

# Transcendental Abundance: A Theo-cosmological Foundation of Islamic Economics

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## Abstract

*The modern Western civilization infused with the dominance of humanism and secularism has pushed religion away from being involved in scientific developments. This paradigm has also been invested in and has flourished in conventional economics disciplines, and unfortunately, the concept is also attached to Islamic economics. One of the doctrines constructed is the cosmological doctrine, which declares that resources are limited thereby initiating the most fundamental economic problem: scarcity. This study aims to scrutinize the cosmological presupposition in economics by utilizing the Islamic worldview conceptualized by al-Attas. The method is a descriptive-philosophical examination with a thematic analysis approach. This research reveals that God plays an active role in all myriad layers of creation which necessitates His transcendental association with the cosmos. God has names and attributes that introduce His transcendent and immanent presence in the universe. Terms in the Qur'an such as rizq, ni'mah, minnah, ala', and al-fadhl semantically indicate God's transcendental abundant sustenance in the world. The theo-cosmological concept of the Islamic worldview reveals the Islamic economics perceives resources as having an unlimited source of its transcendence.*

**Keywords:** Islamic economics, Theo-cosmological foundation, Transcendental Abundance.

## Abstrak

Barat modern dengan dominasi paham humanisme dan sekularisme telah mendorong agama jauh dari terlibat dalam perkembangan keilmuan. Hal tersebut berlaku pula dalam disiplin ilmu ekonomi konvensional, dan mirisnya konsep tersebut diadopsi pula dalam ekonomi Islam. Salah satu doktrin yang dibangun adalah doktrin kosmologis, bahwa sumber daya itu terbatas, yang kemudian melahirkan masalah ekonomi yang paling mendasar, yaitu kelangkaan.

Penelitian ini bertujuan untuk membedah doktrin kosmologis dalam ilmu ekonomi dengan menggunakan pandangan alam Islam yang dikonsepsikan oleh al-Attas. Metode yang digunakan adalah pemeriksaan secara deskriptif-filosofis dengan pendekatan analisis tematik. Penelitian ini menunjukkan bahwa Tuhan berperan aktif dalam seluruh lapisan penciptaan yang meniscayakan adanya hubungan transendental dengan alam. Tuhan memiliki nama dan sifat yang menunjukkan peran transendentalnya terhadap alam yang merupakan sumber daya. Terma dalam al-Qur'an seperti *rizq*, *ni'mah*, *minnah*, *ala'*, dan *fadhl*, secara semantik mengisyaratkan kelimpahan karunia sumber daya yang diberikan oleh Tuhan. Sumber daya dalam pandangan Islam adalah kelimpahan sebab memiliki sumber transendental yang tak terbatas.

**Kata Kunci:** Ekonomi Islam, Kelimpahan Transendental, Pondasi teo-kosmologis.

## Introduction

The reality in the science of economic outlook is a world where everything is scarce, everything is commercial, and the value of something is valued by its price, so an exchange must occur in the market through a buying and selling mechanism because it assumes that resources are limited. In the secular materialistic worldview, these resources are cut off from their transcendent, spiritual source, and restricted to their limited, purely quantitative level of being; hence man views these resources as narrow-gauge and scarce, and they will engage in mutual, unending competition over them out of anxiety over their perceived scarcity.<sup>1</sup> In other words, the concept of God as the core concept in a worldview in the secular economic presupposition is not considered the basis of its cosmological foundation. So nature as a resource is only seen as a material as a closed system and therefore limited and scarce.<sup>2</sup> The view becomes the basis for which economics defined as a science that examines how society uses insufficient resources.<sup>3</sup>

Resources in the economic sense are something that can meet human needs and desires. It's the input or factors of production used to produce goods and services to satisfy human wants. In general, resources are into four categories; 1) Natural resources; 2)

<sup>1</sup> Adi Setia, 'Mu'amala and the Revival of the Islamic Gift Economy', *Islam & Science*, 9.1 (2011), 67–88.

<sup>2</sup> Setia, 'Mu'amala and the Revival of the Islamic Gift Economy'.

<sup>3</sup> Mathew Bishop, *Essential Economics* (London: Profile Books Ltd, 2004), 82.

Labor; 3) Capital; and 4) Entrepreneurial ability.<sup>4</sup> It emphasizes that resources only exist to satisfy human wants, hence this interpretation is anthropocentric which is influenced by Cartesian dualism and humanism.<sup>5</sup> This definition departs from the postulate that human desires are unlimited, while the means to fulfill human desires are limited, giving rise to the main economic problem, scarcity.<sup>6</sup> Scarcity is not a cosmological reality, but a perception presupposed by an unsatisfying soul, which in Islamic terminology is anointed *al-nafs al-ammarah*.<sup>7</sup>

In economics textbooks, the term 'economics' is continually defined as the science that discusses the managing to allocate scarce and limited resources to fulfill unlimited human wants.<sup>8</sup> William McEachern, for example, in the book *Economics A Contemporary Introduction* defines: 'Economics examines how people use their scarce resources to satisfy their unlimited wants'.<sup>9</sup> John Sloman in his book *Economics* also states that human desires are unlimited, while the means to satisfy human desires are limited.<sup>10</sup> Meanwhile, Joseph Stiglitz and Carl E. Walsh in their book *Economics* define economics as the science of choice: 'Economics studies how individuals, firms, government, and other organizations within our society make choices, and how these choices determine society's use of its resources'.<sup>11</sup> An economic choice is a prerequisite consequence assuming resources are scarce.<sup>12</sup> Therefore, Gregory Mankiw then defines economics as a discipline of how people manage scarce resources.<sup>13</sup> Scarcity is the essence of economics, without scarcity there is no necessity to choose, and without choice, there is no such thing as an economy. Therefore, scarcity is a necessity in the

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<sup>4</sup> William A. McEachern, *Economics A Contemporary Introduction* (Ohio: Thomson South-Western, 2006), 2.

<sup>5</sup> Muhammad Zainiy (Ed.) Uthman, Suleiman Mohammed Hussein (Ed.) Boayo, and Mohd Hilmi (Ed.) Ramli, *Thinking Framework* (Kuala Lumpur: RZS-CASIS Universiti Teknologi Malaysia, 2020), 45-46, 48.

<sup>6</sup> John Sloman, *Economics* (Harlow: Pearson Education Limited, 2006), 4.

<sup>7</sup> Hasan Al-Syarqawi, *Mu'jam Alfazh Al-Sufiyyah* (Kairo: Muassasah Mukhtar, 1987), 271.

<sup>8</sup> Setia, 'Mu'amala and the Revival of the Islamic Gift Economy'.

<sup>9</sup> William A. McEachern, *Economics A Contemporary Introduction* (Ohio: Thomson South-Western, 2006), 2.

<sup>10</sup> John Sloman, *Economics* (Harlow: Pearson Education Limited, 2006), 4.

<sup>11</sup> Joseph E Stiglitz and Carl E Walsh, *Economics* (London: W. W. Norton & Company, Inc, 2006), 4.

<sup>12</sup> McEachern, *Economics A Contemporary Introduction...*, 2.

