms in the Koran that relate to economics. The concept of economics has several terms in the Qur'an, including *al-tijarah*, *al-bay'*, *tadayana*, and *isy tara*. *Tijarah* comes from the bare words *tajara*, *tajran*, and *tijaratan*, which mean trade or commerce. The term *bai'* in the Qur'an is used in two senses. Firstly, no buying and selling will occur on the Day of Resurrection. Therefore, the Qur'an has explained that spending, utilizing, and developing property is a process that does not conflict with faith and aims to seek benefits that can be a provision on the Day of Judgment (al-Baqarah (2):254). Second, the Term *bai'* is the prohibition on obtaining using usury, lawful buying, and selling. (al-Baqarah (2): 275).

The Qur'an also uses the term *isy tara*. The word *isy tara* is repeated 25 times with various variations. In general, the phrase *isy tara* and its multiple variations contain more of the meaning of transactions between humans and Allah, transactions between humans carried out because of and for Allah, or transactions with the aim of human profit, even by selling Allah's verses. It is mentioned only once in Surah al-Baqarah (2): 282. The Qur'an also uses the term *tadayana*. This verse explains that it is only done in the sense of *mu'amalah*, namely accounts receivable, buying and selling, renting, and so on, which, if done, is not done in cash. It should be recorded correctly. For this reason, business people must always maintain professionalism towards others and obedience to Allah. In this context, the Qur'an offers profits with an exchange that never knows loss, namely *tijarah lan tabur* (Choudhury, 2018b).

Islam, humanity, and economics from an Islamic perspective. Humanity is a fundamental value used as a social, national, and state life guideline. Humanity has principles that contain the following characteristics: first, humanity has a spirit of justice, and second, humanity has a spirit of civility. Allah has bestowed resources on humans in quantity and quantity. Quality has been wholly sufficient and even abundant, not necessarily for humans but also for other creatures. Another principle of humanitarian teachings, apart from glorifying life in Islam, is the equal position of humans before Allah. However, social classes have been shown in the caste system (Alam Choudhury & Hossain, 2013).

Conditions contradict the principle of Equality of human position. In striking terms, Equality of position becomes meaningless with different levels of wealth or income. An oppressive system of slavery or domination results in a lack of Equality. Therefore, everyone is

motivated to do something to obtain results or achievements. Consequently, individuals will compete to achieve work results and achievements (Dwipayana et al., 2021).

The fifth principle of humanity is the unity of humankind. This principle of unity needs to be stated because humanity today is divided into tribes and nations. Also, humans are a living element and cannot be excluded from an economic system. This principle is also rooted in humanitarianism, namely so that humanity crippled by poverty can be restored (Rosidah, 2020).

Table 1. Human Dimensions in Several Economic Aspects

No.	Aspect	Explanation
1	Human Dimensions in the Field of Production	Some authors of Islamic economic theory believe that Islamic economics only focuses on the distribution of wealth and is not concerned with production issues. What is meant by work is all the maximum effort made by humans, whether through the movement of body parts or reason to increase wealth, whether done individually or collectively, either for individuals or other people (by receiving a salary) (El-Haouzi et al., 2021).
2	Human Dimensions in the Consumption Sector	According to Islam, producing goods and owning property are legitimate rights. On the other hand, poor people are not allowed to feel smaller than rich people, thereby giving rise to feelings of envy and envy (Basyir, 1981:9). However, ownership of property is not a goal but a means to enjoy God's grace and a way to realize the public benefit, which is indeed imperfect except with the wealth that God has made for humans as a basis for stepping on. The phenomenon of differences in business results obligates humans to spend their assets. This is not just a suggestion that they can do or leave it; this is a clear sign of the command to spend their assets (Utama, 2021).
3	Human Dimensions in the Distribution Sector	The economy is a distribution field, so some Islamic economics writers focus on this field. Islam applies a philosophy and order different from capitalist and socialist systems. Islam focuses its attention on distribution before discussing the production sector. Thus, the second cornerstone of distribution is justice (balance). Islamic teachings aim to create human characters with balanced and fair attitudes and behavior in relationships between humans and themselves, other people (society), and the environment (Calvino et al., 2018).
4	Human Dimensions in the Field of Circulation	Circulation uses goods and services to trade or exchange goods through buying, selling, savings, and loan activities through agents, cooperatives, and financial institutions (Qardhawi, 2001).

