

Quran and Sunnah Approach in Empowering the Economy of the People

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Abstract

Malaysia Madani was introduced by YAB Prime Minister, Datuk Seri Anwar Ibrahim as the new slogan of the Government of Malaysia. The concept of Malaysia Madani consists of six policy pillars, namely Sustainability, Well-being, Creativity, Respect, Confidence, and Courtesy. There are three main priorities to be achieved with the concept of "Malaysia Madani", namely eradicating poverty, renovating the economy, and restoring and generating the economy. Collectively, this framework will lay the foundation for creating a civil, advanced, skilled, and inclusive society (Ibrahim, 2022). On 27 July, the Prime Minister officiated the launch of the Madani Economy with the theme Empowering the People. This study aims to analyze the approach of the Quran and Sunnah in realizing the well-being of the ummah. This study will use a qualitative method to analyze the verses of the Quran and Sunnah related to the approach of the Quran and Sunnah in empowering the ummah. The findings of the study show that the Quran and Sunnah have put in place several approaches to empower the ummah's economy and ensure their well-being. Among these approaches are, Islam obliges humans to work and endeavor, Islam recognizes the ownership of individual property, Islam stipulates the right to own public property, Islam stipulates several shari'a to achieve economic balance, Islam obliges to pay zakat and Islam obliges its people to help each other. The results of this study are expected to help the government achieve the goal of Empowering the People through the Madani Economy framework.

Keywords: Al-Quran, Sunnah, Empowering, Economy, Ummah

Introduction

On 19 January 2023, Prime Minister, Datuk Seri Anwar Ibrahim launched the Malaysia Madani slogan which consists of six policy pillars, namely Sustainability, Well-being, Creativity, Respect, Confidence, and Compassion. The MADANI framework is an integrated and holistic effort: all six components do not work in isolation; There is a close interconnectedness between each component, while their dependence on each other makes all policies enacted more humane, which are constantly improved through deliberation and public feedback.

Thus, collectively, this framework will lay the foundation for the creation of a civilized, developed, skilled, and inclusive society (Ibrahim, 2022). Religious elements are very important to realize the insight of Civil Society. The spiritual aspect of human beings connects humans with human traits to form a civilized human community (Herdiawanto, 2019).

A Madani Economic framework was launched by the Prime Minister on 27 July 2023. MADANI Economy: Empowering the People is a platform to restore the dignity and dignity of this country and become a vision for us to build a better Malaysia for us and our children. The Madani Economy focuses on two things such as follows:

1. Restructure the economy to Malaysia's level as Asia's economic leader
2. Improving the quality of life for all Malaysians

The Government has also set goals and benchmarks for the Madani Economy as follows: (<https://ecentral.my/ekonomi-madani/>)

- Ranking among the world's 30 largest economies
- Ranked 12th in the world in Global Competitiveness
- Ranked top 25th in the world in the Human Development Index
- Increase the share of employee income to 45%
- Ranked top 25 in the Corruption Perception Index
- Towards fiscal sustainability, a fiscal deficit target of 3%, or lower
- Female labour force participation rate reaches 60%

Seven Benchmarks of the Madani Economy	
1	Malaysia is one of the world's 30 largest economies.
2	The Global Competitiveness Index is ranked in the top 12 in the world.
3	The percentage of labor income reaches 45 percent of total income.
4	Women's participation rate in the labor force reaches 60 percent.
5	The Human Development Index is in the top 25 in the world.
6	The Corruption Perception Index is ranked in the top 25 in the world.
7	Fiscal sustainability with fiscal deficits reaching three percent or lower

Figure 1.0 Benchmarks of the Madani Economy

Looking at the importance of achieving this goal, a study related to the approach of the Quran and Sunnah in creating the well-being and economic stability of the ummah should be carried out.