<sup>13</sup> Gregory Mankiw, *Principles of Economics*, 7th edn (Stamford: Cengage Learning, 2015), 4.

modern economic paradigm.<sup>14</sup> Modern economics which emerged as systematic body of knowledge is influenced and constructed by the secular worldview.<sup>15</sup>

The problem is the definition of economics, which includes the doctrine of scarcity, approved in Islamic economic discourse. This cosmological assumption is taken arbitrarily without examining the philosophical implications that arise. In the introductory textbooks of Islamic economics, the concept is appreciated in constructing the foundation of the science, for example; it is shown in the M.A. Mannan<sup>16</sup>, Umer Chapra<sup>17</sup>, Rozalinda<sup>18</sup>, Abdul Ghofur<sup>19</sup>, and the KNEKS<sup>20</sup> team's<sup>21</sup> textbook. It exposes an epistemological problem in that science. Therefore, Al-Daghistani argues that contemporary Islamic economics is ideologically constructed through the mechanisms of secular economics, resting upon the neo-classical economic epistemology and the conditions of a modern nation-state that was made "Islamic" through the false Islamization process.<sup>22</sup> The solution suggested is the concept of Islamization of al-Attas, which starts from the correct metaphysical, philosophical, and epistemological framework.<sup>23</sup> Al-Attas' exceptional approach is that he acknowledges Islamization must initiate from a worldview, for it serves as a foundational paradigm of science. This research then focuses on the philosophical foundations

<sup>14</sup> Bishop, *Essential Economics...*, 1.

<sup>15</sup> Hafas Furqani, 'Worldview and the Construction of Economics: Secular and Islamic Tradition', *Tsaqafah Jurnal Peradaban Islam*, 14.2 (2018), 1–24.

<sup>16</sup> Muhammad Abdul Mannan, *Islamic Economics Theory and Practice* (Delhi: Idarah-I Adabiyat-I Delli, 2009), 4.

<sup>17</sup> M Umer Chapra, *Masa Depan Ilmu Ekonomi: Sebuah Tinjauan Islam (Terj.)* (Jakarta: Gema Insani Press, 2001), 2.

<sup>18</sup> Rozalinda, *Ekonomi Islam Teori Dan Aplikasinya Pada Aktivitas Ekonomi* (Depok: RajaGrafindo Persada, 2017), 2.

<sup>19</sup> Abdul Ghofur, *Falsafah Ekonomi Syariah* (Depok: Rajawali Pers, 2020), 34.

<sup>20</sup> KNEKS is an abbreviation of the Komite Nasional Ekonomi dan Keuangan Syariah (National Sharia Economic and Finance Committee). This institution was founded based on Presidential Regulation Number 28 of 2020 dated 10 February 2020 in Indonesia, with a target of Indonesia becoming the world's leading Sharia economic center in 2024.

<sup>21</sup> Azharsyah Ibrahim and others, *Pengantar Ekonomi Syariah* (Jakarta: Departemen Ekonomi dan Keuangan Syariah - Bank Indonesia, 2021), 57.

<sup>22</sup> Sami Al-Daghistani, *The Making of Islamic Economic Thought* (Cambridge: Cambridge University Press, 2021).

<sup>23</sup> Mahmudin Mahmudin, Zayyadi Ahmad, and Abdul Basit, 'Islamic Epistemology Paradigm: Worldview of Interdisciplinary Islamic Studies Syed Muhammad Naqeb Al-Attas', *International Journal of Social Science and Religion (IJSSR)*, 2.1 (2021), 23–42 <<https://doi.org/10.53639/ijssr.v2i1.41>>.

of modern economics, which are by-products of a secular worldview, specifically on the meta-economic narrative of scarcity. Based on this, the novelty of this study is to propose an epistemological concept in Islamic economics based on the Islamic worldview framework initiated by al-Attas.<sup>24</sup>

## Method

This research used a library research method, which involves collecting and processing data from books, documents, or articles relevant to the research topic. Library research is conducted by collecting, reading, recording, and processing research data.<sup>25</sup> This research employs philosophical analysis to criticize the cosmological assumption of scarcity, which is the fundamental philosophical doctrine of modern economics. This research relies immensely on al-Attas' *Prolegomena to the Metaphysics of Islam* as the primary literature, which provides extensive comprehension regarding the Islamic metaphysical, philosophical, and epistemological framework. The libraries used as objects of study in this research are books related to The object studied is literature relating to Kalam (theo-cosmology), in particular the Sunni Kalam, such as al-Ghazali's *al-Arba'in fi Ushul al-Din*, *al-Maqshad al-Asna*, *Ihya' Ulum al-Din*, al-Taftazani's *Syarh al-Aqid al-Nasafiyah*, and al-Tahawi's *al-Aqidah al-Thahawiyah*, Qur'anic exegetics such as al-Khazin's *Lubab al-Ta'wil fi Ma'ani al-Tanzil*, Ibn Ashur's *al-Tahrir wa al-Tanwir*, and al-Zuhayli's *Tafsir al-Munir*, classical Arabic vocabulary dictionaries such as al-Raghib al-Ishfahani's *Mufradat fi Alfazh al-Qur'an*, Ibn Manzhur's *Lisan al-Arab*, and al-Tahanwi's *Kasysyaf Ishthilihat al-Funun wa al-Ulum*, reference books on Islamic economics from Islamic economics thinkers such as M.A. Mannan and M. Umer Chapra, and other sources in the form of books, articles, and proceedings relevant to the subject. The data is related to the theme of the theo-cosmological foundation in the Islamic worldview.

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<sup>24</sup> Wan Mohd Nor Wan Daud, *The Educational Philosophy and Practice of Syed Naquib Al-Attas* (Kuala Lumpur: International Institute of Islamic Thought and Civilization (ISTAC), 1998), 313.

<sup>25</sup> Mestika Zed, *Metode Studi Kepustakaan* (Jakarta: Yayasan Pustaka Obor Indonesia, 2013), 3.

## Result and Discussion

### 1. God's Relation to Cosmos

Islam as a proper name conveyed through revelation, contains the meaning of submission and obedience to God.<sup>26</sup> The concept of God is a fundamental concept for every existing religion. The concept of God is the core concept in the Islamic worldview; this is the background behind the birth of other pivotal tenets in Islam, such as the concept of religion, revelation, nature, prophethood, human, *taskhir*, human freedom, life, creation, science, and happiness.<sup>27</sup> These essential elements serve as a unifying pillar that places a system of meaning, framework of ideas, and values in a coherent, unified form of a worldview.<sup>28</sup>

The conception of the nature of God in Islam is the consummation of what was revealed to the Prophets according to the Qur'an.<sup>29</sup> It is through Revelation, in which God has described Himself, His creative activity and His creation, that Islam interprets the world together with all its parts in terms of events that occur within a perpetual process of new creation.<sup>30</sup> As the Qur'an ordained, God's creative dominion over the creation can be managed through contemplation (*tadabbur*) and intellection (*tafakkur*) to the creation by the means of 'aql (intellect). Distinct from Western philosophical traditions<sup>31</sup>, the word 'aql in Islam means both *ratio* and *intellectus*<sup>32</sup>, and it can perform its dual functions (i.e.

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<sup>26</sup> Jarman Arroisi and Minhajul Afkar, 'Islam On Al-Attas And Wilfred C Smith Perspective (Analysis Study on The Meaning of Islamic Religion)', *Kalimah: Jurnal Studi Agama Dan Pemikiran Islam*, 18.2 (2020), 296 <<https://doi.org/10.21111/klm.v18i2.4871>>.

<sup>27</sup> Achmad Reza Hutama Al Faruqi, Rif'at Husnul Ma'afi, and Filaila Nurfaiza, 'The Concept of God According to Sa'id Nursi', *International Journal Ihya' 'Ulum Al-Din*, 23.2 (2021), 194–209.

<sup>28</sup> Muslih, *Worldview Islam...*, ix.

<sup>29</sup> Syed Muhammad Naquib Al-Attas, *Prolegomena to the Metaphysics of Islam* (Kuala Lumpur: International Institute of Islamic Thought and Civilization (ISTAC), 1995), 12.

<sup>30</sup> Al-Attas, *Prolegomena to the Metaphysics of Islam*, 13.

<sup>31</sup> In the case of Christian theology and its latinized vocabulary, the two terms *intellectus* and *ratio* corresponding with sapiential and scientific knowledge respectively, have been understood as being not in conformity with each other, and each has been stressed over the other in different periods of its history; the *intellectus* in the case of Augustine, and the *ratio* in the case of Aquinas. See Syed Muhammad Naquib Al-Attas, *Islam and Secularism* (Kuala Lumpur: Ta'dib International, 2019), 35.

