

QUR'AN-BASED ECONOMIC SOCIOLOGY: FORMULATION OF A QUR'ANIC MODEL FOR THE SOCIO-ECONOMIC RESILIENCE OF MUSLIM SOCIETY IN INDONESIA

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Abstract: This study addresses the pressing socio-economic challenges facing contemporary Muslim societies, particularly in Indonesia, including structural poverty, income inequality, and socio-economic instability, which are exacerbated by the lack of an integrated, value-based economic framework. The primary objective of this research is to formulate a Qur'an-based model of economic sociology that offers a holistic, normative framework integrating both spiritual and material dimensions of economic life. Employing a qualitative approach through library research, the study utilizes thematic interpretation (*tafsir maudhū'i*) of selected Qur'anic verses. The analysis also engages classical Islamic scholars such as Ibn Khaldun and al-Birūnī, and contemporary thinkers including Kuntowijoyo, Jürgen Habermas, and David J. Gray, to ensure a comprehensive theoretical synthesis. The findings reveal that the Qur'anic model of economic sociology is built upon five core principles: divinity (*tamhīd*, *'ibādah*, *ḥisāb*) which establishes spiritual accountability in economic activity; welfare, focusing on sustenance, effort, and ecological harmony; justice, emphasizing equity, the caliphate mandate, moral accountability, and rule of law; wealth distribution, operationalized through zakat, infaq, waqf, and social safety mechanisms; and crisis anticipation to guide strategic responses in times of economic disruption. This

research contributes significantly to the academic discourse by expanding the scope of Islamic economic sociology and proposing a Prophetic Sociology framework that combines humanization (*amr ma'rūf*), liberation (*nahī munkar*), and transcendence (*imān*). It offers a compelling alternative to Western liberal-economic models dominated by individualism and market absolutism. The study recommends further empirical research to test the practical application of this model within various Muslim-majority contexts, and to inform policy interventions aimed at distributive justice, ethical economic governance, and sustainable social welfare systems in Indonesia and beyond.

Keywords: Sociology of the Qur'an, Economic Sociology, Social Welfare, Indonesian Muslim Socio-Economics

Introduction

The phenomenon of *social injustice* has become an increasingly acute global problem, both in developed and developing countries. In Indonesia, this problem is increasingly complex, characterized by increasing social inequality, unemployment, poverty, and exploitation of human and natural resources (Peace, 2018). Reduced public trust in the government due to policies that are considered not touching the root of the problem exacerbates social discontent and has the potential to trigger horizontal conflicts between groups, races, and cultures that lead to national disintegration (Humphreys, 2003). Social conflict rooted in economic inequality has been the main driver of violence in many parts of the world. This condition is exacerbated by the capitalist system that places individual interests above the interests of society (Jackson & Morelli, 2009).

Talcott Parsons, Casanova and David Martin describe modern society as an entity that separates religious values from the institutions of state, economy and science (Casanova, 2011). Even Karl Marx considered religion as an obstacle to social change because it was considered to legitimize capitalistic inequality, so he

advocated revolution to overthrow the system. On the other hand, the Qur'an provides alternative values and solutions to various social and economic problems faced by humanity (Puspita & Abbas, 2024). *The Joseph Cycle* concept raised by Jeffrey Frankel from the story of the Prophet Joseph AS in the Qur'an (QS. Yūsuf (12): 47-49) confirms the existence of a cycle of economic fluctuations as *sunnatullah* (Frankel, 2014). In the Qur'an, various forms of violations such as usury, corruption, theft, and environmental destruction are categorized as the main causes of socio-economic crises (QS. Al-Baqarah: (2): 275; QS. Al-A'rāf (7): 56). So, the Islamic economic system based on the Qur'an is a solution that is able to balance individual and collective rights in realizing social justice and socio-economic resilience of the people.

The study of Qur'an-based economic sociology is still minimal by recent researchers. Husnawadi (2021) examines social transformation in the Qur'an based on theocentric socio-transformative principles (Husnawadi, 2021). Franco Bonomi Bezzo (2020) discusses the relationship between social inequality, happiness, and social interaction, but is not Qur'anic based (Bezzo, 2020). Supraja (2018) offers a Prophetic Social Science paradigm to bring good and prevent harm (Supraja, 2018), while Ahmet Efe (2018) discusses the values of Islamic economic sociology in *Risale-i Nur* based on the elimination of interest and the distribution of zakat (Efe, 2018). Shubhī Yazīd al-Yāzījī (2011) highlights the concept of crisis management in the Qur'anic perspective but does not specifically formulate an applicable Qur'anic economic sociology model (Al-Yaziji, 2011).

Based on the literature study above, there is no research that systematically and comprehensively discusses the formulation of a Qur'an-based economic sociology model specifically aimed at strengthening the socio-economic resilience of Muslim society in Indonesia. This void is the main focus of this research. This research is very important considering that the majority of Indonesia's population are Muslims who need real solutions based

on Qur'anic values in overcoming various socio-economic challenges. The contribution of this research is expected to enrich the academic treasure of Islamic economic sociology by offering the formulation of an applicable Qur'anic economic sociology model, as well as a strategic reference for policy makers, social institutions, and the wider community in building socio-economic resilience that is fair, sustainable, and in accordance with Sharia guidance.

This research generally aims to provide conceptual and applicative contributions in the field of Islamic economic sociology through in-depth exploration of the Qur'anic text. The main focus of this research is to formulate a model of economic sociology based on Qur'anic values that can be used as an alternative approach in strengthening the socio-economic resilience of Muslim society in Indonesia. Specifically, this research seeks to explore, examine, and compile the basic principles of economic sociology enshrined in the verses of the Qur'an, as well as to design an integrative and applicable model formulation for the development of a just and sustainable socio-economic structure. The resulting model is expected to be able to overcome various challenges of inequality, exploitation, and social disintegration that are rampant in modern society. Thus, this research is expected not only to add to the repertoire of academic literature in the field of Islamic economic sociology, but also to provide strategic recommendations that can be implemented by the government, social institutions, and Muslim society to realize equitable welfare according to the guidance of the Qur'an, including Indonesian Muslim society.

