

## AFZALUR RAHMAN'S THINKING CONTRIBUTION TO THE ISLAMIC ECONOMY FROM EPISTEMOLOGICAL ASPECTS TO THE CONCEPT OF WAGES IN ISLAM

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### *Abstract*

*This article describes the contribution of Afzalur Rahman's thought to Islamic economics from the epistemological aspect to the concept of wages in Islam. This article is a type of library research, with the data presented being qualitative data. Data were collected from primary and secondary sources and analyzed with a qualitative descriptive method. This study's results show that Afzalur Rahman is one of the well-known Muslim economists who is very productive in producing works. Afzalur Rahman's real contribution to economics can be seen in various Islamic economic theories that were developed from the results of numerous analyzes, such as the foundation of Islamic economics built on monotheism, justice, leadership, brotherhood, work, productivity, ownership, freedom, and responsibility, social security, and prophecy. On the concept of wages, Rahman agrees that wages must be determined through negotiations between workers, employers, and the state, to provide justice for various parties.*

**Keywords:** *Afzalur Rahman, Islamic Economics, Epistemology, Wages, Capitalism, Socialism.*

### **Abstrak**

Artikel ini menjelaskan tentang kontribusi pemikiran Afzalur Rahman terhadap ekonomi Islam dari aspek epistemologi sampai konsep pengupahan dalam Islam. Artikel ini merupakan jenis

penelitian library research, dengan data yang dipaparkan adalah data kualitatif. Data dikumpulkan dari sumber primer maupun sekunder. selanjutnya di analisa dengan metode deskriptif kualitatif. Hasil penelitian ini memperlihatkan bahwa Afzalur Rahman merupakan salah satu ekonom muslim terkenal yang sangat produktif dalam menghasilkan karya. Kontribusi nyata Afzalur Rahman dalam ekonomi terlihat pada berbagai teori-teori ekonomi Islam yang dikembangkan hasil berbagai analisisnya seperti fondasi ekonomi islam dibangun dari tauhid, keadilan, kepemimpinan, persaudaraan, kerja dan produktifitas, kepemilikan, kebebasan dan tanggung jawab, jaminan sosial, dan nuwuh. Pada konsep pengupahan, Rahman sepakat bahwa upah harus ditetapkan melalui negosiasi antara pekerja, majikan dan negara, sehingga menghadirkan keadilan bagi berbagai pihak.

**Kata Kunci:** *Afzalur Rahman, Ekonomi Islam, Epistemologi, Pengupahan, Kapitalisme, Sosialisme*

## **Introduction**

The study of Islamic economics has been around for a long time. Islamic literature, such as the Qur'an and Hadith, contains most of the issues concerning Islamic economics. Economic problems became the attention of the Prophet Muhammad. Furthermore, the policies of the Prophet SAW made guidelines by his successors outright the basis of economic theory by the Caliphs and so on in managing the country's economic life (Aravik, 2017). For this reason, a capitalist, socialist, or liberalist system does not cause the presence of an economy. Islamic economics comes from the demands of Islam itself. Hence, the economy is an integral part of the Islamic order (Zarqa, 1983). The system is a theoretical construction of an industrial economy whose members adhere to Islam (L. Pryor, 1985). Its presence is to provide welfare for humankind by building harmony on human moral and material requirements (Shamsudin et al., 2010).

The development of Islamic economics has stalled due to the dichotomy between religion and science, a result of dogmatization; that occurred during the dark period (taqlid). Consequently, there is distrust of the ability of Islamic economics to answer various problems that arise in the economic field. In addition, the strong dominance of the capitalist and socialist economy is the result of the politics of Imperialism and Colonialism, making Islamic economics increasingly eroded and starting to be abandoned (Aravik, 2017).

Islamic economics is separated from the family of Islamic knowledge. Even Western scholars such as Alois Schumpeter in *History of Economic Analysis*, Eric Roll in *A History of Economic Thought*, Spengler and Allen in *Essays in Economic Thought*; Aristotle to Marshall, and Hendry Spiegel in *The Growth of Economic Thought*, compete to distort historical facts by eliminating the role and substantial contributions of Islamic economic figures in the historical development and building of Islamic economics. The achieved goal, of course, is not to let Muslims see the history of Islam with the dialectic of thinking of its glorious figures in the past comprehensively and integrally (Aravik & Hamzani, 2019).

Islamic economics has just revived after the first International Conference in 1976 on Islamic economics was held in Makkah al-Mukarramah, (Zarqa, 2019) and then was followed later by an international conference on Islam and a New International Economic Order in London in 1977. After that kind of seminars were held on Monetary and Fiscal Economics and Islamic Banking in various countries. Since then, the economy has again become the object of study and debate. As an integral and comprehensive way of life, Islam has its economic system, and proper implementation can bring Muslims to an authoritative position in the eyes of the world (Kholis, 2008). The significant role in the development of the Islamic economy was Afzalur Rahman. Through his works such as *Economic Doctrines of Islam*, *Muhammad: Encyclopedia of Seerah* volume II, *Muhammad as a Trader*, *Quranic Science*, *Muhammad as Military Leader*, *Muhammad as Military Leader*, and *Muhammad SAW Encyclopedia of Seerah* (Rahman, 1979), Rahman offers Islamic economic concepts start from the epistemological aspect, the difference with the conventional economics of Capitalism and Socialism, the production, consumption, and the wage system in Islam.