What Is Welfare?

According to the KBBI, welfare comes from the word prosperous, meaning safe, secure, thriving, and safe (apart from all kinds of disturbances, difficulties, and so on) (Janah & Ghofur, 2018). Meanwhile, according to welfare terminology a prosperous person, namely a person whose life is free from poverty, ignorance, fear, or worry so that their life is safe and peaceful, both physically and mentally (Bolton et al., 2022). Material and spiritual prosperity is a goal to be achieved in the development process (Greve, 2022).

As a democratic socialist project resulting from the struggle of working-class people to create a just society, the idea of the Western welfare state is seen as a change made by the capitalist system towards the aspirations brought about in the socialist system, which is also defined as the welfare state (Reimert et al., 2023). The concept of welfare has developed towards perfection. This concept has various similarities aimed at the same goal, namely an increasingly better condition of society. This welfare condition is a picture that business actors,

mass organizations, representative councils, government, and society idealize (Khoirul Umam & Achmad Jalaludin, 2023).

Islamic economic teachings must be distinct from their primary sources: the Al-Qur'an, Sunnah, and other Islamic treasures. Islamic economic concepts that discuss the welfare of individuals, families, communities, and countries are depicted in the Qur'an verses (Setiani et al., 2022). Prosperity from an Islamic economic perspective continues beyond the example and lifestyle of the Prophet and his companions. The implementation of these welfare values was not only felt by Muslims at that time but also by non-Muslims and was even a blessing for all of nature until modern times. Islamic teachings have interpreted that the basic goal of Islam is the realization of *Falah*, namely prosperity both in this world and the hereafter. Rasulullah Saw is building an economy from zero to a giant economy capable of penetrating beyond the Arabian Peninsula. The government established by Rasulullah Saw in Medina created economic activity that brought prosperity and broad influence at that time (Adinugraha et al., 2021).

The goal of Islamic teachings in the economic field is prosperity. Welfare is part of *rahmatan lil 'alamin*, which Islam teaches (Adinugraha & Ghofur, 2017). This. However, as referred to in the Qur'an, prosperity comes with conditions. Allah SWT will give prosperity if humans carry out His commands and stay away from His prohibitions (Sholehuddin et al., 2021). Some of the verses in the Qur'an that explain welfare are directly (expressed) related to economic problems, and some are indirectly (implied) related (Adinugraha, 2018).

1. Qs. Al-Nahl: 97

"Whoever does good, whether male or female, in a state of faith, then We will surely give him a good life, and We will reward him with a better reward than what they have done." (Bahreisy & Said Bahreisy, 1988: 595)

2. Qs. Thaha 117-119

"Then We said, "O Adam, truly (this is) the devil is an enemy to you and your wife, so never let him take you out of Paradise, or you will be in trouble. Indeed, there is (a guarantee) for you there: you will not starve, and you will not be naked. And indeed, there you will not feel thirsty and will not be hit by the sun's heat." (Bahreisy & Said Bahreisy, 1988: 283)

3. Qs. Al-A'raf: 10"

And indeed, We have placed you on earth, and there, We have provided (a source of) livelihood for you. (But) you are a little grateful." (Bahreisy & Said Bahreisy, 1988:377)

4. Qs. al-Nisa's: 9

"And fear (Allah) those who should leave weak offspring behind them, whose welfare they fear." Therefore, let them fear Allah and speak with the right words." (Bahreisy & Said Bahreisy, 1988:314-315)

5. Qs. Al-Baqarah: 126

"And (remember), when Abraham prayed: "O my Lord, make this (the land of Mecca), a safe land, and give sustenance in the form of fruit to its inhabitants, namely among those who believe in Allah and the Last Day. He (Allah) said: "And to the disbeliever, I will give temporary pleasure, then I will force him into the punishment of hell, and that is the worst place to return to."

Prosperity can only be obtained by completely surrendering to Allah SWT. Islamic teachings teach the concept of sharing, sharing blessings, and sharing happiness and tranquility for individuals and all humanity worldwide (Cortes Barragan & Meltzoff, 2023). Islamic economics has become a trend in modern times. Scholars have carried out many studies, considering that in the early days of Islam's growth, Islamic economics had yet to emerge as a disciplined scientific discipline. However, the foundation or basic basis has been realized in Islamic history, so this is a legacy that continues to be a source for the development of Islamic economic values (Mufrodah & Adinugraha, 2021).