Piety to Allah is the Key to Success

When discussing the well-being of a nation, the Quran relates it to the faith and piety of the nation to Allah SWT. A nation that has a high level of faith and piety, then Allah SWT will guarantee the welfare of the nation. In surah *al-A'raf* Allah said:

{وَلَوْ أَنَّ أَهْلَ الْقُرَىٰ آمَنُوا وَاتَّقَوْا لَفَتَحْنَا عَلَيْهِم بَرَكَاتٍ مِّنَ السَّمَاءِ وَالْأَرْضِ وَلَٰكِن كَذَّبُوا فَأَخَذْنَاهُم بِمَا كَانُوا يَكْسِبُونَ} (الأعراف: 96)

It means: "If the people of the lands believe and are pious, We will surely bestow upon them blessings from heaven and earth, but they deny them, then We will punish them for their deeds".

Shihab, (2016) in interpreting this verse said: "If the people of the country had faith in what the messengers brought, carried out their messages and fulfilled the prohibitions of Allah, We

would have given them some blessings from heaven and earth in the form of rain, plants, fruits, livestock, a sense of security and salvation from all kinds of disasters".

This verse explains that when a nation has faith and piety, then Allah SWT will bestow blessings on the nation. At the same time, Allah SWT threatens those who disobey and deny His teachings, Allah will punish them. In another verse, Allah mentions that for the success and stability of a nation, they must obey the commands of Allah SWT, by performing prayers, paying zakat calling for good things, and refraining from evil. Allah SWT said in surah *al-Haj*, verse 41, which means:

"(That is) those who if We had established their position on the earth, they would have established prayers, paid zakat, commanded to do makruf and prevented from doing unlawful deeds; and to Allah return all affairs."

Al-Zuhayli, (2016) in explaining this verse stated: "That is, those who if We strengthen their position on earth with the help of their enemies, they will surely pray in time, pay zakat to those who are right, order them to do makruf following the sharia both in word and deed and prevent from unlawful acts; and to the law of Allah is the place of return of all affairs in the world, as well as in the Hereafter about rewards and punishments. In the above verse, it is explained that the peace of a nation from enemies and the stability of their lives is related to their obedience in carrying out the commandments of Allah SWT, such as performing prayers, paying zakat, calling for goodness, and rebuking evil.

Al-Quran and Sunnah Approach in Empowering the Ummah's Economy

There are many verses of the Quran and hadith of the Prophet PBUH that discuss Islamic economic and financial management. Scholars have made studies and concluded several basics of the Islamic economic system, among which are as follows:

Islam Obliges Humans To Work And Strive

Islam is of the view that working and striving are among the main tasks of human beings. Islam makes it an obligation to achieve a decent standard of living, providing necessities for individuals and those under the care of such individuals, such as children, wives, and parents. Working is also a way for a person to pay commitments and obligations that are responsible to him, such as paying debts. Allah SWT said in surah *al-Mulk* verse; 15:

{هُوَ الَّذِي جَعَلَ لَكُمُ الْأَرْضَ ذُلُولًا فَامْشُوا فِي مَنَاكِبِهَا وَكُلُوا مِن رِّزْقِهِ وَإِلَيْهِ النُّشُورُ} (الملك: 15)

It means: "He is the one who made the earth easy for you, so walk in all corners and eat a portion of His sustenance. And it is only by Him that you will be resurrected."

In another verse Allah says:

{فَإِذَا قُضِيَتِ الصَّلَاةُ فَانْتَشِرُوا فِي الْأَرْضِ وَابْتَغُوا مِن فَضْلِ اللَّهِ وَاذْكُرُوا اللَّهَ كَثِيرًا لَّعَلَّكُمْ تُفْلِحُونَ} (الجمعة: 10)

Meaning: "When the prayer has been performed, then scatter yourselves on the face of the earth; and seek the bounty of Allah and remember Allah abundantly so that you may be lucky."

If all of you have performed prayer and have free time, then spread it on the earth, seek sustenance from Allah's mercy earnestly, and multiply the remembrance of Allah using your words and words by tahmid, tasbih, istighfar, and other similar dhikr, so that you will receive the goodness of this world and the hereafter (Al-Zuhayli, 2016).

The above verses explain that Allah has created the earth and all the facilities available for the benefit of mankind, hence they must work and strive earnestly to earn the sustenance that Allah has provided in a halal way, such as doing business.

