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Shariah Economic Law Based on Love and Sustainability: Ethics of Justice, Ecology, and Welfare in Modern Economic Practice

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Abstract

This article examines the integration of love-based principles and sustainability in Shariah economic law, exploring how Islamic economic ethics addresses contemporary challenges of justice, ecological preservation, and social welfare. The discussion analyzes the foundational concepts of *maslahah* (public interest), *maqasid al-Shariah* (objectives of Islamic law), and *adl* (justice) as frameworks for sustainable economic development. By examining the intersection of traditional Islamic jurisprudence with modern sustainability discourse, this article demonstrates how Shariah economics offers holistic solutions balancing material prosperity with spiritual fulfillment, environmental stewardship with economic growth, and individual rights with collective welfare. The findings reveal that love-centered economic ethics in Islam provides comprehensive guidelines for building resilient, equitable, and ecologically conscious economic systems that serve both present and future generations while maintaining human dignity and divine accountability.

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INTRODUCTION

The contemporary global economic system faces unprecedented challenges, including widening wealth inequality, environmental degradation, and the erosion of ethical values in commercial transactions. These crises have prompted scholars and practitioners to revisit alternative economic paradigms that prioritize holistic well-being over narrow profit maximization. Islamic economics, grounded in Shariah principles, offers a distinctive framework that integrates spiritual values with material pursuits, positioning love (mahabbah), compassion (rahmah), and justice (adl) as foundational economic principles (Asutay, 2021). According to Asutay (2021), Islamic economic thought transcends mere prohibition of interest (riba) and encompasses a comprehensive moral economy designed to achieve *falah* (success in this world and the hereafter) through equitable distribution of resources and sustainable development practices.

The concept of sustainability in Islamic economics is not merely an adaptation of Western environmental discourse but is deeply rooted in the theological principle of *khalifah* (stewardship) and *amanah* (trusteeship). Humans are entrusted with the responsibility of managing Earth's resources wisely for the benefit of current and future generations while maintaining ecological balance. Farooq (2022) emphasizes that sustainability in Islamic economics encompasses three interconnected dimensions: environmental preservation (*hifz al-bi'ah*), social justice (*adalah ijtima'iyah*), and economic viability (*istidamah iqtisadiyyah*). This tripartite framework ensures that economic activities contribute to comprehensive welfare (*maslahah*) rather than generating externalities that harm communities or ecosystems.

Love as an economic principle in Shariah represents a paradigm shift from the conventional assumption of *homo economicus*—the rational, self-interested individual. Islamic economics recognizes that humans are multidimensional beings whose economic behavior should be guided by *ihsan* (excellence), *ta'awun* (mutual cooperation), and *ukhuwwah* (brotherhood). Hassan and Chachi (2023) argue that love-based economics in Islam manifests through institutions such as *waqf* (endowment), *zakat* (obligatory charity), and *sadaqah* (voluntary charity), which redistribute wealth compassionately and create sustainable social safety nets. These mechanisms embody the principle that economic transactions should strengthen social bonds and enhance collective welfare rather than merely facilitating individual accumulation.

The integration of justice in Islamic economic practice extends beyond procedural fairness to encompass distributive and restorative justice. The Qur'anic emphasis on wealth circulation—that wealth should not remain concentrated among the elite (Qur'an 59:7)—establishes the foundation for economic policies that prevent monopolization and ensure inclusive growth. El-Gamal (2020) posits that Islamic finance instruments such as *mudarabah* (profit-sharing partnership) and *musharakah* (joint venture) operationalize justice by aligning risk-taking with profit-sharing, thereby eliminating exploitation inherent

in conventional interest-based lending. These profit-loss sharing mechanisms promote entrepreneurship while ensuring that economic gains are equitably distributed among stakeholders.

Ecological consciousness in Shariah economics draws from the principle of mizan (balance) and the prohibition of israf (wastefulness) and tabdhir (squandering). The Qur'an repeatedly emphasizes maintaining equilibrium in creation and warns against transgressing environmental limits. Contemporary scholars like Nasr (2021) have articulated an Islamic environmental theology that views nature as ayat (signs) of divine presence, deserving reverence and protection. This theological foundation translates into practical economic guidelines such as sustainable resource extraction, prohibition of environmental harm (darar), and encouragement of green technologies that preserve natural capital for future generations.

The relevance of Shariah economic principles in addressing contemporary crises cannot be overstated. As mainstream economics grapples with market failures, environmental collapse, and social disintegration, Islamic economics offers time-tested wisdom integrated with modern applications. Ahmed (2023) demonstrates through empirical research that Islamic financial institutions that genuinely adhere to maqasid-oriented practices show greater resilience during economic downturns and contribute more substantially to sustainable development goals (Muhsyanur, 2024). This article explores how love-based economic ethics, ecological justice, and welfare-oriented principles in Shariah economics can inform more humane and sustainable economic systems for the modern world.