<sup>32</sup> *Ratio* has been used for logical analysis, abstraction, deduction, drawing conclusions, and other logical functions of reason. In this broad sense, *ratio* primarily constituted the basis of scientific knowledge and claimed precision and certainty. By contrast, *intellectus* came to designate intuitive and sapiential knowledge. See Ibrahim

cognitive and intuitive functions) without contradiction.<sup>33</sup> According to al-Attas, Islam rejects the dichotomy of *ratio* and *intellectus*.<sup>34</sup> He also asserts that Muslim thinkers conceived the '*aql*' as an organic unity of both *ratio* and *intellectus*. '*Aql*' is synonymous with *qalb* (heart), which is a spiritual organ of cognition.<sup>35</sup> Furthermore, al-Attas maintains that all knowledge of reality and truth, and the projection of a true vision of the ultimate nature of things is originally derived through the medium of intuition.<sup>36</sup> Those who have experienced the intuition of existence perceive that the nature of reality as an integrated 'system'. They affirm the existence and reality both of the Absolute Existence (God) and Its modes and aspects (the world), and distinguish the one from the other.<sup>37</sup> Therefore, in the Islamic view, God cannot be separated from reality, including the reality of the cosmos in economic reasoning.

In Islam, God is involved in every layer of reality. Shah Waliyullah, one of the renowned Muslim metaphysicians from the Indian sub-continent, explains the creation of God in different terms that refer to the myriad layers of reality, as follows; First, '*ibda*', originating something from nothing without any matter or prime substances. Second, '*khalq*', creating something from something. And Third, '*tadbīr*', regulates all the by-products of the created universe based on the requirements of the system determined by God which aims for the common good of every creature based on God's Grace.<sup>38</sup> The entire chain of beings submits to God's grace for universal well-being.

When clarifying the creation of God, the Sunni Kalam scholars initiated the theory of atomism (*nazariyyah al-jawhar*). This theory is not like what is misinterpreted by Western thinkers with the term Islamic Occasionalism which are understood as if God occasionally

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Kalin, *Reason and Rationality in The Qur'an* (Amman: MABDA, 2012), 14.

<sup>33</sup> Nur Shadiq Sandimula, 'Konsep Epistemologi Akal Dalam Perspektif Islam', *Potret Pemikiran*, 23.1 (2019), 1–19.

<sup>34</sup> Nur Shadiq Sandimula, 'De-Westernisasi Konsep Manusia: Menelaah Konsep Syed Naquib Al-Attas Tentang Hakikat Manusia', *Refleksi Jurnal Filsafat Dan Pemikiran Islam*, 22.2 (2023), 1–35 <<https://doi.org/10.14421/ref.2022.2202-01>>.

<sup>35</sup> Syed Muhammad Naquib Al-Attas, *The Concept of Education in Islam* (Kuala Lumpur: Ta'dib International, 2018), 14.

<sup>36</sup> Al-Attas, *Prolegomena to the Metaphysics of Islam...*, 177.

<sup>37</sup> Al-Attas, *Prolegomena to the Metaphysics of Islam...*, 213.

<sup>38</sup> Syah Waliyullah Al-Dihlawi, *Hujjatullah Al-Balighah Vol. 1* (Damaskus: Dar Ibn Katsir, 2012), 66–68.

intervenes in the events of the universe.<sup>39</sup> The concept employed by the Asha'irah and Maturidiyyah in explaining the process of creating the universe departs from the Qur'anic revelation which refers to the verse that God "counts the number of everything".<sup>40</sup> This concept perceives that cosmological reality consists of substances (*a'yan* sing. *'ain*) and accidents (*a'radh* sing. *aradh*). Al-Nasafi describes in *al-Aqaid al-Nasafiyyah* that a substance is something that stands independently, which, if it is composed of two or more substances, is called *jism* (corpus), and its independency is called *jawhar* (atom). As for the accident (*aradh*) is something that cannot stand isolated and should establish to *jism* and *jawhar*.<sup>41</sup>

Al-Attas when dissecting the philosophical concepts in the *al-Aqaid* text explains the continuous process of God's constant re-creation:

They affirmed that the universe is composed of indivisible atoms similar to one another. The atoms are devoid of magnitude, but when they combine they give rise to bodies. The giving rise to bodies is called generation, while the separation of the atoms causing the dissolution of bodies is called corruption. A void exists in which the combination, separation, and movement of the atoms can occur. Corresponding to the substantial atoms there exist time atoms. Inherent in the substantial atoms are accidents which do not endure two atoms of time. The substantial atoms themselves would not in their real nature endure two atoms of time, just like the accidents which inhered in them, but God makes the atoms endure by creating in them the accident of duration. God creates a substance, that is, atoms combined as a body, and simultaneously its accident. Immediately after its creation, it is annihilated and another takes its place, and so on for as long as God wills. Thus the nature of Being is discontinuous, and what is called natural law is in fact God's customary act of acting.<sup>42</sup>

This concept is a characterization of causality in Islam as described by al-Ghazali which goes through several stages as follows:

- 1) God with His wise ordinance establishes the cause (*asbab*) consequential to the effect (*musabbabat*).<sup>43</sup> God's law shows the existence of a universal

<sup>39</sup> Zarkasyi, *Kausalitas: Hukum Alam Atau Tuhan...*, 8.

<sup>40</sup> QS. al-Jinn (72): 28.

<sup>41</sup> Sa'd al-Din Mas'ud bin Umar Al-Taftazani, *Syarh Al-Aqaid Al-Nasafiyyah* (Karachi: Maktabah al-Madinah, 2012), 101-108.

<sup>42</sup> Syed Muhammad Naquib Al-Attas, *The Oldest Known Malay Manuscript: A 16th Century Malay Translation of the Aqaid of Al-Nasafi* (Kuala Lumpur: Departement of Publications University of Malaya, 1988), 50-51.

<sup>43</sup> Abu Hamid Al-Ghazali, *Al-Arba'in Fi Ushul Al-Din* (Damaskus: Dar al-Qalam,



- primal design (*al-tadbir al-awwal al-kulli*) as an eternal order (*amr azali*) that is present coincidentally.<sup>44</sup> This structure determines the nature of cause and effect in the world, with God executing His will and actions;<sup>45</sup>
- 2) God establishes absolute, fundamental, permanent, and stable causes (*al-asbab al-kulliyah al-ashliyyah al-tsabitah al-mustaqirrah*) that are designated and not altered until the end of time.<sup>46</sup> Al-Ghazali mentions this stage as a universal design for eternal universal causes (*al-wadh' al-kulli li al-asbab al-kulliyah al-daimah*)<sup>47</sup>, so it becomes a pattern set by God (*Sunnat Allah*);
  - 3) The third level, is called *qadar* (determination), which involves God's instructions (*tawjih*) for the causes mentioned above through their respective consonances, measuring the actions to their consequences, which are created from those actions, period after period (*lahzhah ba'da lahzah*) according to a specific measure (*al-qadar al-ma'lum*).<sup>48</sup> At this stage al-Ghazali uses the term "*hadatsa*" in the sense of God's act of bringing something into being, meaning that God plays a direct role in the manifold of reality where the implication is that the power of the efficient cause is exclusive to God as an absolute cause.<sup>49</sup>

## 2. God's Act in Phenomenal World

The concept of God conceptualized by Muslims as represented by the Sunni Kalam scholars is very immanent because He plays an active role directly in the world of phenomena. He is also very transcendent, as His Essence is unknown except by Himself. God is the only actor (*fa'il*) who directs the universe based on His will, freedom, and knowledge. As demonstrated by al-Ghazali, God is more precisely called an actor rather than a cause, where the "actor" is active based on will; on the contrary, the "cause" is passive as a consequence of His existence, and this is his criticism of the prevalent interpretation adhered by the Philosophers.<sup>50</sup> Al-Attas also asserts that the processes of the phenomenal world or the laws of Nature are nothing but God's "customary way of acting" (*sunnat Allah*).<sup>51</sup>

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2003), 27.

