

The Principle of Wealth Circulation (Tadawul) and the Concept of Structural Liberation (I'taq) from the Perspective of Maqashid Syariah 'Umran Mazen Hashem

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Abstract

This research aims to deeply analyze the principle of wealth circulation (tadāwul) and the concept of structural liberation (i'taq) as alternative solutions thru the perspective of Maqāṣid al-Sharī'ah 'Umran developed by Mazen Hashem. The research method used is qualitative with a type of library research and a descriptive-analytical approach. Data analysis was conducted using content analysis and hermeneutics techniques on Hashem's fundamental works and related Islamic economic literature. The research results show that tadāwul functions as an inclusive circulation mechanism to prevent the stagnation of wealth accumulation among a handful of elites, while also being a vital element for the health of civilization. Meanwhile, i'taq acts as an emancipatory instrument that liberates individuals from systemic dependence on capital owners or state authorities, in order to restore the essence of humanity as a free and responsible khalīfah. The integration of these two concepts within the framework of Maqāṣid 'Umran offers a third paradigm that transcends the reductionism of conventional economics by emphasizing the balance between individual moral autonomy and collective welfare. This research concludes that Islamic economics, in Hashem's view, is not merely a policy compromise, but rather an integral civilizational orientation to achieve just and sustainable civilizational development ('umrān). The implications of this research encourage a reorientation of sharia economic policies to focus more on equitable wealth distribution and the elimination of structural oppression.

Keywords: Principle (Tadawul), Concept (I'taq), Maqashid Syariah 'Umran Mazen Hashem

Abstrak

Penelitian ini bertujuan untuk menganalisis secara mendalam prinsip peredaran harta (*tadāwul*) dan konsep pembebasan struktural (*i'taq*) sebagai solusi alternatif melalui perspektif Maqāṣid al-Sharī'ah 'Umran yang dikembangkan oleh Mazen Hashem. Metode penelitian yang digunakan adalah kualitatif dengan jenis studi kepustakaan (library research) serta pendekatan deskriptif-analitis. Analisis data dilakukan melalui teknik analisis isi dan hermeneutika terhadap karya-karya fundamental Hashem serta literatur ekonomi Islam terkait. Hasil penelitian menunjukkan bahwa *tadāwul* berfungsi sebagai mekanisme sirkulasi yang inklusif untuk mencegah akumulasi kekayaan yang stagnan pada segelintir elit, sekaligus menjadi elemen vital bagi kesehatan peradaban. Sementara itu, *i'taq* bertindak sebagai instrumen emansipatoris yang membebaskan individu dari ketergantungan sistemik terhadap pemilik modal maupun otoritas negara, guna mengembalikan hakikat manusia sebagai khalīfah yang merdeka dan bertanggung jawab. Integrasi kedua konsep ini dalam kerangka Maqāṣid 'Umran menawarkan paradigma ketiga yang melampaui reduksionisme ekonomi konvensional dengan mengedepankan keseimbangan antara otonomi moral individu dan kemaslahatan kolektif. Penelitian ini menyimpulkan bahwa ekonomi Islam, dalam pandangan Hashem, bukan sekadar kompromi kebijakan, melainkan sebuah orientasi peradaban integral untuk mewujudkan pembangunan peradaban ('*umrān*) yang adil dan berkelanjutan. Implikasi penelitian ini mendorong reorientasi kebijakan ekonomi syariah agar lebih fokus pada pemerataan distribusi kekayaan dan penghapusan penindasan struktural

Kata kunci: Prinsip (Tadawul), Konsep (I'taq), Maqashid Syariah 'Umran Mazen Hashem

A. Introduction

The debate between individualism and collectivism remains a central axis in modern economic philosophy, triggering unresolved methodological tensions.¹ On one hand, individualism-based capitalism views humans as atomistic homo economicus, where the pursuit of personal interests thru market mechanisms often neglects moral and social dimensions.² Social facts show that this system tends to create extreme inequality, where the accumulation of wealth is centered on a handful of capital owners while workers are trapped in structured exploitation.³ On the other hand, socialism emerges with a collectivist methodology that emphasizes the dominant role of the state in resource management to achieve equity.⁴ However, both theoretically and practically, this system often sacrifices individual moral autonomy by subordinating it to a totalistic collective structure, which in turn leads to inefficiency and complete dependence on central management.⁵ This dichotomy creates a deadlock where both systems are considered reductionist in interpreting the essence of humanity and the order of society.⁶

