



Munich Personal RePEc Archive

**Economic Philosophy of al-Mawardi:  
Economic Behavior in Adab al-Dunya  
wa-al-Din and al-Ahkam al-Sulthaniyah**

Jaelani, Aan

State Institute of Islamic Studies (IAIN) Syekh Nurjati Cirebon

25 March 2016

Online at <https://mpra.ub.uni-muenchen.de/70339/>

MPRA Paper No. 70339, posted 29 Mar 2016 15:49 UTC

## **Economic Philosophy of al-Mawardi:**

Economic Behavior in *Adab al-Dunya wa-al-Din* and *al-Ahkam al-Sulthaniyah*

Dr. Aan Jaelani, M.Ag

Program Pascasarjana Ekonomi Islam, IAIN Syekh Nurjati Cirebon

Jl. Perjuangan By Pass Sunyaragi Cirebon 45132

Website:

<https://www.mendeley.com/profiles/aan-jaelani/>;

<http://econpapers.repec.org/RAS/pja475.htm>

Email:

[aan\\_jaelani@syekhnurjati.ac.id](mailto:aan_jaelani@syekhnurjati.ac.id)

### **Abstract**

*Economic behavior in the study of Islamic economics is the basis for the government to portray political ethics and ethical economic functions of individuals in functioning as a member of society. Secular ethics and religious ethics, according to al-Mawardi, as the code of conduct in conducting economic practices by the government and every member of society to uphold the principle of mashlahah (goodness). By the middle or moderate principles, both ethical underpinning for anyone in private and institutional (government) in carrying out economic activities to realize the happiness of the world and the hereafter.*

**Keywords:** *Philosophy of economics, behavioral economics, ethics, religion, Islamic Economic*

**JEL Classification:** B31, B41, D01, D6, H1, H5, N01, N25, N35, Z12

### **A. Introduction**

Moral teachings in the Qur'an about economic practice can be a source for the preparation of statutory legal. Transactions in the business, for example, is not allowed to proceed according to individual desires, after the Qur'an provides expressly rule on it (Mustaq Ahmad, 2001: 155). Business ethics contained in the Qur'an provides that people and societies must submit voluntarily and on the basis of full awareness, while through legislation legally so that individuals and communities must be within the limits set by Allah in carrying out economic activities.

On the other hand, Ibn Taymiyya saw that to achieve these goals is important for a state with a central authority. Human well-being will be achieved except in a society there is a cooperative bond between them. Each individual is very important to obediently on the authorities and the authorities. The authority

and the authority of the country's central cause of Islam can be understood and practiced his teachings, one through aspects of Shariah (Mustaq Ahmad, 2001: 155). It is important, in any form or model of government but held fairly become a keyword in the welfare of society. On the contrary, excessive state intervention and did not follow the provisions of personality although it is based on Islam could cause economic practice became lame and display practices of imperialist governments.

In the context of political governance, relationships and individual countries as members of the public to justify that man is a social creature and politics. Humans have a weakness in meeting all the necessities of life and the diversity of potential, innate, natural inclination and ability, they encourage people to come together through mutual help and mutual help, and finally agreed to establish a state. In essence, the purpose of man in the society and state, according to the analysis of al-Mawardi (1960: 3), is a human intent to provide for joint and realize social order that created the welfare of society (*mashlahah al-umma*), even to prepare themselves in order to attain eternal happiness in the afterlife by running sharia correctly.

However, the purpose of this prosperity can not be realized without the harmonization of public life, especially in the economic field which is regulated by a government agency. Because of this, these conditions require the leadership, that of a leader who acts as a substitute and successor prophetic function in maintaining religious and regulate social life and obeyed by the people (al-Mawardi, 1960: 3, 5; al-Mawardi, 1995: 92- 94; Munawir Sadzali, 1993: 60-61; Zainal Abidin Ahmad, 1974: 178-182). In this case, the substance of the leader as the successor to the political traditions of the Prophet further confirm the role and function of the economy, one of the supplies of community life and not on the issue of nomenclature state based on Islam or Muslim country.