Islam recognizes the ownership of individual property

In surah *al-Baqarah*, verse 188 Allah says:

{وَلَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ وَتُدْخِلُوا بِهَا إِلَى الْحُكَّامِ لِتَأْكُلُوا فَرِيقًا مِنْ أَمْوَالِ النَّاسِ بِالْإِثْمِ وَأَنْتُمْ تَعْلَمُونَ} (البقرة: 188)

It means: "And do not eat the property of the other part in an unrighteous way, and do not bring the property to the judge, so that you may eat the property of the other person by sin when you know."

It is stated in *al-Tafsir al-Munir*: "Do not falsely eat the property of others, which is something that is not permissible by the Shari'ah to be taken, such as the payment of adultery, shamans and khamar. Do not complain about the matter, that is, the matter of the property to the judge, and do not pervert the law that has been set by committing corruption and the like (Al-Zuhayli, 2016).

In a hadith, the Prophet PBUH said:

(لا يحل مال امرئ مسلم إلا بطيب نفس منه)

It means: "It is not halal for a person's property except with the will of the owner".
(Hadith of Imam Ahmad, Imm Baihaqi, and others)

Based on the verses and hadiths mentioned above, it can be understood that Islam recognizes the right to own property for individuals and Islam has stipulated laws to protect such property. According to Islam, a person has the right to work, own property, and spend his property by the rules and laws that have been set by the Shari'ah. A person is also allowed to own property through the distribution of inheritance and other means such as hibah and waqaf.

Islam establishes the right to own public property

It is stated in a hadith that the Prophet PBUH said which means: "Man is allied in three things: pasture, water, and fire" (Hadith narrated by Imam Ahmad and Abu Dawud)

Islam has established certain things that should be public property for common use. This hadith mentions that among them are the field, water, and fire. Included in these cases are solid metals, such as gold and copper, or molten metals, such as oil, rivers, lakes, and forests. No one can have it individually. The country or government is responsible for managing it in a good and fair way.

Islam Establishes Sharia To Achieve Economic Balance

Islam does not allow wealth to be monopolized and owned by certain individuals or groups only. Therefore, Islam prohibits *riba*, *ihtikar* or hoarding and forms of transactions that have elements of fraud. This is explained in the Quran surah *al-Hasyr*, verse 7, Allah says:

{مَا أَفَاءَ اللَّهُ عَلَى رَسُولِهِ مِنْ أَهْلِ الْقُرَى فَلِلَّهِ وَلِلرَّسُولِ وَلِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسَاكِينِ وَابْنِ السَّبِيلِ كَيْ لَا يَكُونَ دُولَةً بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ وَمَا آتَاكُمُ الرَّسُولُ فَخُذُوهُ وَمَا نَهَاكُمْ عَنْهُ فَانْتَهُوا وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ} (الحشر: 7)

It means: "All the spoils (*fai*) that Allah gave to His Messenger that came from the inhabitants of the cities, are for Allah, the Messenger, the Messenger's relatives, the orphans, the poor, and those who are on the way so that the wealth does not only circulate among the rich among you. Whatever the Messenger gave you, accept him. And whatever is forbidden to you, leave it; and fear Allah, indeed, Allah is very severe in His punishment. (*al-Hasyr:7*)

Kathir (1998) explained: "Allah SWT. said, explaining what *fai* means, its nature and law. *Fai* property is property taken from the disbelievers without going through the process of war, without deploying a horse and a camel, like the property obtained from the Banu Nadir. For indeed, the treasure is obtained without the use of a horse and a camel, that is, in obtaining it not through the means of war with the enemy, either in a confrontation or a camping war. They gave up unconditionally thanks to the fear thrown away by Allah SWT. Into their hearts until they fear the Prophet PBUH. So Allah gave their wealth to His Messenger as a treasure, which is why he spent it according to what he liked. However, the Prophet (peace and blessings of Allaah be upon him). Return the wealth to the Muslims and spend it on the path of goodness and charity". The above verse emphasizes the importance of balance between all members of society in property ownership. Islam regulates this to avoid economic instability in society.