### **Research methodology**

This research, on its type, is a study classified into the library research, which means examining problems by tracing, searching, and reviewing materials in the form of data from the literature related to the research title, whether in the form of books, articles,

and an essay (Sugiyono., 2016) about the Contribution of Afzalur Rahman's Thought to Islamic Economics from Epistemological Aspects to the Concept of Wages in Islam. The type of data presented is qualitative data (qualitative research). Qualitative data is data as a procedure that produces a description or picture in the form of written or spoken words from people or actors observed. Collected data are from primary and secondary sources. Primary sources were from Afzalur Rahman's books. Then secondary sources were from various opinions that support the research. The collected data from the sources are then analyzed using content analysis methods, namely research techniques for making inferences that can be imitated (replicable) and valid data regarding the context. Then the description is presented in descriptive or narrative, along presented in inductive form, namely the data that has been collected and analyzed based on existing sources (primary and secondary data) (Yusuf, 2014).

## **Discussion**

### **A. Afzalur Rahman's Biography**

Afzalur Rahman was born in 1915 in the village of Malikpur in Gujranwala, Punjab, in a religious and distinguished family. He earned his Bachelor's and Master's degrees from Islamia College, Lahore (1934-1940) when Abdullah Yusuf Ali was the institution's head. Abdullah was the author of *The Glorious Quran* (the first translation and interpretation of the Koran in English written by a Muslim). Subsequently, from 1948 to 1951, Afzalur Rahman was a lecturer at the College in Jullundar (Punjab, India) and gave short lectures at Islamia College, Lahore, and Emerson College, Multan (1951-1955). In 1955, Afzalur Rahman moved to London, England, to do doctoral research in Islamic economics and was accepted at the London School of Economics. He stopped and took up a teaching position in Makkah al-Mukarramah, Saudi Arabia, for one year (1964-65), after which he returned to London, where he joined the Inner London Education Authority (ILEA) as a teacher. Then he founded The Muslim Educational Trust (MET) in 1967 with the financial support of King Faisal of Saudi Arabia.

MET provides Islamic religious lessons to Muslim students in British schools, such as Newham, Hackney School, and Bradford. During this time, Afzalur began writing a book series, *Economic Doctrines of Islam*. In 1976, Afzalur Rahman left MET and founded The Muslim Schools Trust (MST), focusing on publishing Islamic books. Since this time, Afzalur Rahman has become a prolific writer and has the idea to publish an Encyclopedia about the life of Muhammad SAW. 8 Volumes of *Muhammad: Encyclopaedia of Seerah* published between 1981 and 1992, with the Seerah Foundation as a partner.

Afzalur Rahman died in London in 1998, at the age of 83. Several works of Islamic economics can be found in his works, such as *Economic Doctrines of Islam*, *Muhammad: Encyclopedia of Seerah* volume II, *Muhammad as a Trader*, *Quranic Science*, *Muhammad as Military Leader*, *Muhammad as Military Leader*, and *Muhammad SAW Encyclopedia of Seerah* (Rahman, 1979).

## **B. Afzalur Rahman's Economic Thought**

Afzalur Rahman is a leading Muslim scholar, Islamic thinker, an economist in the Islamic world who has succeeded in offering essential concepts in Islamic economics as a solution to various economic problems that arise in the Islamic world. Afzalur Rahman is very active in giving lectures and seminars on Islamic economics and has great concern for the condition of Muslims around the world.

The following are some of the new directions of Islamic economics resulting from the contribution of Afzalur Rahman's thoughts which are very influential on the thinking and development of Islamic economics in the future.

### **1. Epistemological Aspects of Islamic Economics**

According to Afzalur Rahman (1979), Islamic economics has ten main foundations; monotheism, justice, leadership, brotherhood, work and productivity, ownership, freedom and responsibility, social security, and prophecy.

1. Tawhid (al-Tawhid)

Tawhid is the essence of Islam. Faith and Ihsan are incomplete without monotheism. In Islamic teachings, monotheism is the basis for all human concepts and activities, both in religion, society, economics, culture, politics, and the foundation for good morals (Triyono, 2021). Tawhid is a crucial belief of Muslims and Muslims need to have a clear perception or understanding of Tawhid (N. Khan & Yousafzai, 2020). Tawhid means the oneness of Allah or surrendering everything only to Allah along with the belief that Allah is One, without partners in His power and actions, One without parables in His essence and attributes (Asmaa wa Sifaat), and One without rivals in divinity and worship. Him (Salim & Abdullah, 2015). In another sense, monotheism is the elemental belief of Muslims that means the establishment of the Oneness of Allah (Rafiki & Wahab, 2014)

True monotheism means that all aspects of life must be guided by Allah, the supreme ruler of the universe. He is perfect in knowledge and wisdom (Badawi, 1991). The concept of monotheism teaches that everything must start from and be returned to God. Tawhid is the main foundation of Islamic economics. So in the context of economic activity, all economic activity must be based on submission and obedience to Allah's rules. Economic activities, such as production, distribution, consumption, export, and import, must also start from monotheism and continue to move within the corridors of Islamic law. Economic activities include the concept of unity, worshiping God, and their equality of respectful acknowledgment of the existence of all and proper respect for the interdependence and interrelationships between all (Kamla et al., 2006). Therefore, a Muslim who works, from leaving home then being in the workplace until going home, must intend to worship Allah SWT. That is a reflection of the value of piety to Him. Including goods and services produced in the name of Allah, the quality will be guaranteed to the maximum.

a. Maslahah (al-Maslahah)

The second foundation in Islamic economics is maslahah (benefit). Maslahah means prosperity or interest. Achieving Maslahah is one of the goals of sharia, namely realizing human benefit (Ridhwan et al., 2014). Maslahah means good value or good function in the world and the hereafter. Everyone's life and property must be ensured in

Islam. Therefore, the rules and provisions set by Allah are intended to promote benefit (maslahah) and provide protection to all humanity (Ahmad et al., 2014).