This research uses a qualitative approach with the type of *library research*. The qualitative approach was chosen because the data studied is in the form of text in the form of words, sentences, and discourse sourced from literature and the sacred text of the Qur'an. The focus of the research is descriptive-analytic, which

describes and analyzes phenomena related to economic sociology in the perspective of the Qur'an factually and systematically. The population in this study is the entire literature and text sources related to the study of economic sociology in the Qur'an as well as classical and contemporary interpretations. The sampling technique is done by purposive sampling, which is deliberately selecting relevant and representative sources, such as books of interpretation, scientific books, academic journals, and other documents that support the focus of this research.

The main instruments of this research are Qur'anic documents and texts as well as relevant secondary literature. Data collection is done through identification and categorization of Qur'anic verses related to the theme of economic sociology. The use of the book *al-Mu'jam al-Mufabras li Alfāẓ al-Qur'ān al-Karīm* by Muhammad Fu'ād 'Abd al-Bāqī (1968 AD) became the main tool in tracing keywords and terms related to the research theme. The validity of the data is maintained by triangulating sources, namely comparing the results of the verse search with the thoughts of *the mufasssirs* and the results of previous research to obtain data validity. The data obtained were analyzed using the thematic interpretation approach (*maudhū'i*), with analytical steps including: identification of verses, grouping of themes, analysis of contextual meaning, and synthesis of concepts to formulate a Qur'an-based economic sociology model. The analysis is done inductively to find patterns that are consistent and relevant to the focus of the research (Basid, 2020; Rahmah, 2023).

Economic Sociology in Qur'anic Perspective

The development of economic sociology in this millennium era shows significant changes in almost all aspects of life. If this dynamic is not managed properly, it will potentially lead to a global economic sociology crisis. In this context, economic sociology is present as a discipline that offers a framework for analysis and solutions to these problems (Carruthers & Uzzi,

2000). The Qur'an emphasizes that humans were originally one people, then developed into various communities due to differences in views (Muhamad et al., 2020). The process of social change is influenced by various factors, both natural and systematic and planned. The concept of social change is described as a change in the social order of society, including changes in social institutions, social behavior, and social relations. Changes can originate from random factors such as climate, geographical conditions, and the presence of certain groups, as well as from systematic factors such as government stability, availability of resources, and diversity of social organizations (Junaidi et al., 2023).

The application of the economic sociology model in the Qur'anic perspective is expected to be a comprehensive approach to realizing social transformation. Unlike other religious or ideological approaches that only highlight certain social aspects, Islamic teachings offer a comprehensive and integral social system that covers all aspects of individual and community life. History proves that the community of Medina under the leadership of the Prophet Muhammad was able to realize the ideal social order (Al-Zuhaili, 2000). The Qur'an explicitly praises these achievements which are based on divine principles, not the results of limited human thought. The implementation of Islamic social values is carried out in stages as taught by the Prophet Muhammad saw. This process begins with individual character building, followed by learning social values, then gradually applied in social life. This concept has received recognition even from classical thinkers such as Confucius who emphasized the importance of establishing moral and social standards that are able to regulate interpersonal behavior and control individual desires in order to achieve social harmony (Chen, 2009).

Improving the quality of individuals is crucial to prevent discrepancies between words and actions. The Qur'an emphasizes

the importance of setting an example by doing good before inviting others (QS. Al-Sāf (61): 2-3). Social stability is also highly dependent on individual economic stability, where poverty is a serious threat that can lead to lawlessness, crime and social instability. Social scientists, such as Smelser (2017), examine poverty and social structure as the main determinants of social inequality. Economic sociology, according to Smelser, positions individuals as actors in social interactions who are responsible for the values, norms and laws that apply in society. This view is in line with the perspective of classical economists such as Plato and Aristotle who stated that the welfare of society will be achieved if each individual contributes optimally to the common good (Smelser & Swedberg, 2005).

Knowledge of Islamic teachings related to social life is very important for all members of society to have in order to facilitate structured and directed social movements. Islam rejects bandwagon behavior without adequate knowledge. The Qur'anic model of economic sociology aims to create a prosperous society, with a fair wealth distribution system, and able to deal with various crises. The idealized society is one that advises each other, cares for others, and prioritizes ethical values such as honesty, justice, responsibility, keeping promises, and avoiding practices that are prohibited by religion. The ideal society is also characterized by a high work ethic, reasonable consumption behavior, not miserly, and avoiding excess. Social responsibility is not only limited to the family, but also includes the poor, orphans, travelers, captives, and other vulnerable groups. Self-sacrifice, humility, and consistency in protecting the environment are values mandated in the Qur'an (Syamsuri et al., 2021; Ulfanur et al., 2024). History shows that such an ideal is not a utopia. Concrete examples are reflected in the lives of the Anshar and Muhajirin who are praised in the Qur'an for their sacrifice and concern for others (Candra et al., 2024). Figures such as Umar bin Abdul Aziz, Soekarno, Hatta, Hamka, Natsir, Agus Salim, and Syafruddin Prawiranegara

exemplify integrity, independence, and devotion to the public interest. In order to realize sustainable social change, active community participation through *amr ma'ruf-nahi munkar* is essential. The Prophet Muhammad saw showed an effective communication pattern with the community without using violence or coercion. Da'wah is done with a wise approach, full of wisdom, and good dialog (QS. Al-Nahl (16): 125).

