

## Islamic Economic Assumptions in the Context of Islamic Tasawur: A Preliminary Discussion

### Andaian-andaian Ekonomi Islam Menurut Konteks Tasawur Islam: Satu Kajian Awal

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**Abstract.** This paper aims to determine whether Islamic economics's assumptions are in line with the concept of Islamic Tasawur. These assumptions are divided into two categories: a scarcity of resources and unlimited human wants. The philosophical pillars of Islamic economics assumptions have been adapted from Western or conventional economics, then Islamized and transformed into Islamic philosophy. As a result, the assumption by mainstream Islamic economic scholars of the scarcity of resources and unlimited human desire cannot be universally accepted because its essence differs slightly from that of the Qur'an and the Hadith. These Islamic economic assumptions must be examined based on the Quran and the Hadith. As a result, it is critical to discuss Islamic economics's premises consistent with the Islamic Tasawur.

**Keywords:** Economic Assumptions, Mainstream, Scarcity of Resources, Unlimited Human Wants.

## 1 Introduction

The Islamic tasawur represents the primary form of Islam and explains the accurate and complete principles of Islam in its entirety so that the person who understands it is instilled with them (Hanapi, 2020; Noor Hisham & Burhan, 2019). The essential elements of the Islamic tasawur are Allah SWT as the Creator, human beings as creatures, and natural resources as creatures (Mohd Zulkifli, 2020). According to previous scholars, Islamic law is derived for justice, peace, and goodness for humanity's benefit. Also, Islamic law is divided into several categories, including worship and muamalat. Muamalat is divided into several sections, one of which is economical. According to previous scholars, Islamic law is derived for the sake of justice, peace, and goodness for the benefit of humanity (Ika Yunia & Abdul Kadir, 2018; Sarmiji, 2020).

Islamic economics is a study of human behavior concerning the diversity of desires and scarcity of resources with alternative uses to maximize falah, human well-being,

both in today's world and in the hereafter (Zubair Hasan, 2020). Eventually, the Islamic economic system began to evolve, and the rule of Khulafa'ar-Rasyidin continued (Addi Arrahman, 2020). Economic problems are not so prominent at this point, and Islamic economic theories are still undeveloped.

The diverse contributions of these Islamic scholars have also led to the development of Islamic economics and its use in dealing with society's economic problems. They analyze existing knowledge to learn more about the nature of the relationship between the economic aspects and Sharia law rules and the causes and effects of specific common economic issues. These scholars also develop a better understanding of knowledge or theory on economic and non-economic matters. Thus, the emergence of different views and assumptions to find answers to economic problems, but there are still theories and assumptions of Islamic economics that are still bound up with the Western economy, or conventional economics, and are slightly in conflict with Islamic principles and values. Moreover, current Islamic economics is said to have no theory of its own, instead of relying on borrowed mainstream worldviews, where Islamic ethics and morality are not incorporated into Islamic economic methods and models (Choudhury, 2018; Rafikov & Akhmetova, 2020). This study will therefore identify the Islamic economics that is in line with the Islamic tasawur.

## 2 Literature Reviews

### 2.1 The Concept of Economics According to Islamic Tasawur

Islamic and Western scholars often discuss the origins of things. Similarly, the meaning of the tasawur and 'worldview' in specific terms has yet to be discovered in the tradition of classical Islamic thought. Even so, this does not exclude the use of the tasawur as a systematic basis for the understanding of reality by classical Islamic scholars. However, it differs from the use of specific terms by Islamic scholars in the twentieth century to describe the meaning of this tasawur (Mohd Shukri Hanapi, 2014).