For al-Mawardi (1995: 96-97), a leader who has the power in government can realize the welfare of the people, for religion can be maintained with the power and practiced by the public. Ibn Sina considers that the law becomes absolutely necessary for the establishment of a state. Therefore, the state requires the existence of the law, the law should contain justice, law and justice require the

legislator and executor of justice (government) and aims to regulate their daily lives (Zainal Abidin Ahmad, 1974: 215-216). In Sunni's political theory and philosophers's political theory, the law is an indispensable strategy for directing, teaching, and the establishment of human morals. The State has a role in solidifying the law and the protection of individuals from mistreatment or any act of torture (Ira M. Lapidus, 1999: I: 290).

A government leader with authority would unite the aspirations of different communities, prevent conflicts and social disintegration, prevent rebels and dissidents, directing the government in achieving its objectives, keeping the religious teachings to be practiced, protect lives, property and honor of citizens, and to ensure eye their livelihood (al-Mawardi, 1995: 96). According to the Sunni theory, caliph is the shadow of God, the means of God's justice and public order. It seems, according to al-Mawardi, the caliph is symbolizing not only the order, but also disorder, such as the conflicts that often arise in the community, as well as the expectation of order in a community composition between self-affirmation of humanity and groups (Ira M. Lapidus, 1999: I : 291-292). In the end, the government can prevent the domination of public goods by a person or group of people who held a monopoly on economics and business practices.

Another issue related to the fulfillment of human well-being is a human existence as political creatures who have a weakness (Q.S. al-Nisa', 4:28), so he could not live without the help of his neighbor (al-Mawardi, 1995: 92-93; al-Arzanjani , 1328: 218-219; Ibn Khaldun, 2008: 41). If God distinguishes and putting human beings who have various needs as well as natural weakness, it is because of the help and love of God to man, so that people can behave well in meeting the needs of the economy.

In other words, humans and its potential as a form of the gift of God, then he is required to try to achieve the good life in this world without forgetting the slightest necessities of life for the hereafter, so that people always consistent on a straight path to meet their needs (al-Mawardi, 1995: 93; al-Mawardi, 2006: III: 221-222). Nonetheless, required government institutions to provide facilities and organize human life in achieving well-being.

Because of this, the state plays an important role in the prosperity of society (the wealth of nations). As an institution, the state (imamat, caliphate), not only the replacement and successor prophetic function, but also keep the implementation of the teachings of religion, political control, making policy based on the Shari'ah, and unite under a single leadership. The state is responsible for ensure the welfare of the community through the management of the sources of income that is distributed to the public interest.

In the context of the economy, prosperity was one factor that realizes the benefit, and vice versa retardation is a factor causing the destruction of the state, both of which can be felt by the community. Therefore, the maintenance of the principles of public interest and encouragement on a balance must always be the primary concern of government agencies and community (al-Mawardi, 1995: 104; al-Arzanjani, 1328: 250). It can be seen, especially third world countries experiencing economic decline and the problems surrounding it (Francis Abraham, 1991). This is the underlying need for the role of government intervention in the market mechanism and the management of public finance with an effective and efficient mechanism.

Public welfare achieved through the efforts of a country's economy is supported by the safety factor conducive to the achievement of progress over the means of production. In the political and economic context, secure trade situation conducive to political stability will accelerate economic growth and increase per capita income. Thus, political stability and increasing production results will improve economic assets, ie factors that lead to economic progress and open up opportunities for foreign investors to invest capital. Instead, the political situation is unstable will reduce production results, and ultimately lead to underdevelopment and economic downturn, even the whole sphere of human life (al-Mawardi, 1995: 104; al-Arzanjani, 1328: 251).