The fuqaha define maslahah as everything that contains benefits, benefits, and goodness. Al-Ghazali placed maslahah as an effort to realize and maintain the five basic needs of society, namely religion, soul, reason, descent, and property (Jalil, 2006). In the perspective of *ijtihad* in Islamic economics, al-maslahah as an approach is significant, especially in the improvement and development of Islamic economics and Islamic economic policies, because maslahah must be aware of Islamic law. So Islamic economics' activities related to goods and services production must contain elements of benefit for humanity. In addition, maslahah (prosperity) is the goal of Islamic economics. It is mandatory to strive for all activities to achieve things that benefit other people or by doing the activities that can directly implement themselves, for example: avoiding all things that bring mafsadah (damage) to humans and the environment as the carrying capacity of human life.

b. Justice (al-'Adl)

The third foundation of Islamic economics is justice (al-'Adl). Justice in the Islamic concept is the main principle and guideline and an important pillar that forms the basis for regulating economic and business activities (Amer & Bin, 2014). Even justice is one of the pillars of life built directly by the prophet Muhammad SAW because the corrupt life and injustice that plagued Arab society at that time became one of the factors that justice must be enforced. In Arabic, justice is al-'Adalah, or al-'Adl means judging one thing as equal to something else to make the former like the latter. Al-Adalah contains good or proper qualities. The opposite of justice is injustice (zulm) which means (wrongly) placing something or someone in an inappropriate place (Malek, 1992).

Justice is the bond that unites society and turns it into one brotherhood, in which everyone is a guardian to one another and is responsible for the welfare of all (Ismail, 2010). Therefore, justice applies to all aspects of human life, including economic justice

and the elimination of income inequality. Justice in Islam does not only emphasize equality but rather the notion of justice as equality (Endut et al., 2012). For this reason, Islam seeks to create a life of justice in the social, economic, political, and religious fields, as has been emphasized in the Qur'an and Sunnah. The purpose of the expression of the word al-'Adl is as proof of how Islam prioritizes justice and is hostile to injustice amid human life, just as Islam is so strong in creating a sense of justice in the economic field. Therefore, this justice becomes one of the bases for Islamic economics implementation. The fair implication is that economic actors are not allowed to pursue personal gain if it harms other people or destroys nature. Without justice, humans will create disparities between the rich and the poor, resulting in human exploitation of humans. Each other will try to get more profit than the effort they expend because of their greed (Surah Al-Fajar [89]: 20).

c. Leadership (al-Khilafah)

The fourth basis of the foundation of Islamic economics is leadership ( al-Khilafah ). The concept of leadership in Islam has its method without imitating other models. Even though some may claim that Islamic leadership is equivalent to democracy, socialism, or capitalism, it must be emphasized that Islamic leadership does not equal leadership from ideologies of human creation (Mujani et al., 2012). In Islam, the concept of leadership is based on the purpose of being Abdullah, that worships Allah. As a Caliph who becomes the leader or representative of Allah SWT on the earth. The term Khilafah comes from the word al-Khalf means behind. The word al-Khalf comes from Istakhlafa means to replace someone else. Khalifah means successor, while Khilafah is Emirate, which means replacing someone in leadership (Mujani et al., 2012).

Humans are created in the perfect form (fi ahsani taqwin); perfection with various potentials, such as the potential of reason, spirituality, and material that allows humans to do their duties as leaders in the world. As a human leader, he must manage nature and prosper the earth by the provisions of Islamic law. Humans must maintain their sources of livelihood as equitably and efficiently as possible to create welfare; that is the goal of



Islamic economics. The goal will be achieved when people use their source of livelihood responsibly within the limits that have been in Islamic law. So that human dignity is raised to a glorious status, as mandated by the Qur'an surah Al-Israa'[17] verse 70.

Aside from being a caliph for the universe, humans are also leaders for others. In this concept, Islam stipulates that humans occupy a frontal position and even become the focus of their followers (Mujani et al., 2012). For that, the center of leadership is trust (Amanah). It is a psychological contract between leaders and their followers to try their best to guide, protect and treat them fairly and fairly (Beekun & Badawi, 1999). Therefore, the focus of leadership in Islam is on integrity and justice with a purpose for Allah, the Muslim community, and humanity (Mahazan et al., 2015). The status of the caliph or the bearer of Allah's mandate is generally applicable to all humans; there are no special privileges for specific individuals or nations as far as the task of the caliphate is concerned. Khalifah in the context of government means that the government plays an essential role in the economy. Its primary job is to ensure that the economy runs according to sharia and that no violations of human rights. All of that is to achieve maqashid ash-shari'ah.

d. Brotherhood (al-Ukhuwah)

Islam teaches brotherhood (Ukhuwah), both Muslim religious brotherhood (Ukhuwah Islamiyah), fellow one countrymen and homeland (Ukhuwah Wathoniyah), and brotherhood among human beings (Ukhuwah al-Insaniyah). The brotherhood built by Islam is universal and comprehensive, including brotherhood in the economy. It is as confirmed in the Qur'an Surah Hujurat [49] verse 13, which means: "O mankind, indeed We created you from male and female and made you into nations and tribes so that you may know each other. In addition, Islam also puts the public interest above personal interests. In the Qur'an, it is al-Itstar or the attitude of being selfish. Islam also recognizes the concept of al-Musawat, or equality among human beings. In sociology, this concept is called egalitarianism. All-natural resources are for prosperity and a

source of human economy destined by Allah. From this, it is clear that the theory of togetherness and human brotherhood is the basis for the management and usage of economic resources.