Al-Ghazali in his book “Ihya’ ‘Ulum al-Din” and “Al-Mustasfa fi ‘Ilm al-Usul”, defines or interprets economics as follows (A.-G. Al-Ghazali, 1997): the means to achieve the goal of the afterlife is by earning a living (halal wealth), all knowledge is practical and can be classified into two categories, namely must be required according to Fard ‘Ayn and Fard Kifayah (including economic knowledge). To achieve benefit/well-being (*maslahah*) is the goal of human life (A. H. Al-Ghazali, 1980).

In economics, it studies how humans behave to organize their consumption and production activities. Therefore, any economic system, including Islamic economics implemented worldwide, will always be related to three main economic problems (The Three Fundamental and Interdependent Economic Problems). These three problems are what goods, how many, how they are made, and to whom they are distributed (Shodik et al., 2022). The conventional economic system assumes that the optimal level of welfare can be achieved if each production factor has been allocated to achieve an ideal balance of all production sectors. In the consumer’s view, optimal welfare can be achieved if the distribution of goods has been allocated in such a way to each consumer so that an ideal balance is achieved.

The Concept of Economic Prosperity from an Islamic View

Islamic economics, a part of Islamic Sharia, must be distinct from its main objectives. The main goal of Islamic economics is to realize human goals to achieve happiness in this world. The hereafter (*falah*), as well as a good and honorable life (*al-hayah al-tayyibah*) (Adinugraha et al., 2023). This is the definition of prosperity in the Islamic view, which, of course, is fundamentally different from the secular and materialistic understanding of welfare in conventional economics.

In detail, the objectives of Islamic economics can be explained as follows: a. Economic prosperity is the most important economic goal. This welfare includes the welfare of individuals, society, and the state; b. The fulfillment of basic human needs, including food, drink, clothing, shelter, health, education, security, and a state system that guarantees the fair implementation of basic needs in the economic sector; c. Use resources optimally, efficiently, effectively, economically, and wisely; d. Distribution of property, wealth, income, and development results fairly and evenly; e. Guarantee individual freedom; f. Equality of rights and opportunities; and g. Cooperation and justice.

Chapra (2016) wants to emphasize (by making a reasonably comprehensive presentation, especially on a philosophical and theoretical basis) that Muslims do not need to turn to the East or the West to realize prosperity, especially in the economic field, but turn to Islam. He observed that many Islamic countries or those with Muslim majority populations have taken approaches to economic development from the West and East by implementing capitalist, socialist, or welfare state systems (Kahf, 2014).

Meanwhile, the concept of a Prosperous State tries to combine the price mechanism with several other tools. The financing of welfare by the state to ensure justice at first gave rise to euphoria, but that turned out not to be the case. Increased spending on the public sector has yet to be accompanied by a reduction in other claims on resources, with budget deficits ballooning despite heavy tax burdens. This situation causes the use of resources to worsen, increasing internal and external imbalance. Problems of poverty and deprivation persist and even deepen. Needs still need to be met. Injustice is increasing. The problem facing the Prosperous State is how to eliminate the imbalance it creates. This system has no agreed filter mechanism other than prices to regulate aggregate demand; the world only relies entirely on market mechanisms to eliminate existing imbalances (Chapra, 1983).

Efforts to improve the community’s economy can be realized in several strategic steps to expand community access to development resources and create opportunities for lower-level communities to participate in the development process so that communities can overcome backwardness and strengthen their economic competitiveness (Chapra, 2000). Apart from

development, the community’s efforts to achieve a prosperous life include entrepreneurship or establishing a small industry. Entrepreneurship aims to create an independent society that can improve the community’s economy and help people achieve a thriving life. Meanwhile, a small sector is an economic activity carried out by individuals, households, or entities aiming to produce goods or services for commercial sale with little labor and capital.