In addition, the public interest is to be the purpose of the establishment of Imamat, the caliphate that must be realized in people's lives, so closely linked to the importance of harmonizing the role of the state and society. To create it, the necessary rules in arranging public life (al-Mawardi, 1995: 94-95 and al-Arzanjani, 1328: 224-226). In the analysis of M. Arkoun (2000: 252, 274), is a

hallmark of the functional morality of the society which gave birth to the forerunner of capitalism and critical absolutism according to functional relationships. One of the efforts made by the government is to ensure the fulfillment of the public interest through state financial management is not only needed in running the government but also using them to achieve the welfare of the community. In this case, the government in the economy has a responsibility to regulate the mechanism of revenue collection and expenditure of public finances, uphold the principle of fairness in its management, increase economic growth, organizes projects of common interest, the utilization of resources not move for economic development, and so on.

This study will explain the economic philosophy of al-Mawardi, a jurist, a statesman, and a judge, who has the basic philosophies about the role and functions of the state in economic, political ethics and the economy to be part of the main concepts of the ethics of the world and religious ethics, presented in a logical, systematic, argumentative, and comprehensive in building an economic system of society.

## **B. Review of the Studies of Classical Islamic Economics**

The study of philosophy and economic thought classical Muslim scholars generally focused on aspects of the management of state finances, economic policy, economic institutions, and some economic practices or mu'amalah as part of a tradition that developed at that time. However, studies on these themes quite neglected in the study of Islamic economics. In fact, economic growth and development of Islam that has been practiced since the early days of Islam took a large part of the theme. Some works of Muslim scholars that can be recorded with the same title as, like *Kitab al-Kharaj* by Abu Yusuf (d. 798 AD) and the work of Yahya Ibn Adam al-Qarashi (d. 818 CE), *Kitab al-Amwal* by Ubayd al-Qasim Ibn Sallam (d. 838 AD), and *al-Ahkam al-Sulthaniyah* by Abu Hasan Ali al-Mawardi (d. 1058 AD) and Abu Ya'la al-Farra al-Hanbali (Abul Hasan M. Sadeq and Aidit Ghazali, ed., 1992: 33).

In this period, many studies are performed continuously on a variety of economic issues that are now becoming part of the study of Mu'amalah

jurisprudence. But quite unfortunately, the study almost less serious attention in the form of analysis, because buried the results of much Islamic legal literature and spirit producing Islamic sciences so that the formulation of the Islamic economic philosophy and its application less gain major concern in contemporary Islamic economic studies.

In addition, a study of the economic system of Islam is also not enough simply through technical socialization, but also need to be explored the background and history of the development of the economic thought of Muslim scholars to the realization of the concept of the operational mechanism of shariah financial institutions today. In other words, the study of theoretical and practical philosophy and the history of economic thought Islam gives significance for the development of Islamic economics. Therefore, an assessment of their work is important enough to be explored back in order to contribute to the economic development of Islam in a comprehensive manner, in addition to working to find relevance and significance in contemporary economics.

Assessment of public finances is specifically limited to the issue of receipts and expenditures of the state public approach to political and economic perspectives al-Mawardi contained in several of his works, among others *Adab al-Dunya wa-al-Din*, *al-Ahkam al-Sulthaniyah wa-Wilayah al-Diniyah*, *Nashihat al-Muluk*, and *Tashil al-Nazhar wa-Ta'jil al-Zhafar fi-al-Akhlaq al-Malik*. In particular, *al-Ahkam al-Sulthaniyah* and *Nashihat al-Muluk* are the monumental works that became the main reference in the discourse of Islamic politics (*fiqh al-siyasah*) both among Muslim and Western scholars.

On the other hand, the political content is quite sharp in such works has led to another substance of the material, such as behavioral economics, the practice of state finances, economic institutions, and other unstudied even quite overlooked among experts, whereas some thoughts philosophical enough significant in the development of Islamic economics. It is this that leads the study of the economic philosophy of al-Mawardi very urgent for the development of the theory and application of Islamic economics.

### C. Writing Methods in the Work of al-Mawardi

Abu Hasan 'Ali ibn Muhammad ibn Habib al-Mawardi al-Basri al-Shafi'i, known as al-Mawardi (Alboacen) was born in the city of Basra, Iraq, in the year 364 H / 974 M of the Arab family. He attributed the name "al-Mawardi" because her parents made, obtained rosewater (*ma'u al-wardi*).