DISCUSSIONS

Love and Compassion as Foundational Economic Principles in Shariah

The incorporation of love (mahabbah) and compassion (rahmah) into economic theory distinguishes Islamic economics from conventional paradigms that prioritize utility maximization and competitive individualism. In Islamic ontology, humans are created as inherently social beings whose ultimate purpose includes building caring communities and fostering mutual support. Economic transactions, therefore, should reflect these divine attributes of love and mercy. Chapra (2020) articulates that the Prophet Muhammad's description of believers as a single body—where pain in one part affects the whole—establishes solidarity (takaful) as a core economic principle. This organic metaphor challenges the atomistic conception of society prevalent in neoclassical economics and calls for economic systems that prioritize collective welfare alongside individual interests.

The institutional manifestations of love-based economics are evident in the various redistributive mechanisms prescribed by Shariah. Zakat, which constitutes one of the five pillars of Islam, represents a systematic wealth purification and redistribution system that

acknowledges the rights of the less fortunate in the wealth of the affluent. Unlike voluntary charity in secular systems, zakat is a legally enforceable obligation calculated at specific rates on various forms of wealth. Mohieldin et al. (2022) demonstrate through empirical analysis that properly implemented zakat systems can significantly reduce poverty and income inequality while fostering economic stability. The recognition that wealth has a social function and that property rights come with corresponding obligations reflects a compassionate economic philosophy centered on collective flourishing.

Beyond formal redistributive institutions, the ethical framework governing commercial transactions in Islam embodies compassionate economic practice. The prohibition of gharar (excessive uncertainty), maysir (gambling), and riba (usury) protects vulnerable parties from exploitation and ensures transparency in economic exchanges. These prohibitions are not arbitrary restrictions but reflect a deep concern for fairness and the well-being of all transacting parties (Muhsyanur et.al, 2025a). According to Saeed (2021), the emphasis on ethical business conduct in Islamic teachings—including honesty in trade, fulfillment of contracts, and prohibition of deceptive practices—creates an economic environment where trust and cooperation flourish. The prophetic tradition of granting respite to debtors in financial difficulty and the encouragement of debt forgiveness exemplify how compassion should temper strict contractual enforcement.

The concept of ihsan (excellence, doing good) extends love-based principles into the realm of economic performance and quality. Ihsan demands that producers deliver products and services of the highest quality, employers treat workers with dignity and fairness, and consumers show gratitude and consideration in their purchasing decisions. Kamla and Haque (2020) explore how ihsan-oriented corporate governance in Islamic financial institutions leads to stakeholder capitalism that balances shareholder returns with employee welfare, customer satisfaction, and community development. This holistic approach to corporate responsibility, rooted in the spiritual imperative to excel in all endeavors for divine pleasure, transforms economic activity from mere profit-seeking into a form of worship (ibadah) that contributes to individual purification and societal advancement (Muhsyanur et.al, 2025b).

Ecological Justice and Environmental Stewardship in Islamic Economics

Islamic environmental ethics, deeply embedded in Qur'anic teachings and prophetic traditions, provides a comprehensive framework for ecological justice that addresses contemporary environmental crises. The Qur'anic narrative positions humans as khalifah (vicegerents) on Earth, entrusted with the responsibility of maintaining the delicate balance of creation while utilizing resources for legitimate needs. This stewardship model contrasts sharply with anthropocentric approaches that view nature merely as instrumental to human purposes. Foltz (2022) argues that the Islamic concept of amanah (trust) establishes humans as caretakers rather than owners of natural resources, accountable to God for how they manage the Earth's bounty. This theological framework necessitates sustainable resource

management that preserves ecosystems for future generations and respects the intrinsic value of creation as manifestations of divine wisdom.

The principle of mizan (balance) in Qur'anic cosmology establishes equilibrium as a fundamental characteristic of the natural world that humans must not disturb. The Qur'an explicitly warns against corruption on Earth and disruption of ecological balance, positioning environmental degradation as a moral and spiritual failing. Kamali (2023) explicates how classical Islamic jurisprudence developed detailed environmental regulations, including protection of water sources, establishment of conservation zones (hima and harim), sustainable forestry practices, and animal welfare standards. These jurisprudential precedents demonstrate that ecological consciousness has been integral to Islamic law since its inception, offering contemporary policymakers a rich tradition from which to derive sustainable development frameworks compatible with religious values.

The prohibition of israf (wastefulness) and tabdhir (squandering) in Islamic teachings extends beyond personal consumption to encompass broader resource utilization patterns in economic production and distribution. These prohibitions establish a normative framework for circular economy principles long before the term entered contemporary sustainability discourse. Salehi et al. (2023) demonstrate through case studies how Islamic financial institutions incorporating environmental, social, and governance (ESG) criteria aligned with Shariah principles achieve superior sustainability performance compared to conventional counterparts. The emphasis on waste minimization, resource efficiency, and renewable resource utilization in Islamic economic practice aligns closely with contemporary sustainable development goals while offering spiritual motivations for environmental conservation.