In the context of Islamic economics, there is a theoretical tendency that mistakenly positions this system merely as a "middle ground" or compromise between capitalism and socialism.⁷ However, Islamic economics has its own epistemological and normative paradigm. The classical formulation of maqāṣid al-sharī'ah is still largely trapped in the teleological legal aspect, which has not yet systematically dissected the economic structure or provided a deep critique of structural slavery in the modern system.⁸

Previous research on maqāṣid al-sharī'ah in Islamic economics generally focuses on the five basic protections (al-daruriyyat al-khamsah) within the framework of law (fiqh). Research from⁹ Studies by scholars such as Chapra (2000) have emphasized the role of Islamic economics

¹ Nurman and Hamsal, *Ekonomi Dan Etika: Sebuah Pendekatan Filsafat Moral* (PT Indonesia Delapan Kreasi Nusa, 2025).

² Sandimula and Syarifuddin, "Menyadarkan Homo Economicus: Tilikan Psiko-Ekonomi Islam Dalam Paradigma Attasian," *Jurnal Ilmiah Ekonomi Islam* 10, no. 3 (2024): 2502–10,

³ Taufiq et al., "Tinjauan Ketimpangan Distribusi Pendapatan Dalam Perspektif Ekonomi Klasik Dan Islam Pada Ekonomi Modern," *Jurnal Penelitian Ekonomi Manajemen Dan Bisnis* 4, no. 2 (2025): 143–57.

⁴ Adam, D I Hamin, and H Hasim, "Perbandingan Sistem Ekonomi Sosialisme, Kapitalisme, Dan Ekonomi Syariah: Sebuah Analisis Kritis Terhadap Prinsip, Implementasi, Dan Dampak Sosial," *JAMBURA: Jurnal Ilmiah Manajemen Dan Bisnis* 7, no. 2 (2024): 1011–24.

⁵ Nurman, , and Hamsal, *Ekonomi Dan Etika: Sebuah Pendekatan Filsafat Moral*.

⁶ A M Putra, "Alam, Manusia, Dan Teknologi: Analisis Filosofis Dan Refleksi Teologis Terhadap Krisis Modern," *SOLA GRATIA: Jurnal Teologi Biblika Dan Praktika* 4, no. 1 (2023).

⁷ L Nurkholis, *Politik Kekuasaan Dalam Perspektif Al-Qur'an (Kritik Terhadap Pemikiran Khilāfah Di Indonesia Melalui Pendekatan Affirmative Action)* (Publica Indonesia Utama, 2021).

⁸ H Balya and M Said, "Filsafat Hukum, Ideologi Dan Masyarakat (Perspektif Marxisme Dan Islam)," *AL-RASYAD: Jurnal Hukum Dan Etika Bisnis Syariah* 3, no. 01 (2024).

⁹ R A Rangkuti and M Arif, "Pemikiran Ekonomi Islam M. Umer Chapra Dalam Konteks Era Kontemporer," *Jurnal Ilmiah Research Student* 1, no. 3 (2024): 348–52, <https://doi.org/https://doi.org/10.61722/jirs.v1i3.605>; S Darma, "Pengukuran Output Ekonomi: Perspektif Islam

in achieving human welfare, while¹⁰ underline the importance of a political economy approach to understanding Islamic economics as a systemic alternative. However, these studies often do not specifically use the civilization lens to methodologically unravel the tension between individual rights and collective interests.