The Prophet Muhammad's success in forming a society based on the Qur'an lies in the strategy of gradual and contextual implementation of Islamic teachings. In the Makkah period which lasted for 12 years, the focus of da'wah was on aspects of faith, keeping people away from shirk, and strengthening faith (Khalaf, 1375). As narrated by Aisyah r.a, the verses of sharia have not been revealed directly, but began with the cultivation of faith and moral values (HR. Bukhari). After the hijrah to Medina, verses governing *mu'amalah* and aspects of social law began to be revealed. In this period, Muslims have been stronger socio-politically, so that binding regulations can be applied effectively. This shows that the application of sharia is carried out in stages, starting from tawhid, then worship, morals, to social and economic law. The gradual method was also exemplified when the Prophet Muhammad sent Muadz bin Jabal to Yemen to preach in sequence, starting from *shahada*, prayer, to zakat (HR. Bukhari).

This research seeks to formulate a model of economic sociology in the perspective of the Qur'an as an academic contribution in overcoming socio-economic problems that are universal and across time. This model regulates all lines of life ranging from psychological aspects, family relationships, micro and macro economics, to relations between nations. The universal values promoted by the Qur'an, such as justice, goodness (*maslahah*), and avoidance of harm (*mafsadah*), have been recognized by the international community as universal norms that can be adopted in various religious and cultural contexts. As stated

in the concept of the values and principles of sharia aim to realize the general good and avoid human harm (Dewi & Yusuf, 2020). The Qur'anic guidance on economic sociology is acceptable to all and serves as a foundation for creating a just, harmonious and sustainable society. The Qur'an teaches values that include honesty, justice, trustworthiness, responsibility, respect for parents, concern for orphans, and environmental preservation, all of which aim to form a civilized and socially just society.

Qur'anic Values in Economic Empowerment, Strengthening Entrepreneurial Ethics, and Socio-Economic Resilience of Muslim society in Indonesia

The concept of economic empowerment in Islam cannot be separated from the Qur'anic values that comprehensively regulate the economic activities of the people. The Qur'an provides the basic principles underlying the formation of a prosperous and equitable society through the development of entrepreneurship oriented to the common good. Qur'anic entrepreneurship demands the creation of jobs as a concrete form of poverty alleviation and improvement of people's welfare (Suarni et al., 2021). In addition, the Qur'an instills the value of a high work ethic as a reflection of individual moral responsibility to God and fellow human beings. The principles of honesty, justice, and the prohibition against fraudulent practices or usury are the foundation of healthy and sustainable business ethics. The Qur'an also teaches the importance of social responsibility for business actors, which is manifested in the form of concern for the poor, orphans, and community groups in need. No less important, Islam encourages active contribution in the development of public facilities that benefit the interests of the community at large, as a manifestation of *amr ma'ruf-nahi munkar*. Therefore, the integration of Qur'anic values in entrepreneurial practices is a strategic instrument in realizing inclusive, equitable and sustainable economic development.

In detail below, we will explain how the Qur'an implies economic empowerment, strengthening entrepreneurial ethics, and socio-economic resilience of Muslim society in Indonesia:

Job Creation and Entrepreneurial Spirit

The Qur'an contains many verses that inspire and encourage mankind to work hard and be entrepreneurial. Al-Bīrūnī (1048 CE) argues that the fulfillment of human needs must be done collectively, considering that humans are social creatures who depend on each other. It is not possible for a person to fulfill all his needs independently. In the context of fulfilling basic needs such as clothing, food and shelter, each individual plays an active role without fully relying on the state. Companies contribute to providing jobs to accelerate the fulfillment of community needs. This phenomenon shows the essence of cooperation or joint work (Al-Hasyimi, 1986).

Humans are forbidden to depend on others for their livelihood because Allah has given access to sources of livelihood for each individual. Allah swt. commands humans to try and work in order to obtain the sustenance that He has provided, as He says in QS. Al-A'rāf (7): 10:

وَلَقَدْ مَكَّنَّاكُمْ فِي الْأَرْضِ وَجَعَلْنَا لَكُمْ فِيهَا مَعَايِشَ قَلِيلًا مَّا تَشْكُرُونَ

“Indeed We have placed you all on the earth and We have provided for you on the earth (sources) of livelihood. How little are you grateful”.

Allah makes it easy for mankind to obtain sustenance from various sources, both from the land and the sea. Humans are given superiority over other creatures through gifts such as health, reason, and means of transportation by land, sea and air. This is affirmed in QS. Al-Isrā' (17): 70:

وَلَقَدْ كَرَّمْنَا بَنِي آدَمَ وَحَمَلْنَاهُمْ فِي الْبَرِّ وَالْبَحْرِ وَرَزَقْنَاهُمْ مِنَ الطَّيِّبَاتِ
وَفَضَّلْنَاهُمْ عَلَى كَثِيرٍ مِمَّنْ خَلَقْنَا تَفْضِيلًا

“And indeed We have honored the children of Adam, We have taken them on land and sea, We have given them sustenance from good things and We have given them a perfect surplus over most of the creatures We have created”.

In addition, Muslims are commanded to spread out on earth to seek sustenance, while still remembering, as stated in QS. Al-Jumū'ah (62): 10:

فَإِذَا قُضِيَتِ الصَّلَاةُ فَانْتَشِرُوا فِي الْأَرْضِ وَابْتَغُوا مِنْ فَضْلِ اللَّهِ وَاذْكُرُوا اللَّهَ
كَثِيرًا لَعَلَّكُمْ تُفْلِحُونَ

“When you have offered your prayers, spread out upon the earth, and seek the bounty of Allah, and remember Allah much, that you may be fortunate”.

According to Al-Shaukānī (1834 CE), the verse is an encouragement to utilize the time after prayer to carry out productive activities such as work, trade, and business to meet the needs of life. Allah's gift in the form of sustenance is obtained through human efforts in working, trading, and trying halal (Al-Yamani, 1414).