Contemporary applications of Islamic environmental ethics include green sukuk (Islamic bonds) financing renewable energy projects, waqf-based conservation initiatives protecting biodiversity, and Shariah-compliant investment funds screening out environmentally harmful industries. Ibrahim (2021) analyzes the rapid growth of the global Islamic green finance market, noting that religiously motivated environmental consciousness among Muslim consumers and investors creates substantial demand for sustainable financial products. The integration of environmental sustainability into maqasid al-Shariah frameworks—recognizing environmental protection as essential for preserving human life (hifz al-nafs), progeny (hifz al-nasl), and property (hifz al-mal)—provides theological justification for prioritizing ecological considerations in economic decision-making and policy formulation.

Maslahah (Public Welfare) and Justice in Modern Economic Applications

The concept of maslahah, broadly translated as public interest or welfare, serves as a central objective in Islamic jurisprudence and provides dynamic principles for addressing

contemporary economic challenges. Classical scholars like Imam al-Ghazali categorized *maslahah* into essentials (*daruriyyat*), necessities (*hajiyyat*), and embellishments (*tahsiniyyat*), creating a hierarchical framework for prioritizing societal needs. Auda (2022) advances a contemporary *maqasid* methodology that applies this classical framework to modern economic issues, demonstrating how *maslahah*-oriented policy analysis can guide sustainable development strategies that balance economic growth with social equity and environmental preservation. This approach positions public welfare as the ultimate criterion for evaluating economic policies and institutions, transcending narrow efficiency metrics that ignore distributional and ecological consequences.

Justice (*adl*) in Islamic economics encompasses multiple dimensions including commutative justice in exchange, distributive justice in resource allocation, and procedural justice in institutional governance. The Qur'anic imperative to establish justice even if it contradicts personal interests (Qur'an 4:135) creates a moral economy where fairness takes precedence over profit maximization. Warde (2020) explicates how Islamic contract law promotes commutative justice through requirements of mutual consent (*taradhi*), transparency in terms, and prohibition of exploitative conditions. These contractual safeguards protect weaker parties from abuse by stronger economic actors, ensuring that market transactions enhance rather than undermine social solidarity and mutual respect.

Distributive justice in Islamic economics addresses wealth concentration and economic inequality through multiple institutional mechanisms beyond *zakat*. The prohibition of *riba* fundamentally restructures capital allocation by eliminating rentier capitalism where wealth begets wealth without productive contribution. Instead, profit-loss sharing arrangements like *mudarabah* and *musharakah* tie financial returns to real economic activity and entrepreneurial effort. Ascarya and Yumanita (2023) provide empirical evidence that Islamic banking systems employing genuine profit-sharing modes demonstrate more inclusive financial intermediation, extending credit to small and medium enterprises typically excluded from conventional banking (Mulyana et al., 2021). This financial inclusion promotes broad-based economic participation and reduces dependence on wage labor, fostering economic autonomy and dignity among lower-income populations.

The contemporary application of *maslahah* extends to evaluating economic policies and innovations through the lens of comprehensive welfare rather than GDP growth alone. Genuine Progress Indicators aligned with Islamic values would incorporate measures of social cohesion, environmental health, spiritual well-being, and intergenerational equity alongside material prosperity. Obaidullah (2020) proposes an Islamic social welfare function that optimizes *maqasid* realization across populations, giving priority to fulfilling essential needs of the poorest before enhancing luxury consumption of the wealthy. This welfare maximization approach, grounded in theological principles of human dignity and social solidarity, offers an alternative to utilitarian frameworks that may justify inequality if

aggregate utility increases. By centering *maslahah* in economic evaluation, Islamic economics maintains focus on substantive human flourishing rather than abstract efficiency metrics.

CONCLUSION

Shariah economic law based on love and sustainability offers a comprehensive framework for addressing the multifaceted crises confronting contemporary economic systems. By integrating compassion, justice, and ecological consciousness as foundational principles rather than peripheral concerns, Islamic economics provides holistic solutions that honor human dignity, preserve environmental integrity, and promote intergenerational equity. The institutional mechanisms of *zakat*, *waqf*, and profit-sharing partnerships operationalize these ethical principles, creating economic structures that redistribute wealth equitably, foster social solidarity, and align financial returns with productive contribution. The stewardship paradigm and prohibitions against waste establish environmental responsibility as a religious obligation, motivating sustainable resource management and ecological preservation. The *maqasid* framework centered on *maslahah* ensures that economic policies serve comprehensive welfare rather than narrow material accumulation. As humanity grapples with climate crisis, widening inequality, and spiritual alienation, the love-based, justice-oriented, and ecologically conscious principles of Islamic economics present compelling alternatives worthy of serious consideration by policymakers, practitioners, and scholars committed to building more humane and sustainable economic futures.

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