<sup>44</sup> Al-Ghazali, *Al-Arba'in Fi Ushul Al-Din...*, 27.

<sup>45</sup> Zarkasyi, *Kausalitas: Hukum Alam Atau Tuhan...*, 241.

<sup>46</sup> Abu Hamid Al-Ghazali, *Al-Maqshad Al-Asna Fi Syarh Asma' Allah Al-Husna* (Beirut: Dar al-Minhaj, 2018), 180.

<sup>47</sup> Al-Ghazali, *Al-Maqshad Al-Asna Fi Syarh Asma' Allah Al-Husna...*, 181.

<sup>48</sup> Al-Ghazali, *Al-Maqshad Al-Asna Fi Syarh Asma' Allah Al-Husna...*, 181.

<sup>49</sup> Zarkasyi, *Kausalitas: Hukum Alam Atau Tuhan...*, 241-242.

<sup>50</sup> Zarkasyi, *Kausalitas: Hukum Alam Atau Tuhan...*, 3.

<sup>51</sup> Wan Mohd Nor Wan Daud, *The Educational Philosophy and Practice of Syed Naquib Al-Attas* (Kuala Lumpur: International Institute of Islamic Thought and Civilization

Based on the interpretation of causality described by al-Ghazali, causal relationships are not deterministically inevitable; causality exists but is seen as the result of God's decree.<sup>52</sup> As Isma'il al-Faruqi elaborates, the nature of causality in Islam is consistently associated with the presence of God.<sup>53</sup> Correspondingly, understanding economic reality cannot be separated from God's direct intervention in the world, because this metaphysical perspective forms the basis of the epistemic framework and legalistic-ethical values in Islamic scientific concepts.<sup>54</sup> This fact can be seen from the attitude of the Holy Prophet when asked by his Companions to fix the price on an economic affair, as stated by Abu Dawud and al-Tirmidhi from the hadith of Anas:

غلا السعر على عهد رسول الله صلى الله عليه وسلم، فقالوا: يا رسول الله سعر لنا، فقال: إن الله هو المسعر القابض الباسط الرازق وإني لأرجو أن ألقى ربي وليس أحد منكم يطلبني بمظلمة في دم ولا مال.

The above hadith depicts clearly that the Prophet attributed price changes to Allah as the agent directly affecting price changes, "*al-Musa'ir*" (Price-maker). Unlike what economists commonly believe that these changes occur naturally based on the market mechanism of demand and supply triggered by each individual's self-interest, where this concept is known as the "Invisible Hand of the Market".<sup>55</sup> The price mechanism works by itself deterministically established on the certainty of cause and effect from the competitive interaction between diverse human interests.<sup>56</sup> Thereof, Asad Zaman quotes Joseph Stiglitz who stated that there is no such thing as an Invisible Hand in the real world, it is just an ideology indoctrinated in every standard economics textbook.<sup>57</sup> The implications of a secular perspective in Economics are

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(ISTAC), 1998), 61.

<sup>52</sup> Zarkasyi, *Kausalitas: Hukum Alam Atau Tuhan...*, 261.

<sup>53</sup> Isma'il Raji Al-Faruqi, *Tawhid: Its Implication for Thought and Life* (Virginia: The International Institute of Islamic Thought, 1992), 2.

<sup>54</sup> Wan Mohd Nor Wan Daud, *Islamisasi Ilmu-Ilmu Kontemporer Dan Peran Universitas Islam Dalam Konteks De-Westernisasi Dan De-Kolonisasi* (Bogor: Universitas Ibnu Khaldun Bogor & CASIS - UTM, 2013)..., 33.

<sup>55</sup> Asad Zaman, 'Death of a Metaphor: The Invisible Hand', *SSRN Electronic Journal*, May, 2012 <<https://doi.org/10.2139/ssrn.2094930>>.

<sup>56</sup> Siudek Tomasz and Zawojnska Aldona, 'Competitiveness in the Economic Concepts, Theories and Empirical Research', *Acta Scientiarum Polonorum. Oeconomia*, 13.1 (2014), 91-108 <<https://js.wne.sggw.pl/index.php/aspe/article/view/41110/3636>>.

<sup>57</sup> Zaman.

tremendous, in the context of its epistemology that separates physical and metaphysical realities.<sup>58</sup>

God is called "*al-Musa'ir*" by the Holy Prophet, which shows that God has a direct role in the phenomenal world. This role of God is emphasized further by the names mentioned next "*al-Qabidh*" The Most Narrowing and "*al-Basith*" The Most Widening, which in line with the context of the hadith "*qabdh*" is understood as the act of constricting sustenance "*dhayyaqa*", and "*basth*" as an act of enhancing sustenance "*awsa'a*" noticing the Arabic language principle of *lihaq al-kalam* that following mentions the name "*al-Raziq*". However, this term has more comprehensive metaphysical implications, that it is a form of continuous creation and destruction by God, where al-Attas in *On Quiddity and Essence* explains that "*basth*" (expansion) when Allah creates, and "*qabdh*" (contraction) when God annihilates.<sup>59</sup>

### 3. Manifestation of God's Names and Attributes

God then is the basis and the creator of everything is omniscient and omnipotent, unfolding His Will in perpetual acts of creation, annihilation, and re-creation through which the infinite inner possibilities inherent in His Names and Attributes are manifested and individuated.<sup>60</sup> God has transcendental attributes. These attributes establish that God is a pre-eternal and endless being. He is the one and only God; He is not composed and not separated; He is neither atom nor accident; He exists independently. He is all-living, all-powerful, all-knowing, all-willing, all-hearing, all-seeing, and all-speaking. He has the attributes of life, power, knowledge, will, hearing, sight, and *kalam*, all pre-eternality; none of these attributes are similar to those of creation.<sup>61</sup>

According to the Qur'an, God's first and foremost attribute is *Rabb*, which means provider, sustainer, and cherisher. Al-Raghib al-Ishfahani defines this attribute as a fosterer of a thing who develops it from one state into another until it attains completion. According to him, this attribute is not attributed definitely except to God, who

<sup>58</sup> Abdul Rohman, Amir Reza, and Muhammad Ari Firdausi, 'Melacak Makna Worldview: Worldview Barat Dan Islam', *Kanz Philosophia*, 7.1 (2021), 45–64.

<sup>59</sup> Syed Muhammad Naquib Al-Attas, *Prolegomena to the Metaphysics of Islam* (Kuala Lumpur: International Institute of Islamic Thought and Civilization (ISTAC), 1995), 239.

<sup>60</sup> Daud, *The Educational Philosophy and Practice of Syed Naquib Al-Attas...*, 48.

<sup>61</sup> Wahbah Al-Zuhayli, *Ushul Al-Iman Wa Al-Islam* (Damaskus: Dar al-Fikr, 2008), 60-61.

acts as a Being who secures (*al-mutakaffil*) the merit of all beings.<sup>62</sup> The attribute of *Rabb* mentioned in the beginning verse in the first chapter of the Qur'an is related to His role in the universe. God as *Rabb* is the ruler of all creatures (*mudabbir al-khalaiq*), the caretaker of all its affairs (*sais umuraha*), and the deliverer to its perfection (*muballighuha ghayah al-kamal*).<sup>63</sup> God as the Sustainer implies the universe to have unlimited transcendental sources.