**Table 1.** Differences in the use of the Islamic term Tasawur

Islamic Scholars	Terms
Qutb (1965)	Al-tasawwur al-Islamiy
Al-Zayn (1982)	Al-mabda' al-Islamiy (Tends to understand it as a doctrine of rational belief that leads to the formation of an ideology.)
Al-Mawdudi (1985)	Nazariyyat al-Islam
Al-Faruqiy (1995)	Al-tasawwur al-tawhidiy (More prone to the concept of Allah SWT's power and oneness in shaping all aspects of human life.)
Al-Attas (1995)	Ruqyah al-Islam li al-wujud (More prone to philosophical and epistemological meaning.)

Based on Table 1, the difference in these Islamic scholars' terms is due to a lack of more appropriate and accurate definitions. Islamic scholars, therefore, use the terms "tasawur" and "Worldview" to describe a way of life that encompasses both worldly and eternal realities within its scope, as well as Islamic adjectives. With the combination of the word tasawur and Islamic values, then the existence of the Islamic tasawur means a full or accurate picture of Islam, which seeks to explain the basic principles of Islam properly and comprehensively, to become the basis for a life-view and to be instilled in a person (Mohd Zulkifli, 2020). It is, therefore, necessary to determine the correct term tasawur in order to play a role in the formation of civilization because it affects the beliefs, opinions, and actions of society.

Debates presented by Muhammad Syukri Salleh (2002, 2003a, 2003b) were discussed. He claims that the three (3) basic elements of the Islamic tasawur are Allah SWT as Creator, human beings as creatures, and natural resources as creatures. The first and second basic elements, namely the relationship between man (slave) and Allah (creator), are in a vertical (vertical) relationship (Mohd Zulkifli, 2020). The function of man as a caliph and servant is to surrender and obey Allah SWT's commands, which is explained by the human element as a creature. In contrast, the element of natural resources as a creature is when Allah SWT has created natural resources for use and human convenience. Natural resources are a tool that humans use to carry out their duties as servants and caliphs who obey Allah SWT (Mohd Shukri Hanapi, 2013). As a result, humans must make the most of these resources while avoiding going overboard.

The Qur'an, Hadith, Ijma (agreement between jurists), and Ijtihad (analogy and creative reinterpretation of legal issues) have been established as sources of reference in the Islamic era, which began in the 7th century (Aan Jaelani, 2018). Islamic economics is a term that refers to Islamic commercial law based on Islamic Sharia law (Al Harethi & Salem, 2019). The application of Islamic values to the Muslim community's economy is crucial, as it serves as a guide to success in this world and the next and gains the pleasure of Allah SWT. The difference between the conventional economic tasawur and the Islamic economic tasawur is that the conventional economic tasawur is based solely on conventional tasawur and epistemology. In contrast, the Islamic economic tasawur is based on Islamic tasawur and epistemology, including the Qur'an, Hadith, ijma, and qiyas (Mohd Shukri Hanapi, 2014). As a result, the application of economics based on conventional economic philosophy will produce conventional economic concepts and theories. In contrast, the application of Islamic economic philosophy-based economics will produce Islamic economic concepts and theories.

As a result of this mixing, the Islamic economy is still linked to the conventional economy and thus not classified as a true Islamic economy. Moreover, mainstream Islamic economists who are influenced by Western values of neglect or Eurocentrism argue that conventional economic theories can be used as long as they are not incompatible with Islamic beliefs and sharia (Mohd Shukri Hanapi, 2014). Moreover, Islamic economics assumptions are said to be inconsistent with the genuine concept of Islam because philosophy has not been adopted from the outset. Therefore, this research is crucial to the resolution of the parallelism of Islamic economics theories

based on the Islamic *tasawur*. It is said that Islamic economics assumptions, such as unlimited human needs and scarcity of resources, have been derived from conventional economic theory. Since its nature is a premise, this means that the assumption can still be debated and disputed (Mohd Zaid & Mohammad Taqiuddin, 2018). The use by mainstream Islamic economists of two dominant thought streams is responsible for the assumptions of Islamic economics that are said to be linked to conventional economic theory (Muhammad Syukri Salleh, 2011). These are accommodative-modification and eclectic-methodological thought streams.