The application of the concept of social partnership in the economy has the potential to increase the financial resilience of the community. Zakat and waqf as instruments of Islamic philanthropy can act as economic capital that is relatively stable against free market fluctuations. Income from zakat and waqf can be invested to build local businesses and foster a culture of entrepreneurship among the poor. By allocating resources to productive sectors, economic benefits can be widely felt in the long run (Owais & Qutaiba, 2023; Rusydiana, 2021). The implementation of this concept includes empowering the poor

through business capital assistance, access to finance, training, mentoring, and continuous evaluation.

The utilization of productive waqf to build manufacturing facilities can be a strategy to protect society from the negative impacts of economic liberalization. Zakat and waqf redistribute the benefits of wealth from individuals to society, in contrast to privatization and subsidy reduction that occur in a free market system (Syaifullah et al., 2022). Therefore, waqf is considered to be able to contribute significantly in reducing poverty levels (Rusydiana, 2021).

Building a High Work Ethic

The economic sociology model taught in the Qur'an aims to foster a high work ethic among Muslims. The spirit to work hard is believed to improve the quality of life and family welfare, both to meet personal needs and to support spouses, children, and parents (Basid, 2020). The obligation to share one's sustenance with the poor and orphans, as well as to pay zakat, waqf and infaq for social purposes and jihad, demands hard work and a strong work ethic. The higher a person's enthusiasm in trying, the greater the glory of life and position. The Qur'an emphasizes the importance of the spirit of giving rather than receiving, as stated in QS. Al-Mu'minūn (23): 1-4:

قَدْ أَفْلَحَ الْمُؤْمِنُونَ^١ ۝ الَّذِينَ هُمْ فِي صَلَاتِهِمْ خَاشِعُونَ ۝ وَالَّذِينَ هُمْ عَنْ
الْغَوَامِرِ مَعْزُوتُونَ^٢ ۝ وَالَّذِينَ هُمْ لِلزَّكَاةِ فَاعِلُونَ^٣ ۝

“Indeed, fortunate are those who believe. (Those who are sincere in their worship. And those who abstain from useless deeds and words. And those who pay the zakat”.

The verse indicates that the good fortune of believers lies in their commitment to worship, earnestness in staying away from things that are not beneficial, and compliance in paying zakat (Al-Yamani, 1414). Zakat serves as a bridge of social and spiritual

relationship integrity and contributes to social welfare (Nury & Hamzah, 2024). The giver of zakat becomes individually and socially good at the same time. The integrity of horizontal and vertical relationships exists in the implementation of zakat.

Laziness in work is identified as one of the factors that cause poverty. The Prophet Muhammad said in a hadith narrated by Bukhāri:

عَنِ الرَّبِيعِ بْنِ الْعَوَامِ رَضِيَ اللَّهُ عَنْهُ، عَنِ النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ: "لَأَنْ يَأْخُذَ أَحَدُكُمْ حَبْلَهُ، فَيَأْتِيَ بِحُزْمَةِ الْحَطَبِ عَلَى ظَهْرِهِ، فَيَبِيعَهَا، فَيَكْفِيَ اللَّهُ بِهَا وَجْهَهُ خَيْرٌ لَهُ مِنْ أَنْ يَسْأَلَ النَّاسَ أَعْطَوْهُ أَوْ مَنَعُوهُ.

“If one of you were to take his rope and come carrying firewood on his back and sell it, and Allah would provide for him with it, that would be better than him asking people, whether they give him any or not (HR. Bukhari)”.

Self-reliance and hard work are the main solutions to get out of economic problems. Allah swt also emphasizes that daytime is the right time to work, as mentioned in QS. Al-Nabā' (78): 11:

وَجَعَلْنَا النَّهَارَ مَعَاشًا

“And We made the day to earn a living”.

The companions of the Prophet saw provided a real example in building work ethic. Many of them were successful entrepreneurs, such as Abū Bakr, Umar bin Khattāb, Uthman bin Affān, Ali bin Abi Ṭālib, Abdurrahmān bin ‘Auf, and Ṭalhah (Abduh & Ridha, 1948). Companion Umar bin Khaṭṭāb r.a reminded:

عَنْ عُمَرَ رَضِيَ اللَّهُ عَنْهُ قَالَ: لَا يَتَعَدَّ أَحَدُكُمْ عَنْ طَلَبِ الرِّزْقِ وَيَقُولُ: اللَّهُمَّ ارْزُقْنِي فَقَدْ عَلِمْتُمْ أَنَّ السَّمَاءَ لَا تُنْطَرُ ذَهَبًا وَلَا فِضَّةً.

“Umar ra said: Let none of you sit around and do not strive for sustenance and say, “O Allah, provide for me”. You all know for sure that the sky will not rain gold and silver!”.

Building Healthy and Honest Business Ethics

The dominance of capitalism in the global economy has led to an intensification of business competition. Some business actors, in order to obtain profits, sometimes resort to various methods, including those that are contrary to moral and religious principles. In the Islamic perspective, any form of business practice that harms other parties is strictly prohibited. Islamic law explicitly distinguishes between halal and haram assets, and rejects despicable behavior such as fraud, bribery, theft, and robbery.

Islam guides its people to prioritize the public interest, maintain honesty, and not harm others. Business actors who apply these values will gain a noble position in the sight of Allah, as the Prophet said:

عَنْ أَبِي سَعِيدٍ الْخُدْرِيِّ، عَنِ النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ: التَّاجِرُ الصَّدُوقُ
الْأَمِينُ مَعَ النَّبِيِّينَ وَالصِّدِّيقِينَ وَالشُّهَدَاءِ.

“The Prophet said, "Honest and trustworthy merchants/businessmen (will be gathered on the Day of Judgment) with the prophets, the truthful and the martyrs (HR. Hakim)”.