Islam Obliges To Pay Zakat

Zakat in terms of language means "clean", "holy", "fertile", "blessed" and "developed". The meaning of "clean" and "holy" in the term zakat is to cleanse the wealth and cleanse the rich from stinginess and bakhil. In other words, it is to cleanse oneself of envy and resentment towards the rich (Hawa, 1994).

Zakat in terms of sharia is the withdrawal of a certain part of the property given to asnaf who are entitled to receive it after fulfilling the conditions set by syarak (Abdullah, 2012). Allah SWT has obliged Muslims to pay zakat. Islam makes zakat one of the pillars of Islam, where a person's faith is not perfect if he does not fulfill the obligation to pay zakat. Paying zakat will cleanse the zakat payer and as proof of gratitude for the blessings bestowed by Allah SWT. The privileged will distribute a small portion of their wealth to the less fortunate, thus reducing the feeling of envy among them. Therefore, apart from being able to create a good relationship between servants and Allah SWT, zakat can also strengthen the relationship between humans and humans. This will create unity and harmony among the community in economic and financial matters. The community will also be able to manage its economy and finances in a way that is approved by Allah SWT.

Imawi (2010) in the book *Daur al-Zakah fi al-Tanmiyah al-Iqtisadiyah* mentions several pearls of wisdom in the Syria of Zakat, including:

1. Reducing the unemployment rate by investing money given to those in need, which entitles them to earn a living in various forms of business, industry, or other forms.
2. Providing job opportunities to those involved as amil zakat, as their salaries can be paid from zakat funds.
3. Assisting business owners in case of losses to them.
4. Creating a balance for all members of society, there are no significant economic differences between them and wealth is not concentrated in the hands of certain groups alone.
5. Reducing poverty by redistributing income among individuals can lead to an increase in national income.
6. Combating hoarding that leads to a lack of money circulation. This will encourage and improve the economic smoothness of the community and the country

Islam Obliges Its People to Help Each Other

Islam obliges its people to help and help each other in any situation, especially when there are fellow Muslims who are in distress and need help. This is stated in the words of Allah SWT surah *al-Zariyat*, verse 19 which means:

"And in their wealth, there is a right for those who ask and those who are in need" (al-Zariyat, 19)

Al-Zuhayli (1991) when interpreting this verse said: "In their property there is a portion for the poor who have nothing and the weak who are unable to do any business or the poor who are weak". Based on this verse, it can be understood that Islam emphasizes the importance of helping each other. When Muslims understand and practice this call, economic stability and harmony in the community will be created.

Impact of Islamic Economic Policy

Based on the explanation above, it can be understood that Islam has laid solid foundations to create economic stability in a society. These policies will bring very positive impacts and results to the lives of Muslims, including:

- **First:** Economic stability and the well-being of the people. Each individual will feel that the fruits of his efforts and possessions will benefit him or her in particular and society at large.
- **Second:** Instilling noble moral principles in Muslims, because Islam has emphasized the importance of obedience to Allah SWT and taught them to always fear Allah.
- **Third:** Protecting society from social crimes, eliminating the gap between human beings, and eliminating the causes of hatred and malice that exist between the rich and the poor.

Conclusion

Based on the above description, it can be seen that the government has put in place the Madani Economic Concept which aims to empower the people. After referring to and analyzing the verses of the Quran and the hadiths of the Prophet PBUH related to economic stability and the well-being of the people, it can be concluded that the Quran and sunnah have put in place several approaches to empower the people's economy and ensure their well-being. Among these approaches are, Islam obliges humans to work and endeavor, Islam recognizes the ownership of individual property, Islam stipulates the right to own public

property, Islam stipulates several shari'a to achieve economic balance, Islam obliges to pay zakat and Islam obliges its people to help each other. The Islamic approach in putting these economic policies in place will be able to create stability and prosperity for the ummah, instill noble moral foundations in Muslims, protect society from social crimes, eliminate the gap between human beings, and eliminate the causes of hatred and malice that exist between the rich and the poor.

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