Important information from one of his students, Khatib Baghdadi (392-463 H), said that al-Mawardi one of the largest legal expert and works as a regional school Shafi al-qadha in different areas of the Abbasid rule died on Tuesday Rabi ' al-Awwal 450 H at the age of 86 years. He was interred in the cemetery of Bab al-Harb, Baghdad, and I (Khatib Baghdad) together with city residents to participate in the prayer body (Khatib of Baghdad, 1951: XII: 102; Ibn Athir, 1966: IX: 68; Ibn Khallikan, 1949 : I: 326); Tajudin al-Subki, 1906: III: 303-314).

Expertise al-Mawardi evidenced from his mastery of a wide range of scientific fields. He is recognized as an Islamic thinker, jurist, and Shafi'i school of illustrious figures, political experts Abbasid rule, and scholars in various branches of science with the objective mind, the methodology of which is accurate, and bequeath to the Muslims the works of masterpiece, as part of the accumulation of Islamic civilization at that time, among others *Adab al-Dunya wa-al-Din and al-Ahkam al-Sulthaniyah wa-Wilayat al-Diniyah*.

Kitab *Adab al-Dunya wa-al-Din* contain components ethics, virtues of religion, and social ethics (al-Mawardi, 1995: 4). This monumental work of which discusses a wide range of human job or position in the social status; he referred to it as "a separate groups reviews those occupations", which includes activities that refer to a logical opinion, such as the rule of the people and the royal administration (al-Mawardi, 1995: 156).

The methodology applied in the work of al-Mawardi was revealed in the introductory notes. Thus, al-Mawardi, at least, master the various disciplines both the religious sciences, literature and language, and social and political. The work is also a subject that is emphasized by the Egyptian Minister of Education at the University of Al-Azhar for 30 years and even until today. Critical comments on the book were written al-Arzanjani published in 1328 under the title "H" *Minhaj al-Yaqin Syarh Adab al-Dunya wa-al-Din* (Aan Jaelani, 2006: 57).



Important notes in these works, al-Mawardi applying the methodology that is mid (*wasath*) between *thariq ahl al-riwayah min-al-muhadditsin wa-al-lughawiyin wa-al-udaba'* with *thariq al-bahitsin al-nazhriyin*, which is not based the texts are absolute but their discussion is based on logic (*'ilm al-manthiq*), empirical approach (*al-tajribah*), and the approach of intuition (*al-musyahahadah*).

Meanwhile, the works of social and political written al-Mawardi include *al-Ahkam al-Sulthaniyah*, *Tashil al-Nazhar wa-Ta'jil al-Zhufir*, *Nashihat al-Muluk*, *Qawanin al-Wizarat wa-Siyasat al-Mulk*, and *Durar Siyasah fi al-Suluk al-Muluk*. *Kitab al-Ahkam al-Sulthaniyah* is the work of *fiqh al-siyasah* that addresses the political and constitutional concepts in Islam and the first work that outlines scientifically based on the ideals of Islamic sources and socio-political realities of the current administration.

This book was also published in 1929 by Dar al-'Ushur in Egypt and validated by Muhammad Sulaiman Dawood, published in 1976 based on the manuscripts in the Library of Istanbul in lane Amanat al-Wizarah (al-Mawardi, 1995: 9). Through the works in the field of social and political, al-Mawardi achieve high status among scientists and scholars of *fiqh al-siyasah* enthusiasts wa-al-ijtima'iyah, exceeding scientific authorities in other scientific disciplines.

Some figures who influenced his thinking, among others, Abu Ya'la al-Farra (d. 1066 AD) who wrote the work in the schools of the same name Hambali, *al-Ahkam al-Sulthaniyah*, Abd al-Rahman (d. 1193 CE) during the Ayyubid, Nuwayri, an encyclopedic Mamluk (d. 1332 AD), Ibn Jama'ah (d. 1333 AD), Ibn Khaldun (d. 1406), and Ibn Ukhuwwa (d. 1329 CE) (al-Mawardi, 1995: 9; Hanna Mikhail, 2003: 59-60, Aan Jaelani, 2006).