Academic attention is beginning to shift toward a civilizational perspective thru the work of Mazen Hashem, *Maqāṣid al-Sharī'ah: A Civilizational Perspective*.¹¹ Hashem offers an expansion of *maqāṣid* into a framework of civilizational values (civilizational orientation) that allows for a new reading of the individual-society relationship. Although the concept of *maqāṣid al-sharī'ah 'umrān* has begun to be discussed, in-depth analysis that integrates the principle of circulation of wealth (*tadāwul*) and the concept of liberation (*i'taq*) as a solution to the modern methodological dichotomy is still very limited.

The novelty of this research lies in the use of the concepts of *tadāwul* and *i'taq* as structural analysis tools to transcend the boundaries of individualism and collectivism.¹² This research not only examines economic policies but also touches on the methodological roots of how human identity and actions are understood within the framework of ethical and spiritual relationality. Thus, this research offers a third paradigm based on the circulation of wealth and the liberation of human dignity from oppressive economic structures.

This research aims to reexamine the methodology of individualism versus collectivism in the modern economy thru the perspective of *maqāṣid al-sharī'ah 'umrān* by Mazen Hashem. Specifically, this research aims to analyze how the principle of *tadāwul* (circulation of wealth) and the concept of *i'taq* (structural liberation) function as a methodological synthesis that balances individual autonomy and collective stability for the sustainable development of civilization.

The central argument of this study is that Islamic economics, through the principles of *tadāwul* and *i'taq*, offers a distinctive normative framework that transcends the conventional dichotomy between individualism and collectivism. Rather than constituting a compromise between these two orientations, Islamic economics represents an independent paradigm grounded in a particular conception of human agency, ownership, and social responsibility. Within this framework, *tadāwul* functions to maintain the circulation and equitable distribution of wealth, thereby preventing economic stagnation and excessive accumulation, while *i'taq*

Dan Konvensional Dalam Menilai Kesejahteraan Sosial,” *BULLET: Jurnal Multidisiplin Ilmu* 3, no. 2 (2024): 167–75.

¹⁰ A F Fatur, “Transformasi Pemikiran Ekonomi Islam Dari Masa Klasik Hingga Era Modern,” *AB-JOIEC: Al-Bahjah Journal of Islamic Economics* 3, no. 01 (2025): 33–52; D A Agustin and R Herlandho, “Politik Ekonomi Islam,” *Jurnal Intelek Insan Cendikia* 2, no. 12 (2025): 18830–36.

¹¹ M Hashem, “Maqāṣid Al-Sharī'ah: A Civilizational Perspective,” *The American Journal of Islamic Social Sciences* 28, no. 1 (2011): 23–45.

¹² Hashem.

emphasizes human emancipation from structural dependence on both capital owners and state authority. Taken together, these principles reposition human beings as autonomous trustees (*khulafā'*) entrusted by Allah with the responsibility to manage economic resources in accordance with ethical, social, and spiritual obligations.

The significance of this study lies in its effort to provide a critical and constructive foundation for developing an Islamic economic paradigm that is responsive to contemporary global structural challenges. By placing human dignity, distributive justice, and social responsibility at the center of economic relations, the study seeks to address limitations within dominant modern economic paradigms that may reduce human agency to narrow economic interests. Beyond its theoretical contribution, the framework developed in this study also has practical implications for the formulation of sharia-based economic instruments and institutional arrangements that prioritize public welfare (*maṣlaḥah*), reduce structural dependence, and support sustainable long-term civilizational development (*'umrān*).

B. Research Methodology

This research is a qualitative study of the library research type that uses a descriptive-analytical and conceptual-philosophical approach to dissect Islamic economic thought. The primary data source in this research is the fundamental works of Mazen Hashem on the perspective of civilization in *maqāṣid al-sharī'ah*, while secondary data is obtained from supporting literature in the form of books and reputable journal articles relevant to the topics of individualism, collectivism, and the circulation of wealth. Data collection was carried out thru documentation techniques by tracing authoritative texts to map the methodological framework of the conventional economic system and critically comparing it with the principles of *tadāwul* and *i'taq* offered in the Islamic economic paradigm.¹³