The concept of human brotherhood also shows that Islam rejects human stratification, and this concept implies that among human beings, a sense of brotherhood is built-in economic activities, helping each other and working together in the economy, as reflected in the forms of *syirkah*, *qiradh*, and *mudharabah* (profit and loss sharing). Through Islamic brotherhood creates a synergy that is not only based on intrinsic values and prayers but also on distributing wealth from rich to poor (KE Khan et al., 2015).

e. Work and productivity (*al-'Amal wa al-Intajiyah*)

Islam requires its people to be rich; it can be traced in a hadith that the Prophet SAW said: "Poverty will bring a person closer to disbelief." For this reason, work is a fundamental necessity and is part of worship that has the value of *jihad fi sabilillah*. "Whoever works hard to earn a living for his family; then he is a *mujahid fi Sabilillah*" (HR Imam Ahmad). So in work, Islam requires workers to work seriously and professionally, not only to get salary compensation and welfare guarantees, but more than that, they will get a reward from Allah SWT. The Prophet recommended *itqan* (diligent) in every work carried out by a Muslim. He was once asked about good business. He said: "A person's work with his hands, and every transaction is justified. Indeed, Allah loves professional believers (*al-muhtarif*), and people who suffer because they support their families are like fighters (*mujahid*) in the way of Allah. Being a professional person is not easy because you must always be ready to face all kinds of challenges that go hand in hand with progress. Rasulullah SAW once said: "Whoever gets something (work for sustenance), then let him pursue it (HR. Ibn Majah).

f. Ownership (*al-Milk*)

According to Islamic teachings, Islamic economics is closely related to the concept of ownership. It can be seen by looking at the ownership function, which serves both the individual and the community (Nurlaelawati, 2010). Ownership in Arabic is *al-*

maal which means something that can be obtained and owned by a person and includes property and physical benefits, such as houses, gold, or animals used for food and work, as well as the benefits that someone gets from something, such as a permanent home. Being warm by wearing a coat in winter, having a house to live in, a stove for cooking, and so on (García, 2007).

Islam does not recognize absolute ownership of economic resources and does not want free competition in economic activities and business transactions, as adopted by the capitalist system. Islam also does not recognize a system that is centered on one side only, as, in the socialist and Marxist economic system centered on the proletariat under a dictatorial state leader, the distribution of production of goods and services is strictly regulated by the state, collective income and collective distribution are the references. Private economic relations are restricted.

In contrast to the two economic systems above, an Islamic economics perspective is that intrinsic ownership belongs only to Allah. On the other hand, human belonging is relative, which means humans are only the recipients of a deposit (trust holders) and must account for their temporary ownership to Allah. Human ownership of economic resources, goods and services, is limited (Adebayo, 2010).

According to Afzalur Rahman (1979), the ownership view in the Islamic economic system is the approval of individual property rights and public property rights. Where these two rights are not absolute, it means ownership is relative. Everything owned by humans is not intrinsic ownership because, in the Islamic concept, only Allah SWT has everything in this world (Mirzal et al., 2021). It shows that property rights are closely related to the principle that humans are the holders of the trust of Allah SWT. For this reason, humans do not have the right to control something without considering its impact. In this case, suppressing others' rights through their assets is prohibited because, in these assets, there are some other people's rights that must be accomplished. Islam allows each individual to have private property rights but must be under the provisions of the Shari'ah so that private property rights can benefit others. In other words, it must be ensured that the ownership is not misused, destroyed,

left unused, or wasted on useless things (Kuran, 1983). Therefore, Afzalur Rahman emphasizes the limitations of individual freedom in obtaining property, including *First*, individuals are free to fight for their economy as long as they do not violate or harm the rights of other individuals or endanger the public interest (society). *Second*, to maintain their life, they must do what is lawful and leave what is unlawful to earn a living and not take illegal things (Rahman, 1979).

Today, the implementation of property ownership among Muslims has begun to fade from the taught by Afzalur Rahman, where people are more concerned with their interests than benefits. Everyone is competing in looking for wealth in negative ways that are more capitalist and socialist, which is, everyone always feels like an absolute ruler over the assets they own, without thinking about others. Individuals are free to consume, produce or distribute it, cause the mastery of individual rights and overrides general rights so that the strong have access to natural and human resources. As a result, they become affluent, while the weak do not have access to resources and consequently become destitute.

The opinion expressed by Afzalur Rahman about the concept of ownership in the Islamic economic system is in line with economic principles that require a system that is under the Qur'an and Sunnah. Where Islam also requires that everyone in possession of the property in the form of goods or services is obtained lawfully, both in the form of the substance and how to get it, not destroying and destroying human nature, nor committing persecution and exploitation, whose ultimate goal is to fight for the necessities of human life. and seek the pleasures of the hereafter which Allah SWT blesses (Rahman, 1979).

g. Freedom and responsibility (al-Huriyah wa al-Mas'uliyah)

Freedom is inherent in humans because humans have been gifted with a mind to consider between positive and negative, what is *maslahah* and *mafsadat*, and the benefits and harm, so humans must be responsible for all decisions they make. Meanwhile, in a philosophical sense (*ushul fiqh*), it means that, in the case of *Muamalah Islam*, opens the door as wide as possible where humans are free to do anything as long

as there are no texts of the Qur'an and hadith that forbid it. It is one of the rules of ushul fiqh "in Muamalah, everything is allowed as long as there is no evidence that forbids it." If this axiom is correlated with the business world, especially in economic matters, it means Islam spurs humanity to do any innovation, including technology development and product and service diversification. Meanwhile, responsibility (taklif) is a solid foundation for people, both in structure, meaning, and content. Responsibility is a symbol of the high degree of a human child. Only a responsible person deserves to be called a sincere human being, and indeed this construct distinguishes him from the existence of other beings outside himself.