Muhammad Syukri Salleh (2011) agrees that Muhammad Abdul Mannan (1984) and Siddiqi (1989) ideas are the catalysts for this kind of thinking. He argues this reasoning because Muhammad Abdul Mannan (1984) adopted an eclectic approach by adopting conventional economic thinking, while Siddiqi (1989) used a method of integration or fusion between ancient neoclassical economics and *fiqh* (neo-classical based on *fiqh*). Moreover, the open nature of the two schools of thought is called accommodative-modification because it accepts neo-classical economics and allows them to be improved to make Islam, while eclectic-methodological thinking allows any thought or philosophy to be incorporated and incorporated into Islamic economics (Mohd Shukri Hanapi, 2014; Mohd Zulkifli, 2020). Moreover, Chapra (2001) and Abdel Rahman Yousri (2002) support both ideas by arguing that Islamic economics can use conventional economic theories as long as they do not contradict the logical structure of Islamic worldview, and argue that Islamic economics as a combination of sharia principles and conventional economics is unique (Mohd Shukri Hanapi, 2017). On the other hand, because of their acceptance of conventional economic philosophy, Mohd Shukri Hanapi (2014) and Muhammad Syukri Salleh (2011) are opposed to the method. This clearly shows that mainstream Islam is changing only in terms of its implementation, while the core of mainstream Islamic economics remains rooted in conventional economic theory (Mohd Haidzir, 2017; Mohd Shukri Hanapi, 2017). As explained in the previous study, this research is necessary to propose an appropriate theory of Islamic economics assumptions.

## 2.2 The Scarcity of Resources

One of the theories of assumptions in mainstream economics is the scarcity of resources, which is closely linked to the assumption of unlimited human desires. Scarcity exists in many forms, including money, products, and time (Cannon, Goldsmith, & Roux, 2019). Based on the Population Reference Bureau and Kennedy (2001), resource scarcity can be caused by three factors: demand, supply, and structure. First, resource scarcity occurs when there is an increase in demand for certain goods due to the rise in population or increased consumption while supply remains constant. Second, supply-induced scarcity resources occur when raw materials for the production of finished goods are not available due to environmental or political factors. Third, resource scarcity occurs when a segment of the population is limited to only a few items due to conflict or oppression (Rafikov & Akhmetova, 2018).

Moreover, the scarcity of natural resources gives meaning to the concept of efficiency in the sense of maximizing profits in an extremist way (Zubair Hasan, 2020).

Besides, Islam does not completely reject the assumption that resources are scarce because scarcity is a reality in life (Mohd Zaid & Mohammad Taquiuddin, 2018). Furthermore, there is also stated in Qur'an that every human being has guaranteed their future sustenance (Zulfan, 2020). The statement by Zulfan (2020) is also supported by Wahbalbari, Zakaria Bahari, and Norzarina (2015). They have stated that natural resources are vast and unlimited. Access to natural resources is determined by their level of knowledge that grows as they seek and attempt to access them and develops as they learn how to use them, as well as their location, extraction methods, and cost-effectiveness, all of which are determined by continuous learning, research, and action (Zubair Hasan, 2020). Allah SWT has also set the sustenance rate for humans at a certain quality as long as they try to find it. Therefore, there can be no doubt as to the distribution and acquisition of natural resources because they are the provisions of Allah SWT (Mohd Zaid & Mohammad Taquiuddin, 2018).