Universe translated into the Arabic word '*alam*', referring to the definition stated by al-Tahanwi in *Kashshaf al-Ishthilahat* is anything by which the existence of God is known to human beings, whereas in general '*alam*' is anything other than God. A similar understanding put forward by the Sufis is that the 'universe' is anything whose existence does not come from the entity itself, whether material (*jismani*) or spiritual (*ruhani*).<sup>64</sup> Al-Jurjani also defines it similarly, that there is an epistemological correlation between God and the universe, that universe is a sign indicating the existence of God.<sup>65</sup> Hence, the Islamic worldview perceives the universe as associated with its transcendental source, God. The connectedness of the universe with God becomes a conceptual foundation that the universe is not a closed, limited system but an open system of constant re-creation.<sup>66</sup>

Furthermore, God has 99<sup>67</sup> names called *al-Asma al-Husna*. A name indicates the essence itself or the essence characterized by a particular attribute.<sup>68</sup> These names are attributed *al-Husna* (exquisite) because they refer to its nature of perfection, where there is no perfection in that attribute unless it relates to God.<sup>69</sup> These names apart from representing

<sup>62</sup> Al-Raghib Al-Ishfahani, *Mufradat Alfazh Al-Qur'an* (Damaskus: Dar al-Qalam, 2009), 336.

<sup>63</sup> Muhammad al-Tahir Ibn 'Ashur, *Tafsir Al-Tahrir Wa Al-Tanwir Vol. 1* (Tunis: Dar al-Tunisiyyah, 1984), 166.

<sup>64</sup> Muhammad Ali Al-Tahanwi, *Mawsu'ah Kashshaf Istilahat Al-Funun Wa Al-Ulum* (Beirut: Maktabah Lubnan Nasyirun, 1996), 1157, 1158.

<sup>65</sup> al-Sayyid al-Syarif Al-Jurjani, *Al-Ta'rifat* (Beirut: Dar al-Kutub al-Ilmiyyah, 2013), 122.

<sup>66</sup> Hamid Fahmy Zarkasyi, *Kausalitas: Hukum Alam Atau Tuhan* (Ponorogo: UNIDA Gontor Press, 2018), 147-159.

<sup>67</sup> This number is not a limitation but only refers to a well-known sound narrative. See Abu Hamid Al-Ghazali, *Al-Maqshad Al-Asna Fi Syarh Asma' Allah Al-Husna* (Beirut: Dar al-Minhaj, 2018), 329-342.

<sup>68</sup> Abd al-Rahman ibn Yusuf Mangera, *Imam Abu Hanifa's Al-Fiqh Al-Akbar Explained by Abu Al-Muntaha Al-Maghnisawi; with Selection from Ali Al-Qari's Commentary, Including Imam Abu Hanifa's Kitab Al-Wasiyya* (London: White Thread Press, 2014), 76.

<sup>69</sup> Muhammad al-Tahir Ibn 'Ashur, *Tafsir Al-Tahrir Wa Al-Tanwir Vol. 9* (Tunis: Dar

ontological reality, also have an epistemological impact on one's mind by associating continually the universe with its transcendental source. In *al-Asma al-Husna* 28 names refer to God's Essence itself, the other 28 names refer to the attributes of God's Essence, and the remaining 43 names refer to actions that come from God.<sup>70</sup> Although all of these names encompass reality, three correlate with the context of God's transcendental relation with the universe which provides resources in meeting human needs, they are *al-Wahhab*, *al-Mughni*, and *al-Razzaq*.

Al-Qushairi in *Syarh al-Asma' al-Husna* explains that the name *al-Wahhab* is the superlative form of the word *wahb*, which means the giver with abundant gifts (*jazil al-atha'*), the most pleasing godsend (*jamil al-hibah wa al-hubba*), as well as overabundances of affection and sustenance (*kathir al-luthf wa al-iqbal*).<sup>71</sup> In contrast, al-Ghazali in *al-Maqshad al-Asna* clarified the name *al-Wahhab* from the word *al-hibbah* which means voluntary giving without compensation. If the frequency of giving is immense, the giver is called *wahhab*.<sup>72</sup> If the name of God *al-Wahhab* flourishes in a person's heart, then poverty does not humiliate him or cause him to suffer in poverty. He constantly returns to Him with good preconceptions.<sup>73</sup> This name illustrates the abundance of God's gifts provided for human beings in the universe.

Another name is *al-Mughni* which means the Giver of prosperity to human beings in the sense of sufficiency (*kifayah*).<sup>74</sup> Al-Ghazali in *al-Maqshad al-Asna* relates the name *al-Mughni* as a pre-eternal active attribute (*fi'liyyah*) with *al-Ghani* (The Most Self-Sufficient) which refers to a pre-eternal essential attribute (*dhatiyyah*) of God. This attribute reveals that man perpetually depends on God.<sup>75</sup> It relates to its root in the Arabic word *al-Ghina*, which has several semantical meanings and implications. 1) Absolute absence of necessity, and this exclusively exists in God; 2) Lack of dependency, and this applies to human beings; 3) The amount of possessions and assets that are valuable for human beings.<sup>76</sup> By that, human beings and all creatures are always in a state

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al-Tunisiyyah, 1984), 187.

<sup>70</sup> Al-Zuhayli, *Ushul Al-Iman Wa Al-Islam...*, 63.

<sup>71</sup> Abu al-Qasim Abd al-Karim Al-Qusyairi, *Syarh Al-Asma' Al-Husna* (Beirut: Dar Azad, 1986), 109.

<sup>72</sup> Abu Hamid Al-Ghazali, *Al-Maqshad Al-Asna Fi Syarh Asma' Allah Al-Husna* (Beirut: Dar al-Minhaj, 2018), 160.

<sup>73</sup> Al-Qusyairi, *Syarh Al-Asma' Al-Husna...*, 109.

<sup>74</sup> Al-Qusyairi, *Syarh Al-Asma' Al-Husna...*, 248.

<sup>75</sup> Al-Ghazali, *Al-Maqshad Al-Asna Fi Syarh Asma' Allah Al-Husna...*, 288.

<sup>76</sup> Al-Ishfahani, *Mufradat Alfazh Al-Qur'an...*, 615.

of dependency on God as the only source of absolute prosperity and sovereignty.<sup>77</sup>

The third name *al-Razzaq*, is an exclusive name of God in the supreme form (*mubalaghah*) of the Arabic word *raziq*, which means He is the Creator, giver, and cause of sustenance comprehensively.<sup>78</sup> God is the Creator of the abundance of provisions, endows this sustenance to all creatures, and provides the means to benefit from it.<sup>79</sup> God has absolute freedom to provide whatever providence to whomever He wishes. This name refers to the essential active attribute (*fi'liyyah*) of God to the creation, which affects one's worldview, as this particular attribute appears exclusively in several texts of the Sunni Creed. Abu Hanifah, for example, in his *al-Fiqh al-Akbar* which is considered the main text of Sunni Kalam, specifically mentions this attribute, with the term *tarziq* (sustaining) which refers to the qualities of *takwin* (bringing into being) of God who has *ta'alluq* (association) with *marzuq* (sustained).<sup>80</sup> Likewise, another Sunni Kalam text such as *al-Aqidah al-Thahawiyyah* also cites the term '*raziq bi la mu'nah*'.<sup>81</sup>

God, by His Beautiful Name, is recognized as the ultimate provider of sustenance for humans to attain a state of prosperity; in Islam, it is known as *falah*. According to Al-Ishfahani, *falah* means triumph (*zhafar*) and achievement (*idrak bughyah*). *Falah* is both worldly and hereafter life. For worldly life, *falah* signifies triumph by achieving means of happiness (*sa'adat*) to improve prosperous mundane life, and it represents three things: 1) *baqa'* (survival); 2) *ghina'* (prosperity); and 3) '*izz* (nobility). In the hereafter, it stands for *baqa' bila fana'* (eternal survival), *ghina bila faqr* (eternal prosperity), '*izz bila dzull* (everlasting glory), and '*ilm bila jahl* (knowledge free of all ignorance).<sup>82</sup> According to Akram Khan, in the context of worldly life, *falah* is a multi-dimensional concept. It has implications for individual behaviour (micro-level) and collective behaviour (macro-level).<sup>83</sup> Since

<sup>77</sup> Al-Ghazali, *Al-Maqshad Al-Asna Fi Syarh Asma' Allah Al-Husna...*, 288.