Human freedom as a servant of Allah becomes the ultimate fundamental for a Muslim to form an Islamic economic life. A Muslim cannot carry out his prime obligations as a caliph without this freedom (Surah An-Najm [53]: 39). The responsibility that humans must face in the hereafter is a logical consequence of the function of the human caliphate. Where humans are trustees, each trustee must be responsible for the trust entrusted to him.

#### h. Social security ( *al-Dliman al-Ijtima'i* )

Every individual cannot be free from their responsibilities towards society because, in the (Islamic) State, every individual is a giver of protection and given protection. The Messenger of Allah described a person's responsibility in his saying: "Each of you is a giver of protection and is responsible for what you give protection (on the Day of Resurrection)" (HR. Muttafaq 'Alaih ). This mutual protection model is called social security ( *al-Dliman al-Ijtima'i*). Social security provides a decent standard of living, including supplying food, clothing, housing, health, and education to every citizen. They are not idle stock, but that can change through time or perhaps places. Providing the necessities of life for each of its citizens is the government obligation based on general customs and general rules that apply. However, this does not mean that the state must provide all these goods to its citizens (Rahman, 1979). Governments obligations in the context of social security exist in two forms; (1) provide broad opportunities for

each individual to carry out productive activities that can fulfill their daily needs as a result of hard-working. (2) Providing direct cash grant-in-aid. When an individual cannot carry out productive activities (work) to meet his own needs, or when particular circumstances occur so that the state cannot provide him with employment (Ija Suntana).

i. Prophethood (al-Nubuwah)

Grateful to Rahman, Rahim, and the wisdom of Allah SWT, humans are not left alone in the world without getting guidance. Therefore, the Prophets and Apostles conveyed instructions from Allah to humans about living a good and proper life and teaching the way to return (repentance) to the origin of everything in the universe, namely Allah. For the Muslims, Allah has sent the best, last and perfect human being to be an idol and imitated until the end of time, Prophet Muhammad SAW. The characteristics possessed by the Messenger of Allah, namely the nature of Siddiq, Amanah, tabligh, and Fatah. (a) Siddiq means honest and truthful. This principle must animate human behavior in terms of economic behavior, starting from production, distribution, and consumption. (b) trustworthiness means being trustworthy, professional, credible, and responsible. The nature of trust must be a character for Islamic economic practitioners to succeed in their business. (c) tabligh means conveying, communicative and transparent. Islamic economics practitioners must have reliable communication skills, the resources management must be translucent, and (d) fathonah means being intelligent and having high intellect, being credible, and being responsible. An Islamic economics practitioner must have a good foundation, be observant of reading opportunities, and create events properly and well. Therefore, they can compete fairly with other practitioners. Thus, economic and business activities must refer to the principles taught by the Prophets and Apostles. The Prophet, for example, taught that the best of you are those who are most beneficial to other people." In other words, if you want to "please God," then humans must please other human beings.

## 2. Capitalist, Socialist, and Islamic Economic System

Linguistically, capitalism comes from the word capital, which means capital, which is understanding with capital. In terminology, this economic system means a system that is controlled and colored by the role of capital, which is under three main ideas; seeking or possessing, competition, and rationality. The emergence of this economic system originated from the thought of Adam Smith (1723-1790 AD) in his book *The Wealth of Nations*, published in 1776 AD. The essence of this book is (1) freedom, namely the right to produce and trade products, labor, and capital. (2) self-interest; the right of a person to conduct his own business and help the interests of others. (3) competition (right to compete) in the production and trade of goods and services (Kamil, 2016).

According to Afzalur Rahman (1979), the basic principles of Capitalist economics are: First is Freedom to own property individually. Every country knows the right of individual freedom to own private property. Each individual can own, buy and sell their property without any hindrance. Individuals have ultimate power over their assets and are free to use economic resources in the way they want. Every individual has the right to enjoy the benefits derived from production and distribution and is free to do work. Second is Economic freedom and free competition. Every individual has the right to establish, organize and manage the company he wants. Individuals are also entitled to engage in all fields of commerce and obtain as much profit as possible. The state may not interfere in all economic activities that aim to earn a profit, as long as the activities carried out are legal and according to the country's regulations. Based on the economic principle and its guidance, namely free competition, each individual can use their physical, mental and available resources to be utilized for the benefit of the individual. In other words, humans have complete freedom both in wealth and in the economy, and even individual selfishness is respected fully in the capitalist system (Kia, 2007).

*The third is Economic inequality.* In a capitalist economic system, capital is a source of production and freedom. Individuals having more capital will enjoy better

freedom rights to get perfect results. The inequality of opportunity creates a gap between the rich getting richer and the poor getting poorer.

As an economic system, some advantages exist in the capitalist system. According to Afzalur Rahman (1979), the benefit of the capitalist system include; (1) Proponents of the capitalist system state that freedom economically is very beneficial for society. The affirmation in establishing the legal basis will increase the productivity in the community. (2) Free competition among individuals will bring about the stages of "production" and "price level" at a reasonable level and will help maintain a rational adjustment between the two variables. The competition will keep the profit and wage at an uncomplicated and rational level. (3) Capitalist economists argue that the motivation for profit is the best goal and is proportional to the goal of maximizing production.