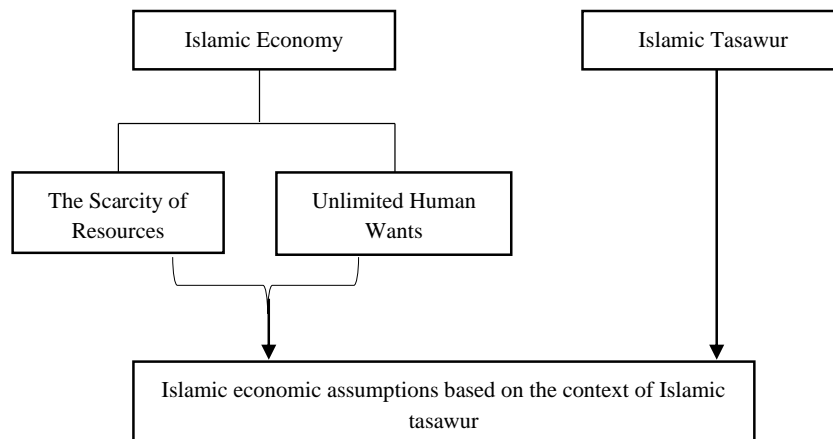
However, this does not mean that humans can use it indefinitely by failing to follow it properly. The debate on limited natural resources by mainstream economics scholars is synonymous with the assumption that unlimited humans will further strengthen their arguments (Mohd Zulkifli, 2020).

### 2.3 Unlimited Human Wants

Previous studies on the assumption of unlimited human wants have not been discussed in depth by previous Islamic economic scholars, most of them focusing solely on the assumption of the scarcity of resources. Human wants or desires may be defined as inherent desires and maybe temporarily fulfilled either on their own or in more complex combinations through the use of appropriate goods in appropriate quantities, and desires to satisfy desires that are driven by other activities (Mohd Zulkifli, Hanudin Amin, Dzulkifli Mukhtar, Shah Iskandar, & Noormariana, 2020). In addition, Yan and Spangenberg (2018) argue that wants can be unlimited, changeable, grow along with income, social position, and advertising stimulus, while needs are being continuously analyzed as anthropogenic and essential. Komala (2019) explains the difference between needs and wants from al-Ghazali's point of view: needs are all basic human needs for life, while will or desire is a human will come in every matter.

It is clear from the arguments of Mohd Zulkifli et al. (2020), Komala (2019) and Yan and Spangenberg (2018) that human will is something continuous and will not end because it is instilled or has become part of a human being. It can also be attributed to the human attitude of never being satisfied with the desire for something (Sloman, Garratt, & Guest, 2018) and the onset of this unlimited human wants. The basis of unlimited human wants to be rooted in the will of human lust alone. Human wants to follow desire is a will that is difficult to control because it seems ungrateful to what it has and always feels dissatisfied with. In Islam itself, the importance of prioritizing needs over desires to take care of human *maslaha* (goodness), such as following the *maqasid sharia*, has been emphasized and can at the same time help control lust. The three (3) categories of *maslaha*, which are stressed in *maqasid sharia*, are *daruriyyat* (basic needs), *hajiyyat* (complementary needs), *tahsiniyyat* (luxury). The philosophy of unlimited human will be slightly contradictory to the Islamic ta-

sawur because a good Muslim will keep within the limits of his relationship with Allah the SWT will always try to control his will and lust while at the same time fulfilling his wishes. Therefore, this study is essential for identifying the assumption of unlimited human desires that are compatible with Islamic tasawur economics.



**Fig. 1.** Conceptual Framework

The conceptual framework of the study is shown in Figure 1. This study identifies the themes of Islamic economics that are the scarcity of resources and unlimited human needs. These assumptions are said to be inconsistent with the Islamic tasawur concept because the philosophy has been adapted from conventional economics. Research on assumptions, therefore, needs to be further studied. A more comprehensive study of economic assumptions is required.

### 3 Conclusion

The philosophical origins of Islamic economics assumptions are said to have been taken from Western philosophy or conventional economics, which was then Islamized and transformed into Islamic philosophy. In conclusion, the belief that Islamic mainstream economic scholars have a scarcity of resources and unlimited human wants cannot be universally accepted, as it is a little contradictory in the Qur'an. It is important to study these Islamic economic assumptions based on the Qur'an and the Hadith. In addition, it is important to address the Islamic economic assumptions that are consistent with the Islamic tasawur in this research.

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