All forms of transactions that contain elements of fraud, uncertainty, excessive speculation, cheating, and injustice are prohibited. Allah swt. says in QS. Al-Muṭaffifin (83): 1-6, as follows:

وَيْلٌ لِّلْمُطَفِّفِينَ ﴿١﴾ الَّذِينَ إِذَا اكْتَالُوا عَلَى النَّاسِ يَسْتَوْفُونَ ﴿٢﴾ وَإِذَا كَالُوهُمْ أَوْ
وَزَنُوهُمْ يُخْسِرُونَ ﴿٣﴾ أَلَا يَظُنُّ أُولَٰئِكَ أَنَّهُمْ مَبْعُوثُونَ ﴿٤﴾ لِيَوْمٍ عَظِيمٍ ﴿٥﴾ يَوْمَ
يَقُومُ النَّاسُ لِرَبِّ الْعِمينَ ﴿٦﴾

“Great is the misfortune of those who cheat. (Those who, when they receive a measure from another, ask that it be fulfilled. And when they measure or weigh for others, they diminish. These people do not think that they will be raised up. On a great day. (That is) the day (when) mankind stands before the Lord of the worlds’.

This verse was revealed when the Prophet Muhammad SAW was in Medina and witnessed fraudulent practices in measures and scales. This warning is addressed to business people so as not to commit fraud in transactions, because later all deeds will be held accountable (Al-Yamani, 1414).

Realizing the Social Responsibility of Business Actors

Technological advances have increased public awareness of the importance of social responsibility and business ethics. The social responsibility of business actors is an obligation to contribute to improving the welfare of society through the responsible use of resources and the application of ethical principles in economic activities. Business actors are expected to minimize negative impacts on the environment, respect workers’ rights, and contribute to improving social welfare. This form of responsibility can be realized through sponsorship programs, donations, social activities, and educational programs (Ajustina & Nisa, 2024).

It is also important for businesses to adopt environmentally friendly practices, such as the reduction of fossil energy use, control of emissions, effective waste treatment, and the use of environmentally friendly technologies. Social responsibility is not only a moral obligation, but also a reflection of Islamic values of social justice. In QS. Al-An’ām (6): 141 Allah swt says:

...وَاتُّوا حَقَّهُ يَوْمَ حَصَادِهِ

“... And give its due at the time of harvest...”.

Zakat plays a strategic role in realizing social welfare, not only cleansing wealth but also helping to alleviate poverty. Corporate Social Responsibility (CSR) has become an important instrument in building reputation and business sustainability in the era of globalization. However, its implementation still faces challenges because some companies view it as a burden (Nurjanah et al., 2023). In fact, CSR should be understood as a strategy that supports company performance and sustainability (Fiqri, 2023).

Building Public Facilities

Adequate public facilities are a key prerequisite for improving people's quality of life and minimizing negative impacts on the environment. The development of public facilities, whether through government budgets or the private sector, requires significant investment. In the Islamic tradition, waqf has been a strategic instrument that has played a major role in the development of public facilities for centuries. Waqf not only supports the social, economic and spiritual development of the community, but also ensures the sustainability of the benefits on an ongoing basis. Public funds raised from zakat, infaq, sadaqah and waqf significantly help the poor and vulnerable groups (Janah, 2023).

Some leading educational and social institutions such as Al-Azhar in Egypt, Zaitūniyyah University in Tunisia, Madāris Imam Lisesi in Turkey, and Gontor Islamic Boarding School in Indonesia are examples of successful productive waqf management (Syaifullah et al., 2022). In addition, the Social Investment Bank Limited (SIBL) in Bangladesh utilizes cash waqf for the construction of public facilities, as is also done in Qatar and Kuwait. The UN report shows that waqf has great potential as a socio-economic instrument that has been regulated in Islamic law for more than a millennium. Waqf is a form of providing long-term sustainable benefits for the public good (Abdur-Rashid, 2021). As Allah swt says in QS. Al-Māidah (5): 2:

... وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ ۖ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ ...

“... And help each other in (doing) righteousness and piety, and do not help each other in sin and transgression...”.

This commandment emphasizes the importance of collaboration in realizing social good and prohibits cooperation in matters that are contrary to the provisions of Sharia (Al-Dimasyqi, 2000).

The table below presents a synthesis framework that integrates key values of the Qur'an into seven strategic aspects relevant to economic empowerment, entrepreneurial ethics, and socioeconomic resilience among Muslim communities in Indonesia. Each dimension is derived from specific teachings of the Qur'an and contextualized to address contemporary challenges such as poverty, inequality, and ethical degradation in market behavior. This table serves as both a theoretical construct and a practical guide, aiming to bridge spiritual epistemology with applicable socio-economic strategies grounded in Islamic values.

Table 1. Integration of Qur'anic Values in Economic Empowerment, Entrepreneurial Ethics, and Socio-Economic Resilience of the Muslim Society in Indonesia

N o	Strategic Aspect	Core Qur'anic Values	Conceptual Explanation	Socio- Economic Implications
1	Economic Empowerment	<i>Kasb</i> (effort), <i>Rizq</i> (provision), <i>Kifayah</i> (sufficiency)	Promotes self-reliance and individual effort as a manifestation of responsible livelihood seeking	Job creation, micro-enterprise capital programs, productivity-based economic redistribution
2	Islamic Work Ethic	<i>'Azm</i> (determination), <i>Ihsan</i>	Encourages purposeful action,	Enhanced productivity, internal