Small industry has three aspects that influence the performance and success of the small industry sector (Shqair & Altarazi, 2022); these aspects are:

Table 2. Aspects That Influence the Performance of MSMEs

No.	Aspect	Explanation
1	Marketing Aspect	According to marketing terms, marketing is an activity carried out by humans that is directed at fulfilling needs and desires through an exchange process. Success in entrepreneurship cannot be separated from good marketing. Marketing is essential for someone who wants to be an entrepreneur, especially for small entrepreneurs. Many large companies once started from small businesses.
2	Operational Management Aspects	According to the term operational management, it is a process that converts input into output in the form of goods and services through planning, organizing, directing, and supervising activities (Hasan, 2011: 1). Operational management converts inputs such as raw materials, labor, capital, energy and information into outputs in the form of goods and services. Examples of types of university operations whose inputs are lecturers, staff, books, facilities, and knowledge from these inputs will be changed—output in the form of educated students, research, and community service.
3	Capital	Capital is very supportive of industries or companies. With capital, the industry can be run and improved. Capital can also be accessed by all entrepreneurs. Savings in the form of savings, deposits, or current accounts. Debts are provided by certain parties, such as debts to family and colleagues. Suppliers, namely credit provided by suppliers to reduce funding. Customers use consumer funds for business financing

Efforts to create prosperity and social justice must be built by synergizing all economic resources and realistically implementing the Islamic financial system. This implementation must be based on the principles of justice so that it is not just prosperous but must also be equitable. In this regard, Choudhury proposed that Islamic economics must be based on principles: monotheism, brotherhood, work and productivity, distributive equity, cooperation, and organization/Islamic institutions (Choudhury, 2006).

Islam has regulated ownership in such a way as to satisfy the needs of each individual while maintaining the rights of the community. The Islamic economic system divides ownership into three, namely private property, public property, and state property (Choudhury, 2020).

Obtaining or utilizing individuals’ goods or services can only be obtained by sharia principles. Therefore, ownership of a particular substance does not solely come from the substance itself or the benefits of the object but because of permission from Sharia and comes from reasons that Sharia permits to possess that substance. Apart from that, a person must always be bound by his position as part of society, which is conditioned by this ownership, so there are certain obligations that he must fulfill about the ownership that is within his control (Choudhury, 2018a).

Islam invites every male and female citizen to manage their ownership. Islam allows anyone to pursue profits without hindrance and fulfill their needs without having to result in

exploitation and corruption resulting from their activities. Even so, Islam invites giving alms, grants, loans without usury, and so on. In buying and selling, a person must implement good business behavior and avoid usury—the condition for a seller and buyer to be mutually happy. A seller must not hide defects, cheat, or hoard (Nisrina Aulia et al., 2023).

Meanwhile, one usually deals with production factors in production issues, namely nature (land), energy, capital, and skills. Therefore, a person will always be in contact with other parties, so various Sharia regulations and selling must bind him. The proceeds from these sales are then put into the state treasury in the post of income from public ownership and spent again on public needs such as free education, free health, and so on.

CONCLUSION

Based on the literature review above, it can be concluded that welfare in the Islamic economic view is the most critical pillar in the belief of a Muslim who believes that Allah SWT created humans. Islamic Sharia aims to maintain human benefit while avoiding *mafsadat* and harm from various aspects of life in this world and the afterlife. This is in line with the objectives of Islamic economics, namely that economic prosperity is the most important financial objective; this welfare includes the welfare of individuals, society, and the state, the fulfillment of basic human needs, including food, drink, clothing, shelter, health, education, security and a state system that guarantee the implementation of adequate basic needs in the economic sector, optimal, efficient, effective, economical and non-wasteful use of resources, fair and equitable distribution of property, wealth, income and development results, guarantee individual freedom, equal rights and opportunities, and cooperation and justice. The Islamic religion supports efforts to build a prosperous family. This support is not only limited to efforts to increase the age of marriage, birth control, or fostering family resilience but also efforts to improve the welfare of the family concerned. These things have been exemplified by the Prophet Muhammad SAW, not just as an invitation through the words of his words but also as examples in real life. Because the Prophet Muhammad SAW was a tenacious and tough trader, his family's life was happy and prosperous, which is reflected in the history of his life as conveyed by his friends in historical records.

The researcher suggests that future researchers add other studies of Islamic economics from aspects and sides other than the study of welfare to develop prospects for research results and better prospects for applying further research in the future.

CONFLICT OF INTEREST

This manuscript has no conflict of interest with anyone.

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