In addition, there is a fundamental weakness of the Capitalist economy. According to Afzalur Rahman (1979), those include; (1) Unlimited free competition causes loads of harm to society if it interferes with work capacity and the economic system. (2) Free competition results in the emergence of a spirit of competition among individuals for individual interests, and the public interest will cause harm and disharmony in society. Competition between the interests of individuals and society is slowly becoming the most significant part of society as a whole, and it is very disruptive to the economic system. (3) High moral values such as brotherhood, cooperation, helping, compassion, and generosity, are no longer valuable and no longer cared for in society. These values will be replaced by values such as selfishness, vengeance, and hostility towards others. (4) The glaring difference between the rights of employers and workers will cause the community to be divided into two competing groups whose interests override one another. (5) Providing all the benefits of production and distribution under the control of experts; ignores the welfare problems of the general public and limits the flow of wealth only through very narrow channels.

Departing from that, Afzalur strongly believes that the capitalist economic system fails to solve the monetary problem because the freedoms embraced by the capitalist system lead to unrestricted competition, resulting in excessive accumulation of wealth and creating disparities in society between the rich and the poor. Consequently, it causes



damage to moral values. People tend to be selfish and use all means to get as much profit as possible.

Socialism is derived linguistically from the word social, meaning society, opposite to individual. Karl Marx (1818-1883) and Friedrich Engels (1820-1895) developed it as the antithesis of Capitalism. In Marx's Theory of Socialism, it is an economic system in which the role of the government is ultimately robust for the benefit of the oppressed people (Kamil, 2016). According to Afzalur Rahman (1979), the socialist economic system sees several things, including First, Assets by the State. All forms of production and sources of income belong to the state or society as a whole. Individual rights to own property or utilize products are not allowed. The second is economic equality. The socialist system states that the rights of individuals are determined in an economy by the principle of equality. Third is political discipline. In achieving the objectives, the whole country is under the workers' rules, who took over all the rules of production and distribution.

On the other hand, the positive sides of the Socialist economic system are: (1) every citizen is provided with basic needs. (2) Every individual gets a job, and the physically weak and mentally disabled are under government supervision. (3) All work is carried out based on perfect planning between production and usage. (4) All forms of production are owned and managed by the government, and profits will be used for the public interest (Rahman, 1979). The weaknesses include: 1) Bargaining is difficult for individuals who are forced to sacrifice their freedom and rights for private property to get food twice a day. 2) The system completely rejects selfishness. Indirectly this system is tied to a dictatorial economic system. 3) In a Socialist system, all activities are taken over to achieve economic goals, while individual moral education is neglected. 4) The socialist economic system tries to achieve its goals through external constraints and exclusion moral education as well as individual training (Rahman, 1979).

Afzalur Rahman sees that Socialist wants the community to be equal, where individual ownership or private companies are not recognized, and salaries must be the same. On the other hand, socialism also justifies all means of violence because it

assumes that the bourgeoisie and the proletariat cannot meet. In addition, it necessitates the existence of a dictatorial government. Meanwhile, it rejects God's presence and religion because religion is considered to have helped legitimize the exploitation of the bourgeoisie against the proletariat through the concept of the afterlife that makes people forget life, and religion also views poverty as a virtue (Kamil, 2016).

The solution to the failure of both the Capitalist and Socialist economic systems is the system of Islamic economics. The Islamic economic system is a system that originates from a set of laws prescribed by Allah intended to solve various problems of life, especially in the economic field, regulate human relations with property, and maintain and spend them in a good and proper way. According to Afzalur Rahman (1979), this system is righteous and seeks to ensure that wealth is not accumulated in only one group of society but spread throughout intending to create social and individual welfare.

This economic system has the following characteristics: First, Individual freedom. Individuals have the right to complete freedom of opinion or to make a decision that is deemed necessary in an Islamic state. Second, the right to property Islam recognizes the right of individuals to own property. However, it provides certain limits so that freedom does not harm the general public's interests (Kia, 2007). Third, economic inequality in Islam limits provides reasonable, fair, and not excessive boundaries. Fourth, Islamic social security does not advocate economic equality but supports and promotes social equality. Fifth is social security. Every individual has the right to live in an Islamic state and be guaranteed by the state. Sixth, Widespread distribution of wealth; Islam prevents the accumulation of wealth in particular small groups of people and encourages the distribution of wealth to all levels of society. Seventh is the prohibition of accumulating wealth. The Islamic economic system prohibits individuals from funding excessive wealth and takes the necessary steps to prevent these unwholesome acts.

Eighth is the prohibition of anti-social organizations. The Islamic economic system prohibits all destructive and anti-social practices in society, such as gambling, drinking wine, usury, accumulating wealth, and black markets. Ninth is the prosperity of

individuals and society. Islam recognizes the affluence of the individual and public that complement rather than compete and contradict each other (Rahman, 1979).

Thus, the Islamic economic system is very different from the Capitalist and Socialist economic systems. The Islamic system can give advantages to the whole community because it views the issues in the economy not from a capitalist perspective which provides freedom and ownership rights to individuals and promotes individual business, nor from a socialist point of view that wants to abolish all individual rights and make them like economic servants controlled by the state. But Islam justifies selfishness without allowing it to corrupt society. Under the Islamic system, the accumulation of wealth by a group of people is avoided. Then steps are taken automatically to transfer the flow of wealth to the unfortunate society members (Rahman, 1979). In addition, according to Afzalur Rahman, the Islamic economic system with Islamic norms is a "practical solution" to modern the matters in the economy (Kuran, 1986).

### **3. Production Concept**

Production is an activity to produce goods and services that are utilized by consumers. Production is a chain of distribution and consumption economic activities. In the Islamic perspective, production activities lead to human interests and their existence, with human interests and Islamic morals as the focus and target of economic activity. According to Afzalur Rahman (1979), the concept of production in the Qur'an is extensive coverage, not only describing capital and profit. Production must relate rationally and practically to the needs of human life so that excessive production of luxury goods is not allowed in religious conviction. Humans are ardent about gold and silver (and all things Production). The craving for owning wealth is a constant urge to try harder. Humans struggle to fulfill their growing desires. Islam strongly encourages working hard to be able to seek some of His reward (Surah Al-Qashash [28]: 73) and does not like humans who are enslaved to the economy because it encourages humans to do damage as we are experiencing today in the life of this modern society (Rahman, 1979).