		(excellence), <i>Tawakkul</i> (reliance on God)	diligence, and trust in divine outcomes	motivation, time discipline, and social responsibility
3	Business Ethics	<i>Amānah</i> (trust), <i>S{idq}</i> (honesty), <i>‘Adl</i> (justice)	Encourages truthfulness, trustworthines s, and fairness in transactions	Anti- corruption, market integrity, and ethical entrepreneurshi p
4	Wealth Distribution & Philanthropy	<i>Zakat</i> , <i>Infaq</i> , <i>Waqf</i> , <i>Ṣadaqah</i>	Wealth is a trust to be distributed for social welfare and economic justice	Social safety nets, community- based endowments, and Islamic microfinance
5	Corporate Social Responsibilit y (CSR)	<i>Birr</i> (benevolence), <i>‘Ukhuwah</i> (fraternity), <i>Maslahah</i> (public interest)	Businesses contribute to social well- being through ethical resource management	Islamic CSR, public infrastructure development, and support for vulnerable groups
6	Socio- Economic Resilience	<i>Sabr</i> (patience), <i>Taqwa</i> (piety), <i>Qadar</i> (divine decree)	Economic shocks are part of divine trials requiring strategic resilience and faith-based planning	Economic risk management, livelihood diversification, community- based savings institutions
7	Spiritual Accountabilit y in Economics	<i>Tawhid</i> (monotheism), <i>Tbādab</i> (worship), <i>Hisāb</i> (accountability)	All economic activities are framed as acts of worship and subject to divine accountability	Ethical conduct in financial behavior, spiritual motivation, and justice-oriented decision-

Table 1 above outlines seven strategic aspects of Islamic economic sociology grounded in Qur'anic values. First, economic empowerment is rooted in *kasb*, *rizq*, and *kifayah*, encouraging self-reliance and job creation. Second, the Islamic work ethic, through *'azm*, *ihsan*, and *tawakkul*, frames labor as worship and spiritual discipline. Third, business ethics emphasize *amanah*, *ṣidq*, and *'adl* to prevent exploitation and foster market trust. Fourth, wealth distribution via *zakat*, *infaq*, *waqf*, and *ṣadaqah* promotes equity and poverty alleviation. Fifth, corporate social responsibility, based on *birr*, *ukhrawah*, and *maslahah*, supports sustainability and community empowerment. Sixth, socio-economic resilience is shaped by *sabr*, *taqwa*, and *qadar*, fostering preparedness and adaptability in crises. Seventh, spiritual accountability through *tawhid*, *'ibadah*, and *bisab* redefines economic success as obedience to divine will. This model integrates faith and economic function, offering a spiritually grounded and equitable alternative to secular economic paradigms in contemporary Muslim societies.

The Principle of God as the Basis of Economic Sociology Activities

In the discussion of economic sociology, the Qur'an emphasizes that everything on earth and in the sky belongs to Allah swt including wealth, as well as humans, and society itself. Understanding the concepts of tawhid, worship, and *bisab*, has a great influence on a person's socio-economic activities. A person's understanding of the teachings of his religion will affect his choices, decisions, habits and economic arrangements. A religiously observant person will prioritize religious values over limited rationality.

Tawhid is the main pillar of life

The concept of tawhid is the main character of economic sociology from the Qur'anic perspective. Humans work, try,

socialize, all in order to carry out the commands of Allah swt, and aim to get His pleasure. Thus Allah will give what humans aspire to in the form of prosperity, power, security, and welfare. The conditions are tawhid, faith, worship, and righteous deeds, obeying the rules that Allah has conveyed in the QS. Al-Nūr (24): 55:

وَعَدَ اللَّهُ الَّذِينَ آمَنُوا مِنكُمْ وَعَمِلُوا الصَّالِحَاتِ لَيَسْتَخْلِفَنَّهُمْ فِي الْأَرْضِ كَمَا
اسْتَخْلَفَ الَّذِينَ مِنْ قَبْلِهِمْ^ط وَلَيُمَكِّنَنَّ لَهُمْ دِينَهُمُ الَّذِي ارْتَضَى لَهُمْ وَلَيُبَدِّلَنَّهُمْ
مِنْ بَعْدِ خَوْفِهِمْ أَمْنًا^ط يَعْبُدُونَنِي لَا يُشْرِكُونَ بِي شَيْئًا^ط

“Allah has promised to those who believe among you and do good deeds that He will indeed make them rulers on earth as He made those before them rulers; He will indeed establish for them the religion He has approved; and He will indeed change them from being in fear to being in peace. They will worship Me, not associating anything with Me”.

Tawhid means the belief that Allah is the only one who is worthy and entitled to be worshiped by all creatures. Tawheed is the basis of aqidah, even the basis of religion as a whole (Maham, 2014). Ibn Qayyim and Ibn Uthaymeen define tawhid as the oneness of Allah swt with everything that is specific to Him, whether related to *ulubiyah*, *rububiyah*, or *asma'* and His *attributes* (Al-Utsaimin, 2003). Tawheed is the right of Allah swt over His servants. The more a person knows his Lord, the more perfect his worship will be.

Therefore, it is important to understand how the Qur'an views wealth, economics, self-reliance, society, justice and social welfare. By knowing that humans can walk on the guidance of revelation, so that it becomes easy everything that is attempted to achieve the goal. What most people think about the concept of material or about profit and loss, is not entirely true or in accordance with what is in the Qur'an. Allah swt says:

وَإِنْ كَثِيرًا لَّيُضِلُّونَ بِأَهْوَاءِهِمْ بِغَيْرِ عِلْمٍ إِنَّ رَبَّكَ هُوَ أَعْلَمُ بِالْمُعْتَدِينَ

“Verily many mislead (others) by following their lusts without knowledge. Verily your Lord knows better those who transgress the limits”. (QS. Al-An’ām (6): 119).

Humans are required to try but God determines the results. Efforts made by humans should be process-oriented, because the results are the authority of Allah to determine. So that the benchmark for the success of society is not in how much material profit is produced, not in how much wealth is collected, not in how much wealth is obtained, but the benchmark is taqwa. How much the process is in accordance with Allah’s commands, how much obedience has been done, it becomes the benchmark, not the result.