Data analysis was conducted using content analysis and hermeneutics techniques to uncover the substantive meaning behind the concepts of wealth circulation and structural liberation. The analysis process begins with data reduction to identify key variables within the framework of *Maqāṣid al-Sharī'ah 'Umrān*, followed by the systematic presentation of data to illustrate the dialectical relationship between individual autonomy and collective welfare. Thru deductive reasoning, this research constructs a theoretical synthesis that demonstrates how the integration of *tadāwul* as a distribution mechanism and *i'taq* as an instrument for the liberation of human dignity can be a solution to systemic economic inequality. The validity of the research

¹³ M D Nafis, "Ekonomi Islam Dalam Multi Paradigma: Metodologi Individualisme versus Kolektivisme Dalam Ekonomi Islam Melalui Perspektif Maqāṣid Al-Sharī'ah 'Umrān Menurut Mazen Hashem" (Universitas Islam Negeri Maulana Malik Ibrahim Malang, 2025); Hashem, "Maqāṣid Al-Sharī'ah: A Civilizational Perspective."

results is ensured thru triangulation of literature sources and checking the consistency of arguments against the fundamental principles of Islamic economics.¹⁴

C. Results and Discussion

1. Maqāṣid al-Sharī'ah 'Umrān Mazen Hashem

The concept of Maqāṣid al-Sharī'ah 'Umrān developed by Mazen Hashem represents an epistemological leap from the traditional, individualistic legalistic understanding of maqāṣid to a systemic civilizational perspective. Hashem argues that the objectives of Sharia should not be limited to the protection of the five basic elements (al-daruriyyat al-khamsah) in the private realm, but should be projected to build a just and sustainable social order.¹⁵ This approach positions maslahah not merely as a legal instrument¹⁶, but as a civilizational orientation that directs human economic behavior toward the development of 'umrān (civilization) that is prosperous both materially and spiritually.¹⁷

Furthermore, Hashem emphasizes that this civilizational orientation demands a restructuring of power and ownership relations within society.¹⁸ In her view, sharia exists to ensure that the social system is not oppressive or stifling human creative potential. Using the lens of 'umrān, Islamic economics is no longer seen as a set of rules about what is permissible and what is not, but rather as a system that provides a framework for humans to function as responsible moral agents.¹⁹ This paves the way for the integration of divine values with complex sociopolitical realities.²⁰

This integration is crucial in responding to the dichotomy between capitalist individualism and socialist collectivism.²¹ The Maqāṣid 'Umrān perspective rejects the reduction of humans to mere atomistic economic units or tools for the state. On the contrary, Hashem offers a paradigm where individual autonomy is valued as long as it contributes to the health of social circulation and structural justice.²² Thus, maqāṣid transforms into a critical analytical tool to evaluate whether an economic system supports

¹⁴ M U Chapra, *The Future of Economics: An Islamic Perspective* (The Islamic Foundation, 2000).

¹⁵ S Kholil, "Etika Produksi Islami Berbasis Maqashid Al-Shariah: Pilar Kesejahteraan Sosial Dan Ekonomi," *Equality: Journal of Islamic Law (EJIL)* 3, no. 1 (2025): 13–25.

¹⁶ A Suhaili, "Integrasi Maqāṣid Al-Syarī'ah Dalam Praktik Peradilan Agama Di Indonesia: Studi Alternatif Penyelesaian Sengketa Keluarga," *MABAHITS: Jurnal Hukum Keluarga* 6, no. 01 (2025): 29–42.

¹⁷ Hashem, "Maqāṣid Al-Sharī'ah: A Civilizational Perspective"; Nafis, "Ekonomi Islam Dalam Multi Paradigma:

¹⁸ N Hashemi, *Islam, Sekularisme Dan Demokrasi Liberal* (Islamic Renaissance Front, 2021).

¹⁹ H Syamsuri, A Wahab, and S D Sabbar, "Perspektif Sumber Hukum Sistem Ekonomi Islam: Membangun Kelembagaan Ekonomi Islam," *Akmen Jurnal Ilmiah* 21, no. 1 (2024): 71–81.

²⁰ Hashem, "Maqāṣid Al-Sharī'ah: A Civilizational Perspective."