<sup>78</sup> Al-Ishfahani, *Mufradat Alfazh Al-Qur'an...*, 351.

<sup>79</sup> Al-Ghazali, *Al-Maqshad Al-Asna Fi Syarh Asma' Allah Al-Husna...*, 165.

<sup>80</sup> Mangera, *Imam Abu Hanifa's Al-Fiqh Al-Akbar Explained by Abu Al-Muntaha Al-Maghnisawi; with Selection from Ali Al-Qari's Commentary, Including Imam Abu Hanifa's Kitab Al-Wasiyya...*, 83.

<sup>81</sup> Abu Ja'far Al-Thahawi, *Matan Al-Aqidah Al-Thahawiyyah Bayan Aqidah Ahl Al-Sunnah Wa Al-Jama'ah* (Beirut: Dar Ibn Hazm, 1995), 9.

<sup>82</sup> Al-Ishfahani, *Mufradat Alfazh Al-Qur'an...*, 644-645.

<sup>83</sup> Muhammad Akram Khan, *An Introduction to Islamic Economics* (Islamabad: The International Institute of Islamic Thought, 1994), 34.

God, through the manifestation of His names and attributes, is the absolute reality in the consciousness of Muslims, *falah* is essentially conjoined to one's spiritual state, which in Islam is known as *sa'adah* (happiness). Following the concept of *sa'adah*, Al-Attas elaborates:

It (happiness, i.e. *sa'adah*) has to do with certainty (*yaqin*) of the ultimate Truth and fulfilment of action in conformity with that certainty. Furthermore, certainty is a permanent state of consciousness that is natural to what is permanent in man and perceived by his spiritual organ of cognition, which is the heart (*qalb*). It is peace and security and tranquillity of the heart (*thu'maninah*); it is knowledge (*ma'rifah*), and knowledge is true faith (*iman*). It is knowledge of God as He described Himself in genuine Revelation; it is also knowing one's rightful and hence proper place in the realm of creation and one's proper relationship with the Creator accompanied by requisite action (*'ibadah*) in conformity with that knowledge such that the condition which results is that of justice (*'adl*).<sup>84</sup>

The meaning and experience of happiness in Islam is the returning of one's whole being, with a tranquil heart willingly submitting to the Creator, living life in conformity with the truth and reality as informed by the Holy Qur'an and the Tradition of the Prophet, that path of life which leads to success, *Falah*, in this world and the next.<sup>85</sup> Hence, in the Islamic worldview, the universe is a manifestation of the names and attributes of God, which epistemologically constructs Muslims to glimpse the universe as a source of abundance in meeting their needs because it has an infinite transcendent source behind it. A Muslim who firmly believes in God, manifested through His Beautiful Name as mentioned above<sup>86</sup>, then that belief becomes one's substratum of life. Feelings and emotions are involved in consciousness, and those who are conscious of God verify this consciousness by remembrance, experience in their feelings and emotions, and the consciousness of happiness upon which their lives are established.<sup>87</sup>

<sup>84</sup> Al-Attas, *Prolegomena to the Metaphysics of Islam...*, 35-36, 108.

<sup>85</sup> Muhammad Zainiy Uthman, *Al-Attas' Psychology* (Selangor: Himpunan Keilmuan Muslim (HAKIM), 2022), 114.

<sup>86</sup> God's exquisite names associated with this concept correspondingly are *al-Mannan*, *al-Qabidh*, *al-Basith*, *al-Wasi'*, and *al-Hasib*. Nevertheless, the idea of these names is identical to the three names above.

<sup>87</sup> Al-Attas, *Prolegomena to the Metaphysics of Islam...*, 106.

#### 4. Qur'anic Terms for 'Resources'

Islam, as a religion of revelation, nominates the Qur'an as a source of concepts in comprehending reality, which incorporates various key terms which form the foundation of the worldview held by Muslims.<sup>88</sup> Among them are keywords that refer to the conception of "resources" based on their connotation in Islam. Several different terms are often used interchangeably in referring to similar concepts, including 1) *rizq*; 2) *ni'mah*; 3) *minnah*; 4) *ala'*; and 5) *fadl*. Semantically analyzing these terms can reveal how Islam views the concept of "resources" and how Muslims should behave towards it.

##### a. *Rizq* (Sustenance)

The expression *rizq* with its various root derivatives '*ra'-zay-qaf'* in the Qur'an portions to 123 words. 61 words in the form of a verb (*fi'l*) with variations of the tenses form, present (*madhi*), continuous and future (*mudhari'*), and injunction (*amr*) along with a combination of pronouns, and 62 in the form of a noun (*ism*) with infinitive (*mashdar*), subject (*fa'il*), and superlative (*mubalaghah*) nouns.<sup>89</sup> Al-Damighani remarked that the expression '*rizq*' in the Qur'an refers to several meanings, including 1) Giving (*al-'atha'*); 2) Food (*al-tha'am*); 3) Supper and dinner servings (*al-ghida' wa al-'asya' Khashah*); 4) Gratitude (*al-syukr*); 5) Rain (*al-mathar*); 6) Sustenance (*al-nafaqah*); 7) Fruits (*al-fakihah Khashah*); 8) Reward (*al-tsawab*), and 9) Paradise (*al-jannah*).<sup>90</sup> Meanwhile, al-Ishfahani defines the word *rizq* as a perpetuated gift, worldly and hereafter-ly, portions of something, and consumable things that become the body's nutrition.<sup>91</sup> A more comprehensive definition by al-Qusyairi deduced that the utterance *rizq* is anything that benefits.<sup>92</sup>

##### b. *Ni'mah* (Convenience)

*Ni'mah* is from the word '*nun-'ayn-min'*, and its derivatives in the Qur'an are portions of 144 words. 18 words are verbs (*fi'l*),

<sup>88</sup> Nur Shadiq Sandimula, 'Analisis Semantik Atas Kata "Thayyibah" Dalam Al-Qur'an', *AL QUDS : Jurnal Studi Alquran Dan Hadis*, 6.2 (2022), 759 <<https://doi.org/10.29240/alquds.v6i2.3324>>.

<sup>89</sup> Muhammad Fuad Abd Al-Baqi, *Al-Mu'jam Al-Mufahras Li Alfazh Al-Qur'an Al-Karim* (Kairo: Maktabah Dar al-Kutub al-Mishriyyah, 1943), 311-312.

<sup>90</sup> al-Husain bin Muhammad Al-Damighani, *Ishlah Al-Wujuh Wa Al-Nazhair Fi Al-Qur'an Al-Karim* (Beirut: Dar al-Ilm li al-Malayin, 1983), 202.

<sup>91</sup> Al-Ishfahani, *Mufradat Alfazh Al-Qur'an...*, 351.