All activities carried out by a human being must be based on tawhid. In economic activities, tawhid will bring the belief that all the wealth in the world belongs to Allah swt. This principle will make a Muslim have a balanced faith for the world and the hereafter. With it, a human being is able to restrain his desire not to pursue the material world alone. Tawhid keeps a human being to stay away from all kinds of actions that will harm others or himself in muamalah activities and one’s tawhid will avoid muamalah activities that contain usury, coercion, violence, theft, or fraud. Some humans find it difficult to control their lust when faced with material gain even if they have to sacrifice the fate of others. But with tawhid, humans will be able to restrain their lust control their desires, so that benefits and balance can be achieved for mankind (Mursal & Suhadi, 2015).

Worship becomes the goal of all endeavors

The worship performed by a Muslim in his life, in addition to being beneficial for himself, also produces benefits for those around him, including producing economic benefits. Prayers, zakat, fasting, alms, infaq, waqf, all bring economic benefits to the

wider community, either directly or indirectly. The intention of working, trading, buying and selling, giving alms, giving charity, and sharing is to worship Allah. As it is said:

وَمَا خَلَقْتُ الْجِنَّ وَالْإِنْسَ إِلَّا لِيَعْبُدُونِ

“I did not create jinn and humans except to worship Me”.
(QS. Al-Dzāriyāt (51): 56).

At-Ṭabarī narrated from Ibn Abbas that this verse explains that Allah did not create jinn and humans except to humble themselves before Allah, to serve Him, to worship Him. Worship with everything that is done, with all the efforts made (Muhidin et al., 2021).

External worship can be done in the form of prayer, zakat, hajj, praying to Allah swt, dhikr in His name. It can also be done by filial piety to both parents, jihad in His way, *amr ma'rūf* and *nahī munkar*, and doing good to fellow creatures. While inner worship can be in the form of love for Allah swt and His Messenger, fear of His punishment, begging for His forgiveness, having faith in Him, being grateful, being patient with the laws imposed by Him, and being pleased with all His decrees.

Worshiping Allah swt includes everything related to religion, including the pillars of faith and pillars of Islam, and ihsan. Worship of Allah takes the form of obedience to Allah swt as the realization of a form of servitude (*'ubūdiyyah*) (Asbar & Setiawan, 2022). Islam emphasizes that worship as a form of self-approach to God exists in all forms of human life. Worship is in all aspects of human life, including social and economic aspects, everything a Muslim does in his life is worship to Allah swt.

Hisāb for Accountability

The Qur'an explains that humans will be held accountable for the use of the property that Allah entrusted to them. Used for

what good, used for what interests, everything will be accounted for before Allah swt in QS. Al-Anbiyā' (21): 1:

اِقْتَرَبَ لِلنَّاسِ حِسَابُهُمْ وَهُمْ فِي غَفْلَةٍ مُّعْرِضُونَ

“The reckoning of their deeds is drawing nearer to men, and they are heedless of it”.

Unlike the concept of secular or non-Islamic ownership, which considers property rights to be 100% in one's power to use as desired. Islam is not like this, wealth and property rights are actually all trusts that Allah has authorized humans to manage. In the Qur'an, it is stated that Allah created man and made him a caliph or representative of God on earth to prosper the earth, and Allah guarantees that his sustenance will be given to all creatures, Allah distributes it, and Allah fulfills it. The human task is to try to carry out the mandate as well as possible.

The concept of *hisab* makes people have independent control over what they do. Each individual realizes that all his actions will be held accountable. So that the orientation on wealth is to utilize as much as possible for the purpose of goodness and worship. As the word of Allah swt in QS. Al-Zalzalah (99): 7-8:

فَمَنْ يَعْمَلْ مِثْقَالَ ذَرَّةٍ خَيْرًا يَرَهُ وَمَنْ يَعْمَلْ مِثْقَالَ ذَرَّةٍ شَرًّا يَرَهُ

“Whoever does a zarah's weight of good, he will see his reward. Whoever does an evil deed weighing as much as a zarah, he will see his reward”.

Ibn 'Abbās narrated that the content of this verse is that no one does good or bad except that Allah will reward him. The believer is seen for his good and bad deeds, so Allah forgives his bad deeds and rewards him for the reward he gets. While the disbelievers, his good will be rejected and his mistakes will be accounted for later (Musthofa et al., 2023). Based on the thematic synthesis of Qur'anic values and socio-economic analysis discussed in the previous sections, this study proposes an

integrative model that encapsulates the essential components of a Qur'an-based socio-economic system. The formulation is intended not only as a normative framework but also as an operational guide for fostering justice, resilience, and sustainability within Muslim society:

Table 2: Qur'anic Framework for Socio-Economic Resilience in Muslim society

No.	Core Dimension	Qur'anic Principle	Conceptual Description	Socio-Economic Application
1	Divine Foundation	<i>Tawhīd</i> , <i>ʿIbādah</i> , <i>Ḥisāb</i>	Spiritual belief and accountability as the basis for economic behavior	Ethical economy, spiritual motivation, accountability in resource management
2	Social Justice	<i>Khilāfah</i> , <i>Masʿūliyyah</i> , <i>Sharīʿah-based Law</i>	Humanity as stewards of the earth bound by moral and legal responsibility	Fair governance, equitable policies, legal consciousness in economic participation
3	Welfare Orientation	<i>Kasb</i> (effort), <i>Rizq</i> (provision), <i>Kifāyah</i>	Work, sustenance, and needs-based economic provision guided by divine decree	Poverty alleviation, job creation, income distribution aligned with Qur'anic ethics
4	Wealth Redistribution	<i>Zakat</i> , <i>Infaq</i> , <i>Waqf</i> , <i>Ṣadaqah</i>	Institutionalized philanthropy as an economic equalizer	Social safety net, inclusive finance, community-owned enterprises, productive endowments