²¹ Nurman, Sos, and Hamsal, *Ekonomi Dan Etika: Sebuah Pendekatan Filsafat Moral*.

²² K R Sianturi and F A Riyanto, "Paradigma Keadilan Struktural & Dialog: Reaktualisasi Yohanes XXIII Dalam Pacem In Terris Bagi Perdamaian Kontemporer," *Sapa: Jurnal Kateketik Dan Pastoral* 10, no. 1 (2025): 1–15, <https://doi.org/10.53544/sapa.v10i1.696>.

the advancement of civilization or instead creates social decadence thru inequality and exploitation.²³

2. Principles of Asset Circulation (*Tadāwul*)

The principle of *tadāwul* or circulation of wealth is a main pillar in Islamic economics that ensures wealth is not only concentrated in the hands of a few people.

Based on the spirit of Surah Al-Hashr verse 7:

مَا أَقَاءَ اللَّهُ عَلَى رَسُولِهِ مِنْ أَهْلِ الْقُرَى فَلِلَّهِ وَلِلرَّسُولِ وَلِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسْكِينِ وَابْنِ السَّبِيلِ كَيْ لَا يَكُونَ دُولَةً بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ وَمَا آتَاكُمُ الرَّسُولُ فَخُذُوهُ وَمَا نَهَاكُمْ عَنْهُ فَانْتَهُوا وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ

Meaning: "Whatever (wealth obtained without war) Allah has granted to His Messenger from the inhabitants of several towns is for Allah, the Messenger, the relatives (of the Messenger), the orphans, the needy, and the traveler." (So that) the wealth does not only circulate among the rich among you. What the Messenger gives you, accept it. What he forbids you, leave it. Fear Allah. Indeed, Allah's punishment is very severe.

This verse explains that *tadāwul* functions as a corrective mechanism against the tendency of excessive capital accumulation in the capitalist system.²⁴ In Mazen Hashem's perspective, the circulation of wealth is not just about the distribution of income thru zakat or charity, but about creating an inclusive market structure where every individual has fair access to economic resources to participate in the development of civilization.²⁵

Theoretically, *tadāwul* serves as a synthesis between individual freedom in owning property and the social obligation to maintain collective balance.²⁶ Unlike capitalism, which allows the market to operate without limits, leading to monopolies, or socialism, which severely restricts individual ownership²⁷, the principle of *tadāwul* permits private ownership but with strict ethical boundaries. Wealth is viewed as "blood" in the social body; if it stops flowing or accumulates in one point, other organs of society will experience atrophy and destruction.

The implementation of *tadāwul* within the framework of *maqāṣid* involves various instruments of Islamic economics, ranging from the prohibition of *riba*, which hinders the circulation of the real sector, to the strengthening of *waqf* and *infak* institutions as social

²³ Nafis, "Ekonomi Islam Dalam Multi Paradigma: Metodologi Individualisme versus Kolektivisme Dalam Ekonomi Islam Melalui Perspektif Maqāṣid Al-Sharī'ah 'Umran Menurut Mazen Hashem."

²⁴ Taufiq et al., "Tinjauan Ketimpangan Distribusi Pendapatan Dalam Perspektif Ekonomi Klasik Dan Islam Pada Ekonomi Modern."

²⁵ Nafis, "Ekonomi Islam Dalam Multi Paradigma: Metodologi Individualisme versus Kolektivisme Dalam Ekonomi Islam Melalui Perspektif Maqāṣid Al-Sharī'ah 'Umran Menurut Mazen Hashem."

²⁶ K Dewi and M A Azzaki, "Prinsip Kepemilikan Dalam Ekonomi Islam: Keseimbangan Antara Hak Individu Dan Kesejahteraan Sosial," *Hamalatul Qur'an: Jurnal Ilmu Ilmu Alqur'an* 5, no. 2 (2024): 823–31, <https://doi.org/https://doi.org/10.37985/hq.v5i2.391>.