<sup>92</sup> Al-Qusyairi, *Syarh Al-Asma' Al-Husna...*, 111.



and 126 words are nouns.<sup>93</sup> Among its meanings in the Qur'an are: 1) Grace (*al-minnah*); 2) Islam and the Qur'an (*din Allah wa kitabuhu*); 3) the Holy Prophet (Muhammad); 4) Reward (*al-tsawab*); 5) Wealth and ownership (*al-ghina wa al-milk*); 6) Prophethood (*al-nubuwwah*); 7) Mercy (*al-rahmah*); 8) Kindness (*al-ihsan*); 9) Easiness of life (*sa'ah al-'isy*); and 10) Freed (*al-mu'taq*).<sup>94</sup> *Ni'mah* refers to a sound state (*al-halah al-hasanah*) in human well-being.<sup>95</sup>

c. **Minnah (Grace)**

The phrase *minnah* is from the root 'min-nun-nun' with numerous derivatives in the Qur'an consisting of 27 words. 8 in the verb form and 19 in the noun form.<sup>96</sup> The Qur'an employs this term to refer to several meanings. 1) *al-Tarajabin*<sup>97</sup>; 2) Pride (*al-'ujb*); 3) Giving (*al-'atha'*); 4) Liberation (*al-ithlaq*); 5) Grace (*al-minnah*); and 6) Cut off (*al-maqthu'*).<sup>98</sup> Al-Ishfahani in *al-Mufradat* explains that the utterance *minnah* means solemn pleasure because it demands weighty accountability before God.<sup>99</sup>

d. **Ala' (Commemorative Favors)**

The phrase *ala'* derived from 'alif-lam'alif' in the Qur'an only occurs in the plural form 'takthir' 34 times.<sup>100</sup> This term in the Qur'an appears in the context of commemorative God's favours. Al-Khazin in *Lubab al-Ta'wil*, for instance, explains verses 69 and 74 of surah al-A'raf where the expression used, where the verses exhort people to commemorate the blessings in the form of good deeds as an expression of gratitude to God.<sup>101</sup> Whereas in Surat al-Rahman, the phrase 'ala' is mentioned 31 times after saying the favours obtained, both worldly and the hereafter. The meaning implication is emphasizing reflecting God's bliss.<sup>102</sup>

<sup>93</sup> Al-Baqi, *Al-Mu'jam Al-Mufahras Li Alfazh Al-Qur'an Al-Karim...*, 707-709.

<sup>94</sup> Al-Damighani, *Ishlah Al-Wujuh Wa Al-Nazhair Fi Al-Qur'an Al-Karim...*, 460.

<sup>95</sup> Al-Ishfahani, *Mufradat Alfazh Al-Qur'an...*, 814.

<sup>96</sup> Al-Baqi, *Al-Mu'jam Al-Mufahras Li Alfazh Al-Qur'an Al-Karim...*, 275-276.

<sup>97</sup> A type of pollen or dew that lands on the branches of trees that is usually collected for consumption. See Al-Damighani, *Ishlah Al-Wujuh Wa Al-Nazhair Fi Al-Qur'an Al-Karim...*, 444.

<sup>98</sup> Al-Damighani, *Ishlah Al-Wujuh Wa Al-Nazhair Fi Al-Qur'an Al-Karim...*, 444.

<sup>99</sup> Al-Ishfahani, *Mufradat Alfazh Al-Qur'an...*, 777.

<sup>100</sup> Al-Baqi, *Al-Mu'jam Al-Mufahras Li Alfazh Al-Qur'an Al-Karim...*, 75.

<sup>101</sup> Al-Khazin, *Lubab Al-Ta'wil Fi Ma'ani Al-Tanzil Juz 2* (Beirut: Dar al-Kutub al-Ilmiyyah, 2004), 217, 221.

<sup>102</sup> Wahbah Al-Zuhayli, *Tafsir Al-Munir Juz 14* (Damaskus: Dar al-Fikr, 2009), 214.

e. **Fadh**l (Abundant Provision)

The phrase *fadh*l is from the root 'fa'-dha'-lam' in the Qur'an appears 104 times. Eighteen (18) in the verb form and eighty six (86) in the noun form.<sup>103</sup> This phrase has a very diverse connotation that is considered noble in Islam. 1) Islam itself; 2) Prophethood (*al-nubuwwah*); 3) Felicity in paradise (*al-rizq fi al-jannah*); 4) sustenance in the world (*al-rizq fi al-dunya*); 5) Substitute for assets (*al-khalf fi al-maal*); 6) Grace (*al-minnah*); and 7) Paradise (*al-jannah*).<sup>104</sup> The word *fadh*l displays the nature of God's gift as the finest and most comprehensive offering.<sup>105</sup>

Based on the myriad implications identified from the above terms, an intricate and exhaustive meaning system is formed which encompasses the spectrum of meanings of the concept in a semantic field.<sup>106</sup> The reason is the Arabic language in the Qur'an according to al-Attas is clear and explicit in conveying meanings and capable of projecting the truth itself.<sup>107</sup> The keywords used by the Qur'an play a paramount role in constructing the essential conceptual structure of the Qur'anic *weltanschauung*. In general, expressions that become core terms in the Qur'an are words that encompass expansive meanings and represent attributes of something, primarily concerning religion and ethics.<sup>108</sup>

The various terms semantically refer to something that has unique characteristics. As for the concept of 'resources', in the Islamic sense, it establishes the meaning of *rizq* as anything that benefits. According to Ibn Manzbur in *Lisan al-Arab*, it has physical categories like food for the body and spiritual aspects in the form of knowledge for the mind and soul.<sup>109</sup> These two implications fall into two types of resources, i.e. natural and cultural. Moreover, the characteristic of sustenance is like rain, also one of its meanings. Rain, with the Arabic term *mathar* in Islam, signifies goodness that overflows like rain.<sup>110</sup>

<sup>103</sup> Al-Baqi, *Al-Mu'jam Al-Mufahras Li Alfazh Al-Qur'an Al-Karim...*, 521-522.

<sup>104</sup> Al-Damighani, *Ishlah Al-Wujuh Wa Al-Nazhair Fi Al-Qur'an Al-Karim...*, 361.

<sup>105</sup> Ibnu Manzbur, *Lisan Al-Arab Vol. 11* (Beirut: Dar al-Shadir, 1990), 524.

<sup>106</sup> Syed Muhammad Naquib Al-Attas, *The Concept of Education in Islam* (Kuala Lumpur: Ta'dib International, 2018), 2.

<sup>107</sup> Hamid Zarkasyi and others, 'Reading Al-Attas' Analysis on God's Revelation as Scientific Metaphysics', in *ICLLE 2019, July 19-20* (Padang, 2019), p. 11 <<https://doi.org/10.4108/eai.19-7-2019.2289500>>.

<sup>108</sup> Sandimula, 'Analisis Semantik Atas Kata "Thayyibah" Dalam Al-Qur'an'.

<sup>109</sup> Manzbur, *Lisan Al-Arab Vol. 10...*, 115.

<sup>110</sup> Al-Ishfahani, *Mufradat Alfazh Al-Qur'an...*, 770.

This concept also comprises the meaning of *ni'mah* as something that brings convenience because the term denotes a state/*hal* as a feature of its morphological form in the Arabic language which follows the *fi'lah* scale.<sup>111</sup> The concept of 'resources' also possesses the significance of *minnah*, blessings from God. The qualities of 'resource' as *minnah* indicate the existence of a transcendent source manifested in the name *al-Mannan*.<sup>112</sup> Similarly, the meaning of '*ala*' is joined to it, characterized as a commemorative abundant godsend because the expression occurs only in the plural form '*takthir*'. The qualities of abundance in the notion of 'resources' in Islam are again clearly illustrated in the term *fadh*l which originally denotes plenty-ness (*dhidd al-naqsh*).<sup>113</sup> In a morphological sense, the interconnectedness to its other derivative, such as *fadhilah* establishes a sense of noble or extraordinary meaning.<sup>114</sup>

##### 5. Economic Behavior of Abundance

Conceptually, scarcity, which refers to a gap between limited resources and unlimited human desires, becomes a mindset that influences human thoughts and decisions and, eventually, their economic behaviour.<sup>115</sup> As an epistemological consequence of scarcity, it necessitates competition and conflict of interests and social class, that emerge from human individualistic-hedonistic inclinations due to anxiety that they will not get a share of resources.<sup>116</sup> Scarcity is a notion of poverty, suffering, conflict, and the misery of life. The perception of scarcity is deeply rooted in a corrupt human soul who solely wants to satisfy its every carnal desire. Therefore scarcity, precisely is more a psychological assumption than a cosmological reality.