For this reason, Islam seeks to reduce human selfishness and greed by giving him unlimited opportunities to carry out production activities (Rahman, 1979). However, in producing an item, it must have a relationship with the needs of human life. It means that commodities must be created to meet human needs and not make excessive luxury goods that are not per human needs because the labor spent on these goods is considered unproductive (Rahman, 1979).

In addition, Islam encourages people to work hard to get wealth honestly and fairly. Meanwhile, unfair and wrong efforts are disgraceful because such attempts cause discontent in society and ultimately lead to destruction. It is like producing goods that are forbidden by Allah. Humans forget that all resources belong to Allah, so humans are reluctant to be grateful to their Lord, either by producing only goods that are lawful by Allah, maintaining resources properly, not being wasteful and greedy, or by dividing the earned profits by sharing them with others by paying zakat, infaq, and alms (Rahman, 1979).

The standard rule in carrying out production activities is not to destroy nature. Islam expressly pays tremendous attention to the abuse of nature because nature is one of the factors of production. The discharge of nature properly will provide benefits and a sense of justice for the community. It is because nature should not be exploited to profit only a few people. Empowerment of nature responsibly will provide enormous benefits for the public to improve their prosperity (Rahman, 1979). It is essential to do it with full justice and honesty. Causes that are unfair, wrong, and highly reproached can lead to dissatisfaction in society and eventually destruction (Rahman, 1981). In addition, what is produced is the property that is lawful, not unlawful. It is because Allah SWT prefers wealth obtained legally (Surah Al-Maidah [4]: 100) (Rahman, 1979).

Production activity must be fully in line with consumption because if it is not, the economic activity will not achieve the desired goal. In consumption, every Muslim is prohibited from eating or drinking forbidden items, such as liquor, pigs, carcasses of unslaughtered animals in the name of Allah, and wild animals. Consumer behavior following these provisions will surely experience difficulties if the production activities do not exist or are not in line and vice versa.

#### 4. Consumption Concept

Consumption in the Islamic economy is viewed as a noble activity that will contribute to human welfare (Furqani, 2017). In general, consumption is interpreted as an action to reduce or spend the economic value of an object, such as eating food, wearing clothes, driving a car, occupying a house, and so on. They desire to maximize their ambition to achieve satisfaction or happiness. In economic theory, satisfaction in consuming an item is utility or use-value. In Islamic economics, satisfaction is *masalah* with the understanding that needs are fulfilled both physically and spiritually (Rozalinda, 2016).

On the concept of consumption, Afzalur Rahman (1981) suggests that the Qur'an has taken a middle way between two extreme methods of life, namely materialism and asceticism. On the one hand, the Qur'an forbids spending that exceeds the limit, especially inventing personal needs, while on the other hand, Islam also denounces people who abstain from all good and holy pleasures. People who abstain from worldly pleasures are commanded to change their attitude towards life.

Islam asserts that no one is deprived of the necessities of life and that no one squanders his wealth on luxury. Islam considers it is the responsibility of the state to distribute basic needs to its citizens and to maintain differences in economic gradations within the limits of simplicity and fairness so that the evils of capitalism (such as exaggeration of luxury) and communism (such as the way of life and unfair and counterfeit) does not occur in the Muslim community. Thus, the economic evils, namely the excessive attitude toward life and stinginess in consumption, automatically disappeared from a Muslim society (Rahman, 1981). Islam encourages and gives freedom to individuals to spend their wealth to buy appropriate and lawful goods to meet the needs of life. This freedom is granted on the condition that it does not violate sacred boundaries and does not bring language to the security and welfare of society and the state (Rahman, 1979).

In addition, specifically in the concept of consumption, Afzalur Rahman emphasizes three aspects. First, the quality values of purity; the Holy Qur'an explains

clearly this consumption problem. The Qur'an encourages the use of valuable and beneficial food and forbids excessive and unnecessary spending. It ordered the Muslims to do and use only healthy and holy food. More than that, Muslims must pay attention to the best middle way, which is to take one between two extreme behaviors of life, namely materialism and asceticism, as conveyed by the Qur'an.

On the one hand, the Qur'an prohibits spending that exceeds the limit, especially in superimposing personal desires, while on the other side, Islam also denounces people who abstain from all good and holy pleasures. People who abstain from worldly pleasures are ordered to change their attitude towards life (Surah Al-Maidah [5]: 87). Furthermore, do not waste wealth, including handing it over to people whose minds are not absolute (adults) (Surah An-Nisa [4]: 5), avoiding foods that are forbidden (Surah Al-Baqarah [2]: 173), knowing the characteristics of consumption, for example, there is no difference between spiritual and worldly spending expenditures and consumption is not limited only to the necessities of life or efficiency needs but includes pleasures and lawful luxury goods. Then, those buildings, palaces, greenhouses, and tents are shelters (Surah Asy Shua'ra [42]: 128-129) and correctly understand the need for efficiency. Like workers, workers need good food, including meat, and milk, to keep healthy, strong, and able to work (Rahman, 1979).