5	Economic Ethics	<i>Amanah</i> (trust), <i>Ṣidq</i> (honesty), <i>‘Adl</i> (justice)	Moral standards in transactions and market engagement	Prevention of fraud, usury, and exploitation; trust-based business relationships
6	Social Cohesion	<i>Amr Ma’rūf</i> , <i>Nahī Munkar</i> , <i>Imān</i>	Collective responsibility to uphold moral norms and social harmony	Community organizing, volunteerism, solidarity economy, strengthening social institutions
7	Crisis Resilience	<i>Sunnatullah</i> , <i>Qadar</i> , <i>Ṣabr</i>	Preparedness and adaptability to cyclical economic patterns and trials	Risk mitigation, local resilience planning, strategic savings, diversified livelihoods

The following table 2 above summarizes the seven core dimensions of this model, each derived from key Qur’anic principles and offering practical implications for individual behavior, institutional governance, and communal development. These dimensions-ranging from spiritual orientation to ethical conduct and wealth redistribution-collectively establish a coherent structure that bridges divine commandments with socio-economic realities in contemporary contexts.

The first dimension, **Divine Foundation**, is anchored in the theological triad of *tawḥīd* (oneness of God), *‘ibādah* (worship), and *ḥisāb* (accountability). In this model, all economic behavior is framed within the consciousness of divine sovereignty and eschatological accountability. The belief that wealth and resources

ultimately belong to God fosters a spiritual orientation in economic activity, ensuring that transactions are not driven by pure materialism but by the moral imperative to worship and serve the greater good. The second dimension, **Social Justice**, reflects the Qur'anic concept of humans as *kehalifah-stewards* on earth entrusted with managing resources in a just and accountable manner. This stewardship is accompanied by *mas'uliyah* (moral responsibility) and must operate within the bounds of divine law (*Shari'ah*). Hence, economic governance is not value-neutral but must be aligned with ethical and legal frameworks that ensure fairness, equity, and the rule of law. The third dimension focuses on **Welfare Orientation**, emphasizing the balance between human effort (*kash*) and divine provision (*rizq*) to fulfill basic needs (*kifayah*). The Qur'an affirms that sustenance is guaranteed by God but must be pursued through industriousness and lawful means. This dimension encourages productive engagement in labor and entrepreneurship, while simultaneously discouraging dependency and promoting dignity through self-reliance.

A pivotal element of the model lies in the fourth dimension, **Wealth Redistribution**, which institutionalizes Islamic philanthropy through *zakat*, *infaq*, *waqf*, and *sadaqah*. These instruments serve as built-in mechanisms of social security and economic correction, aiming to redistribute wealth from surplus holders to the underprivileged. Their implementation helps bridge the gap between different social strata and ensures that economic benefits are shared collectively. The fifth dimension addresses **Economic Ethics**, which are foundational to maintaining trust and order within market systems. Values such as *amanah* (trustworthiness), *siddiq* (honesty), and *'adl* (justice) are essential for shaping ethical conduct in business and financial dealings. These principles act as safeguards against exploitative practices such as fraud, usury, hoarding, or corruption, while promoting transparency and mutual benefit. The sixth dimension, **Social**

Cohesion, is centered on the communal obligations of *amr ma'ruf* (enjoining good), *nahī munkar* (forbidding evil), and the reinforcement of *imān* (faith). The Qur'anic mandate for collective moral responsibility ensures that communities are actively engaged in upholding ethical norms and supporting one another in times of crisis or inequality. This fosters unity, civic participation, and moral resilience. The final dimension, **Crisis Resilience**, reflects the Qur'anic awareness of economic fluctuation as part of *sunnatullah* (divine laws of nature) and calls for strategic endurance through *ṣabr* (patience) and recognition of *qadr* (divine decree). Communities are encouraged to engage in forward-thinking, diversification of livelihoods, and collective resource management in order to adapt to socio-economic shocks and safeguard long-term sustainability.

Taken together, these dimensions form a comprehensive and spiritually anchored framework that redefines socio-economic resilience through the lens of Qur'anic epistemology. It transcends the limitations of materialistic development models by integrating faith, ethics, and justice into a unified paradigm for empowering Muslim societies. As such, this model presents not only a normative vision but also a practical roadmap for building an inclusive, ethical, and sustainable economic order.

Conclusion

This research has successfully formulated a Qur'an-based economic sociology model that integrates the principles of tawhid, worship, and *hisab* as the main foundation in building the socio-economic resilience of Muslim society in Indonesia. The model developed in this research confirms that Qur'anic values not only play a role in spiritual and ritual aspects, but also provide an applicable framework in regulating social and economic activities in an equitable, sustainable and responsible manner.

The practical implications of the results of this study provide recommendations for policy makers, Islamic financial institutions,

social organizations, and business actors to adopt the Qur'anic economic sociology model as a guide in the formulation of socio-economic policies and practices. The application of the principle of tawhid is expected to create ethical and socially responsible business actors. The principle of worship as an ethical motivation in economic activity will encourage increased productivity and community welfare, while the principle of hisâb acts as an internal control to prevent deviant behavior and increase social accountability. In addition, the optimization of Islamic philanthropic instruments such as zakat, infaq, sadaqah, and waqf can be integrated into community economic empowerment programs to reduce social inequality.

As a suggestion for future research, the conceptual model produced in this study needs to be tested empirically in the context of implementation in various Muslim society in Indonesia and in other Muslim countries. Future research is also expected to develop more operational measurement indicators to assess the effectiveness of the Qur'anic economic sociology model in improving socio-economic resilience. In addition, further studies are also recommended to examine the relevance of this model in facing the challenges of the digital economy and globalization, as well as developing an integration between Qur'anic economic sociology and contemporary sociological approaches in order to produce a more comprehensive and adaptive model in the modern era.

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