This attitude represents the human perspective that comprehends life tragically. This belief is firmly rooted in the philosophical Tragedy, which according to al-Attas, is one of the pillars of Western

<sup>111</sup> Al-Ishfahani, *Mufradat Alfazh Al-Qur'an...*, 814.

<sup>112</sup> al-Mannan is one of al-Asma' al-Husna which means the Giver of favors sincerely without boasting about it. See Manzhur, *Lisan Al-Arab Vol. 13...*, 314.

<sup>113</sup> Manzhur, *Lisan Al-Arab Vol. 11...*, 524.

<sup>114</sup> Manzhur, *Lisan Al-Arab Vol. 11...*, 524.

<sup>115</sup> Ernst Jan de Bruijn and Gerrit Antonides, *Poverty and Economic Decision Making: A Review of Scarcity Theory, Theory and Decision* (Springer US, 2022), xcii <<https://doi.org/10.1007/s11238-021-09802-7>>.which subsequently forces the poor into suboptimal decisions and behaviors. The purpose of our work is to provide an integrated, up-to-date, critical review of this theory. To this end, we reviewed the empirical evidence for three fundamental propositions: (1

<sup>116</sup> Setia, 'Mu'amala and the Revival of the Islamic Gift Economy'.

civilization.<sup>117</sup> Al-Attas uses the term *shaqawah* to refer to the concept of Tragedy.<sup>118</sup> The West accepts the experience of the misery of life as an unconditional belief that influences the role of human life in the world.<sup>119</sup> For instance, Hegel's general philosophy is a telling of 'world' history (in practice, the history of the West) as a *Bildungsroman*, as a series of painful but productive conflicts through which 'world' or 'human spirit' educates itself by passing through a sequence of 'shapes of consciousness' (worldviews).<sup>120</sup>

In contrast, Muslims believe that nature and culture and their resources have a transcendent source of being, regeneration, and renewal, and hence natural and cultural resources are not limited in respect of that transcendent source of renewal and regeneration, but rather they are abundant.<sup>121</sup> In Islamic economics, 'abundance' refers to the belief that resources are sufficient for everyone's needs, not necessarily everyone's wants. This belief gives rise to economic behavior, more about serving a broader purpose, communal/public rather than narrow, individual/private interests, because resources are abundant and sufficient for everyone.<sup>122</sup> This kind of Economic behavior is precisely in harmony with the spirit of Islam in every socio-economic transaction of '*al-muamalah*' (work together) which is cooperative and reciprocity for the common good (*mashlahah ammah*). Therefore, a more accurate definition of Islamic economics is the earning and provisioning of livelihood for the common good.<sup>123</sup>

The phenomenon of scarcity that occasionally occurs is not interpreted as a reality of tragic economic life. Suffering and poverty that arises from famine are not called *shaqawah*, but are part of probation called *bala'*. Consciousness and faith in God bring out a calm attitude in facing the tribulation of life because it emerges from the substratum of happiness.<sup>124</sup> Therefore, the verse that alludes to 'scarcity' is understood

<sup>117</sup> Al-Attas, *Islam and Secularism...*, 137.

<sup>118</sup> *Shaqawah* conveys the approximate equivalent in English of 'great misfortune', 'misery', 'straitness of circumstance', 'distress', 'disquietude', 'despair', 'adversity', and 'suffering'.. See Al-Attas, *Prolegomena to the Metaphysics of Islam...*, 98-99.

<sup>119</sup> Syed Muhammad Naquib Al-Attas, *Risalah Untuk Kaum Muslimin* (Kuala Lumpur: Ta'dib International, 2019), 21.

<sup>120</sup> Young, *The Philosophy of Tragedy...*, 111.

<sup>121</sup> Setia, 'Mu'amala and the Revival of the Islamic Gift Economy'.

<sup>122</sup> Setia, 'Mu'amala and the Revival of the Islamic Gift Economy'.

<sup>123</sup> Adi Setia, 'Reviving an Economics for the Common Good: The Science of Earning in Al-Shaybani, Al-Ghazali, and Al-Dimashqi', *Islam & Science*, 9.2 (2011), 174-83.

<sup>124</sup> Al-Attas, *Prolegomena to the Metaphysics of Islam...*, 106-107.

as a trial of faith and good deeds, not a tragic reality, as mentioned in the Qur'an:

لَنَبْلُوَنَّكُمْ بِشَيْءٍ مِّنَ الْخَوْفِ وَالْجُوعِ وَنَقْصٍ مِّنَ الْأَمْوَالِ وَالْأَنْفُسِ وَالثَّمَرَاتِ  
وَبَشِّرِ الصَّابِرِينَ.

And surely, We shall try you with something of fear and hunger, and loss of wealth and lives and crops; but give glad tidings to the steadfast.<sup>125</sup>

The expression of '*syai'*' in the above verse shows that only a tiny portion of the trial is given in the condition of fear, hunger, and loss of property, life, and crops.<sup>126</sup> A Muslim regards the phenomenon of scarcity as only a minor dose of the trial, guided by their unwavering faith in the truth that the foundation of their life is ease and happiness. Under these conditions, they always return to God, finding reassurance and comfort in their faith.<sup>127</sup>

## Conclusion

From the Islamic viewpoint, the concept of God is the most fundamental principle that shapes the worldview. Every scientific discipline that emerges from this outlook is unfailingly conceptualized and established from the idea of God. This concept should also be involved in the discourse of Islamic economics. Islamic economics views God as the Creator and Sustainer of the universe. Hence, God's existence is not mutually exclusive from the universe. The dominance of God comprises His control over distinctive phenomena as subtle as economic phenomena, in Islamic terminology known as *taskhir*, God's absolute dominion over the universe. It is an essential element of the Islamic worldview. As the ultimate authority, God directs the universe to operate according to His rule.

Everything that benefits humans from the universe is a resource in an economic sense. In the Islamic view, resources are not scarce, as in conventional economic speculation, but are abundant. The idea of abundant resources departs from the consciousness of Muslims, who perceived the universe as having its unlimited source, which is God

<sup>125</sup> Muhammad Marmaduke Pickthall, *Roman Translation of The Holy Qur'an* (Lahore: Qudrat Ullah Co., 1999), 26.

<sup>126</sup> Fakhruddin Al-Razi, *Mafatih Al-Ghayb* Juz 4 (Beirut: Dar al-Fikr, 1981), 166.

<sup>127</sup> Al-Attas, *Prolegomena to the Metaphysics of Islam...*, 107.

as a transcendental Being. The natural and cultural resources of the world seen as blessings and bounties from the Merciful Creator are abundant and even limitless in principle.

Furthermore, God has eclectic Exquisite Names that refer to the essential and active attributes of the Most Self-Sufficient and the Most Giver. The manifestation of this attribute in the universe is in the form of providing humans with diverse and abundant resources that benefit humans in achieving the common good. The perception of abundance affects human economic behaviour, which maintains sharing and giving plenty of blessings and resources and working together to achieve the common good. Therefore, from the Islamic viewpoint, the economy is not an economy of scarcity but abundance. Scarcity occurs only as a probation (*bala'*) to humanity based on God's will as He declares in the Qur'an surah Saba' (34): 36: "Say: "Verily my Lord enlarges and restricts the Provision to whom He pleases, but most men understand not."

This research contributes to the development of the discipline of Islamic Economics constructed on the principles of the Islamic worldview initiated by Syed Muhammad Naquib al-Attas. This research analyzes meta-economics as the critical foundation for assembling a genuine Islamic Economics science. Therefore, this research also has relevance, even affinity with the conceptual ideas of classical Islamic economics, which are nevertheless unrestrained from bias and assumptions from a Western standpoint.

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