#### **D. The Main Theme of the Economic Philosophy of Al-Mawardi**

Al-Mawardi's economic philosophy is the basis for ideas and thoughts about the economy, particularly the functioning of the state and government institutions, public finance or public finance, public welfare, poverty, economic behavior, and others.

Philosophical study is quite important, because the thought of a character can not be separated from the outlook on life, ideals, and religious values

espoused, in addition to setting the social, cultural, political and developed at that time.

Al-Mawardi discuss the fundamentals of economic philosophy which relates to the behavior of the economy (economic behavior) and public finance (public finance). Some of these ideas can be traced in works such as *al-Ahkam al-Sulthaniyah*, *Nashihat al-Muluk*, *Adab al-Dunya wa-al-Din*, *al-Nukat wa-al-Uyun*, *Durar al-Suluk fi Siyasat al-Muluk*, *al-Hawi al-Kabir*, and others. Meanwhile, economic thinking is the result of the interpretation and contextualization of the sources of shari'a, the state and development governance and community life, and the reflection of mobility and its role during become “Qadi al-Qudhah” at the time of the Caliphate dualism, the 'Abbasids and Buyid (334 AH/945 AD – 447 AH/1055 AD).

### **1. Basic Human Needs, Economic Behavior and Society Tradition**

Human beings are social and political. Naturally, humans are weak in meeting all the needs of life. He is different from one another both from the aspect of physical, psychological, heredity, and another potential, so it requires the cooperation of others and do, then set up a community through the state institution. The purpose of man in society and the state is meeting the needs of the collective and embody social order that created the welfare of the community, even to prepare themselves to achieve eternal happiness in the afterlife by running shari'a correctly. According to al-Mawardi (1996: 92-94), state institutions led by the head of government is needed to create harmony and harmony with the rules which it adopted to the community, not to mention the economic life of society.

Al-Mawardi, as Muslim philosophers and moralists figures, strongly support the existence of social inequality. He asserts that God, in the greatness of His wisdom and His justice statutes, has made human beings have different categories and levels. These differences lead to individual work together in trying to improve the economic life in implementing economic programs (al-Mawardi, 1987: 97; 1996: 93-94).

The idea is similar to the philosophical theory of social welfare that is built on the concept of human powerlessness is an important factor in the public

welfare. Humans, according to the language of the Qur'an is weak, but it is precisely this weakness is actually a sign of grace and help of God. In addition, the need to help each other become the basis of individual differences, because if everyone is equal, or equally, nobody will give help to others. Al-Mawardi (1996: 92) states that humans are social creatures who need other people (*al-insan mathbu' 'ala al-iftaqar ila jinsihi isti'anutuhu shifat lazimat wa-li thabi'ih khilqah qa'imah fi jawharihi*), because man is weak so the helplessness demanding work together and need the help of others (Q.S. al-Nisa, 4: 28).

Al-Mawardi (1996: 94) quotes a passage from the Quran about human differences items, namely Q.S. Hud (11) verses 118-119. This verse is interpreted as a form of the difference each person in terms of the provision that a statute of God, a fact of life in the form of economic differences, as he observed that there are some people rich, while others are poor as a consequence of God's purposes.

Al-Mawardi argues that economic inequality with the argument verses of the Qur'an, Surah al-Nahl (16) verse 71, "And Allah has preferred some of you than others in terms of sustenance." Al-Mawardi quotes the opinion of al-Hasan al-Basri, a Sufi-faqih, that the verse refers to the economic difference in terms of revenue. Al-Arzanjani, a commentator *Adab al-Dunya wa-al-Din* (al-Mawardi's works), asserts that God made man different in terms of income so that the majority has the advantage because of the revenue it. However, because human beings have equal and brothers, the people who have excess revenues should be shared with people in need, so that they share in common, especially in fulfilling the needs of food and clothing.

Thought al-Mawardi based on the argument that the public welfare demands that not everyone prosper equally. So it seems, al-Mawardi (2005: 3-5) assume that human social stratification as something that is natural. The idea of al-Mawardi This suggests that differences in levels of economic everyone or this society is natural and compassion of God to His creatures that humans provide mutual assistance to each other, and on the other hand at the political level, the government is obliged to guarantee the distribution of income in a fair and equitable.