²⁷ Adam, Hamin, and Hasim, "Perbandingan Sistem Ekonomi Sosialisme, Kapitalisme, Dan Ekonomi Syariah: Sebuah Analisis Kritis Terhadap Prinsip, Implementasi, Dan Dampak Sosial."

financing.²⁸ Mazen Hashem sees that the smoothness of tadāwul is an indicator of the health of a civilization. When the circulation of wealth runs smoothly, the purchasing power of the people increases, social inequality decreases, and political stability is maintained. This creates an environment conducive to the development of science and culture, which is the essence of the concept of 'umrān.²⁹

In the macro context, trading requires public policies that prevent rent-seeking practices and cartels. The dynamic circulation of wealth encourages innovation and healthy competition, as capital continuously moves in search of productive opportunities rather than stagnating in speculative instruments.³⁰ This analysis shows that tadāwul is not merely a moral concept, but rather a functional economic principle that ensures the sustainability of the Islamic economic system as a robust alternative to the systemic crises that often afflict the conventional economy.

3. The Concept of Structural Liberation (I'taq)

The concept of i'taq or liberation, which etymologically stems from the emancipation of slaves, is translated by Mazen Hashem into the context of modern economics as the liberation of humans from the shackles of oppressive structures. I'taq in the perspective of Maqāṣid 'Umrān means liberating individuals from absolute dependence on capital owners (in capitalism) or total dependence on the state (in socialism).³¹ This liberation aims to restore human dignity as a khalīfah who possesses moral and economic autonomy to fulfill the trust of Allah SWT without structural pressure.³²

In depth, i'taq targets the elimination of "modern slavery" which often hides in the form of entangling debts, inadequate wages³³, or work systems that exploit human time and energy to the point of losing its spiritual dimension. In Islamic economics, structural liberation is achieved by providing access to education, capital, and legal protection for

²⁸ R Purnomo, "Konsep Dan Implementasi Prinsip Ekonomi Syariah Dalam Mewujudkan Keadilan Sosial (Tinjauan Teoritis)," *El-Wasathiya: Jurnal Studi Agama* 13, no. 1 (2025): 37–56.

²⁹ Hashem, "Maqāṣid Al-Sharī'ah: A Civilizational Perspective."

³⁰ R Hidayatullah and A Saiin, "Dinamika Hukum Wakaf Di Indonesia: Tantangan Dan Solusi Dalam Pengelolaan Aset Wakaf Produktif," *Al Barakat: Jurnal Kajian Hukum Ekonomi Syariah* 5, no. 01 (2025): 11–23, <https://doi.org/https://doi.org/10.59270/jab.v5i01.274>.

³¹ S U T Firdaus, "Ketidakadilan Ekonomi Dan Alienasi Pekerja: Kritik Terhadap Sistem Ekonomi Kapitalis," *J-CEKI: Jurnal Cendekia Ilmiah* 4, no. 2 (2025): 615–23.

³² M A Yunita et al., "Maqāṣid Al-Syarī'ah Dan Hak Asasi Manusia (Implementasi Hak Asasi Manusia Dalam Pemikiran Islam)," *AL-BAHTS: Jurnal Ilmu Sosial, Politik, Dan Hukum* 2, no. 2 (2024): 49–64.

³³ A Alhakim, A Situmeang, and J A N Mashita, "Peran Imigrasi Dalam Pencegahan Dan Pengawasan Tindak Pidana Perdagangan Orang Menurut Perspektif Imigrasi Kota Batam," *Jurnal Hukum To-Ra: Hukum Untuk Mengatur Dan Melindungi Masyarakat* 9, no. 3 (2023): 322–38, <https://doi.org/https://doi.org/10.55809/tora.v9i3.263>.

the weak (mustad'afin).³⁴ Hashem emphasizes that civilization cannot progress if the majority of its members are in a state of economic oppression, because poverty and structural dependency are the main obstacles to creativity and devotion to God.

The concept of i'taq also serves as a critique of excessive bureaucracy and an economic system that stifles individual initiative.³⁵ Liberation means providing space for individuals to be creative and to own their own production assets. With ownership distributed fairly thru the principle of tadāwul, the bargaining position of individuals increases, so that the employment relationship is no longer exploitative but rather a partnership (syirkah).³⁶ This is the essence of freedom in Islam: free from servitude to fellow humans or human-made structures, and only serving Allah SWT.