Second, the standard of living refers to the way of life, the level of pleasure deemed necessary, and the income and maintenance for which one is prepared to make lawful sacrifices. In short, it means a minimum number of needs and desires, which are considered essential to them by themselves, and those who get it are ready to sacrifice anything. In this standard of life, several things must be considered, such as avoiding miserliness (Ali Imran [3]: 180), avoiding extravagance (Al-Isra [17]: 26-27), and carrying out the middle way, namely ordering reasonable spending without any wastage. Economical, but not stingy. (al-Furqan [25]: 67). In Islam, the best individuals in consuming activity when deriving pleasure from fulfilling the requirements of sharia, sharing sustenance with others, and being happy in a simple life (Iqbal, 1985). In addition, consumption always refers to needs, not wants. Needs fall into three

categories; the needs that are daruriyat, ascending to hajiyat, and tahsiniyat. (Hasan, 2005).

Third, simple life. Prophet Muhammad, like the prophets before him, liked a simple life. He enjoyed the pleasures of life without extravagance and exaggeration. Prophet Muhammad lived in simplicity and consistently taught Muslims to live a simple life and stay away from overspending. Although his wealth was abundant, he lived based on his basic needs during his lifetime. The four caliphs after the prophet continued to maintain the tradition of his simple life. Thus a simple and modest life for enjoying the material pleasures of life is the best principle advocated by Islam in using wealth (Rahman, 1981).

Afzalur Rahman wants a simple consumption model that is not excessive in personal satisfaction or spending wealth on unnecessary things (Surah Al-A'raf [7]: 31). Exaggeration or *Israf* in three senses, wasting wealth on forbidden activities such as drunkenness, overspending on lawful things without thinking whether it is according to the ability to buy or not, and spending with the reason for the generosity that is just a guise (Rahman, 1979). It shows that a Muslim in consuming activities must provide an awareness of God in *taqwa* by following consumption guidelines. They are eating only goods that are permissible (*halal*) and proper (*tayyib*), avoiding what is prohibited (*haram*) and bad (*najis*), within a balanced boundary between the two positions that are not extravagant (*tabzir*) and excessive (*israf*) or insufficiency in the form of miserliness (*bukhl*) (Furqani, 2017).

## 5. Wage Concept

Wages are essential for employees and companies, such as salaries, allowances, bonuses, and commissions, counting fixed and variable allowances (Werdati, 2020). Islam recognizes the concept of wages by the name of *ujrah*. *Ujrah* is given as a work reward (*al-shawab*) and accepted in this world and the hereafter. *Ujrah* in the afterlife is the prerogative of Allah that is called the award (*ajrun*). Islam sees that the exploitation of workers is a very despicable act. Giving a job to workers but then they do not get

paid; is one of exploitation in which the perpetrator will become the enemy of Allah on the Day of Resurrection. Even the Prophet SAW said to give wages before the sweat of workers dries.

According to Afzalur Rahman (1979), negotiations between workers, employers, and the state will determine wages in an Islamic society. The interests of the workers and the owner will be shared equitably in making decisions about wages. For this reason, the Islamic state must consider the level of wages limit so that it is not too low so that it does not meet the basic needs of the workers, nor is it so high that the owner loses their actual share of the results of the cooperation.

Thus, wages are not only the responsibility of workers and owners but also the state. The government must mediate between employers and workers to resolve wage issues. Afzalur Rahman placed the state as an intermediary in solving wage problems because the state occupies a strategic position to resolve them through the policies issued. Even though the government occupies a strategic role in making policies, it does not mean that the state only takes sides with 1 (one) party, but the state must see the interests of entrepreneurs and workers. Since the decision that burden one party means to oppress the other party, and Islam strictly forbids it.

There are at least three levels of wages. According to Afzalur Rahman (1979), they are: (1) the minimum wage level is the number of wages made by the state as a form of state protection for workers. The minimum wage level is to cover basic needs so that workers will get a decent life. The minimum wage is a protector of the state for workers. Because at that time, the paradigm of entrepreneurs tended to be capitalist, prioritizing their benefit to ignoring the interests of others. (2) the highest level of wages is the number of wages adjusted to what workers have contributed to the success with other factors of production.

Thus, the level of wages of each worker will be different from that of other workers, and the total value of wages will vary, depending on the contribution of workers to owners. Since Islam does not limit one's creativity, when workers' output in the production process is proper and righteous, it is necessary to get an adequate reward. (3) the actual level of wages, the movement of the number of wages limited by the labor



supply and demand law, will be influenced by the standard of daily living. The actual wage is the salary received by workers, with the lowest limit (the minimum wage) and the highest limit (the maximum wage). Thus, the owners and workers' can protect their interests. It is significant that the received wages by workers should not be lower than the minimum wage and should not be higher than the highest wage. Wages tend to equal the minimum wage or resemble the maximum wage depending on the effectiveness of company and faith of the owner. The company's effectiveness can be measured, but the faith of owner cannot (Rahman, 1979).

### **Conclusion**

From the various explanations, it can be seen that Afzalur Rahman is one of the Islamic economists who has made a significant contribution to the development of contemporary Islamic economics. In the epistemological aspect, Afzalur Rahman formulated ten main foundations of Islamic economics, namely monotheism, justice, leadership, brotherhood, work and productivity, ownership, freedom and responsibility, social security, and prophecy. The capitalist economy and socialism have proven to fail in prospering the people. For this reason, the solution for the failure of both is only in Islamic economics, an economic system that ensures justice is created and endeavors that wealth that is not accumulated in only one group. In production, Afzalur sees that production activities lead to human prosperity and existence, with human interests and Islamic morals as the focus and target of economic activity. Meanwhile, Islamic consumption is in a middle ground between materialism and asceticism. As for wages (ujrah), Afzalur sees that Islam sees it in negotiations between workers, employers, and the state. Islam considers the interests of workers and owners equitably, and the government must be a mediator between owners and workers to resolve wage issues.

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