In the interpretation of al-Tabari (1954: XV: 531) and al-Zamakhshari (1996: II: 298), the verse refers to the dimension of religion, if God wants, He will make all humans to be Muslims. However, what happens now that most of them follow the truth while others follow misguidance. Fakhruddin al-Razi (1993: XVIII: 76) and al-Baidhawi (Beirut: Dar al-Fikr, 1984: I: 450) confirm also that this verse as proof that God has given to man the capacity to choose between truth and misguidance. For Ibn Kathir (1966: III: 586), the verse as evidence that faith does not arise voluntarily, but was created by God.

Fakhruddin al-Razi (1993: VIII: 77) understands the verse widely as a reference to the differences in terms of religion, morals, and deed. However, he denied that that verse is a reference to differences in skin color, language, income, and employment. While al-Tabari (1993: XV: 534-535), Ibn Kathir (1966: III: 586) and al-Mawardi (1996: 92) rejects the view that comes from al-Hasan al-Basri, that the verse refers to the difference in terms of revenue and the subjugation of some humans by other humans. Thus, al-Mawardi in interpreting this verse does not have the support of some of the classic interpretation of the social differences that exist naturally.

Then associated with the relationship with the ethics of human needs, al-Mawardi explained that the diversity of ethics due to a change of behavior in every circumstance and the evolution of culture in society. Every civilized society finds the breadth of its time, transform the habits of the habitual patterns of the old. Thus, changes in the tradition as part of the cultural patterns of change always happens in social life and evolve into the condition of the surrounding community. In essence, people's habits are closely linked to the lifestyle, attitudes, and behaviors they meet the needs of economic and social stability.

A tradition or customs of the more well known in the community who understand appreciate and consistent with the rules contained in it. The process of "wording" habits into the public discourse will become stable and open to the public, when the habit is able to inspire the soul, lived carefully, then arranged propositions and premises so as to produce the rules and principles that govern and aims to meet needs of the community.

Obviously, this is assessed in various branches of science that have methods and scientific approach, through a number of requirements that must be met, namely maintaining people's habits of various irregularities, pay attention to the rules and laws on social customs of his time, spreading habit nice and helpful, reviewing the arguments are logical and objective habits that have been known to the public at the time, and develop propositions and premises are systematically generate the basic principles and rules for ethical communities (al-Mawardi, 1996: 262-268).

Thus, the driving attitude does good will be enhanced with good habits that emerge in social life based on reason and religious law, but should still be followed in order not to separate from social groups and not the purpose of morality. In this regard, al-Mawardi revealed the ethics associated with one of the economic process, ie consumption.

Among the diverse human habits, one of which foods and beverages should be consumed in moderation helpful in order to protect the lives and maintain the body. Humans should not curb your appetite appetizing intentionally leaves the needs of drinks and food, and also, should not exaggerate the taste is heckled by reason and shari'a (al-Mawardi, 1996: 263-268). Al-Mawardi argued that the first case could weaken the organs of the body, so it is not able to practice their religion. While the second case, the man put the feelings than intellect and body than the soul. The middle position should also be applied to appetite enjoy delicious food because it is very important in preventing excessive appetite which should always be served, or completely immobilize them cope.

Similarly, the clothes, in accordance with reason and the shari'a, clothes just needed to protect the body and especially revealing. While beauty and jewelry in the dressing habits of the region should consider (*al-'adah*) and social categories (*al-'urf*), such as the Eastern world has a different fashion with the West, and traders have different styles of clothing to the army. Wealthy people should wear clothing appropriate to the position in order not considered miserly, as well as poor people have to adjust to not be the wasteful and humiliating dress (al-Mawardi, 1996: 264-266).

The idea of al-Mawardi about the more comprehensive fulfillment of human needs not only meets the levels of human needs, which is particularly a primary need. The most important thing is the fulfillment of basic human needs, along with ethics in finding and using items or things that needed to be consumed with the aspect of religious, social, and health aspects (Aan Jaelani, 2006). In fact, social ethics be an important measure of how a person's economic needs.