Analysis of i'taq shows that Islamic economics has an emancipatory mission. This structural liberation is a prerequisite for the creation of a civilized society. Without i'taq, the principle of tadāwul will only become a technical policy without soul. However, with the spirit of liberation, the circulation of wealth becomes a means to elevate the dignity of humanity and ensure that each individual can contribute maximally to the common good. Therefore, i'taq is the spirit of the Islamic economic transformation aimed at realizing true civilizational justice.³⁷

The integration of the principles of tadāwul and i'taq within the framework of Maqāṣid al-Sharī'ah by 'Umrān Mazen Hashem offers an economic paradigm that transcends the impasse between individualism and collectivism. Tadāwul acts as a circulation mechanism that maintains the health of the system on a macro level, while i'taq guarantees the dignity and freedom of individuals on a micro level. Both complement each other: without the fair circulation of wealth, individual liberation is difficult to achieve; and without free individuals, the circulation of wealth will only be trapped in a rigid bureaucratic structure. Hashem's approach successfully synthesizes the need for personal autonomy with social responsibility within a vision of integral civilization development.

This research concludes that Islamic economics is not merely a compromise-based alternative system, but rather an independent paradigm focused on the development of civilization ('umrān). Thru the principle of tadāwul, Islam prevents the stagnation of

³⁴ S S Karimullah, "Analisis Kritis Terhadap Ketimpangan Ekonomi Dalam Perspektif Islam," *Al-Bayan: Jurnal Hukum Dan Ekonomi Islam* 5, no. 1 (2025): 55–81.

³⁵ Y Rusfiana and C Supriyatna, *Memahami Birokrasi Pemerintahan Dan Perkembangannya*, 2021.

³⁶ W Farianto, *Pola Hubungan Hukum Pemberi Kerja Dan Pekerja: Hubungan Kerja Kemitraan Dan Keagenan* (Sinar Grafika, 2021).

³⁷ Nafis, "Ekonomi Islam Dalam Multi Paradigma: Metodologi Individualisme versus Kolektivisme Dalam Ekonomi Islam Melalui Perspektif Maqāṣid Al-Sharī'ah 'Umrān Menurut Mazen Hashem."

wealth in the hands of the elite, and thru the concept of i'taq, Islam liberates people from structural oppression. These two concepts are a tangible manifestation of maqāṣid al-sharī'ah, which aims to achieve welfare in this world and the hereafter (al-falāḥ). Thus, Mazen Hashem's thoughts make an important contribution in formulating a critical, emancipatory, and relevant Islamic economic methodology to address the current challenges of global inequality.

D. Conclusion

This research concludes that the principle of "tadāwul" and the concept of "i'taq" within the framework of "Maqāṣid al-Sharī'ah 'Umrān" by Mazen Hashem represent a strong antithesis to the dichotomy of individualism and collectivism in modern economics. "Tadāwul" ensures the health of the economic system thru inclusive wealth circulation to prevent the accumulation of exploitative wealth, while "i'taq" provides an emancipatory foundation to liberate people from the shackles of oppressive economic structures, whether by the dominance of capital or state authority. The integration of these two concepts has successfully shifted the paradigm of Islamic economics from mere legal-formal compliance to the development of a just civilization, where individual autonomy is respected without neglecting the collective welfare and human dignity as "khalīfah" on earth.

Based on these findings, it is recommended that policymakers and practitioners of Islamic economics begin to adopt the "Maqāṣid 'Umrān" framework in designing financial instruments that are more oriented toward equitable wealth distribution and the structural liberation of the weak. Higher education institutions also need to expand the Islamic economics curriculum to touch on the philosophical dimensions of this civilization, so that it does not get trapped solely in the technical-operational aspects of banking. For future research, it is recommended to conduct empirical studies on the implementation models of "tadāwul" and "i'taq" in fiscal policy or the management of religious social funds to test the effectiveness of these concepts in reducing economic inequality in the face of increasingly complex global economic challenges.

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