## **2. The Source of Economic and the Type of Employment**

Humans as social beings always have the need to remain to exist in the hold of the life and the teachings of religion, to make ends meet. Therefore, everyone has different economic resources and means of production are diverse so that they can be united with such diversity. The similarity of community members in economic resources can lead to weakness so that cooperation is needed in the use of means of production. On the other hand, it may contain a wisdom of God to man. Without this gap, there is no mutual help among humans which makes the life of the world is still existent. This view seems to be distributed by the Muslim philosophers to revive the views of Aristotle and Plato, especially his political views (al-Mawardi, 1996: 153; al-Arzanjani, 1993: 363).

Allah has given the gift of human kindness and given instructions to manage life so that people can develop a job with managing a variety of economic resources in meeting the livelihood of many people while religious-based laws that regulate and enforce the sense that life. In the end, humans are able to meet the needs of the search for economic resources, so as to eliminate their individual weaknesses and control the passions that can cause dissension in managing the means of production (al-Mawardi, 1996: 153).

Thus, the human ability to find a variety of commodities and economic resources, such as plants and animals should be followed by management skills, such as a job based on a particular field of economic production (al-Mawardi, 1996: 154-156). Herein lies the social relationship with the diversity of their aspirations or a particular job, so farmers caring for plants, maintenance of their craft artisans, farmers take care of maintenance, and traders concentrate their

efforts on trade. This harmony shows the order of society and the universe, even with God.

Al-Mawardi (1996: 156) are grouped into three types of human occupation. First, the job involves thinking (*shina'ah al-fikr*), such as in the government and the studies that produced rational thought. This job at the top of the award. Second, work involving actions (*shina'ah al-amal*), such as farmers, loggers, and blue-collar workers. Third, a job that involves thoughts and actions (*shina'ah al-fikr wa al-amal*), such as secretaries and construction workers. However, while the secretary that requires thinking more construction workers need action.

Whatever the needs and human work is always related to the three states. Al-Mawardi (1996: 157) states that someone needs in accordance with the purposes and the level of the minimum requirements, it is no exaggeration or deficiency. This is the ideal behavior of people who are in the middle position (*a'dal maratib al-muqtashidin*). Then someone who reduces the activity meets the necessary requirements and simply demanding needs. This character is a result of laziness someone who just expects property without effort, resignation because of the inability to work, or asceticism and always take into account nature accept for themselves the form of wealth and the fear debauched (al-Mawardi, 1996: 158-159).

Furthermore, a person who was not quite so finding more than required. This attitude caused among other things: *first*, resist lust that can not be controlled, but with increasing wealth and the many needs; *second*, look for additional needs and demands more treasures to use in favor and closer to virtue, such as helping people in distress. This attitude rests on the conception that wealth is a means for the glory, to establish the religion, and foster social solidarity (al-Mawardi, 1996: 157-159); *third*, look for excess wealth because of a desire to obey the madness of their children but refuses to use in his favor; and fourth, to collect and accumulate wealth for love of worldly pleasures and material, a deviant behavior and endanger yourself (al-Mawardi, 1996: 163-164). Allah has promised those who hoard possessions, as in Q.S. al-Tawbah (9): 34.

Therefore, a Muslim should avoid love treasure perfect due to the greed and wishful thinking of the wealth that resulted in parsimony. Both are sources of moral turpitude and causes every meanness, stinginess refused because of the fulfillment of the rights of property which resulted in disputes and social conflicts (al-Mawardi, 1996: 163-164).

Instead, the style became affluent as a good character of a Muslim can be achieved through state-sufficient life in the world, the simplicity of life by eliminating the virtue of wealth and excess property, simplicity resisted from stability gained something easy, that he refused to be excessive if had enough and did not seek others when disaster material deficiencies.

Al-Mawardi (1979: 142) applies the concept of human aspiration to support a diversity of status and role in society. He describes the difference arguments on the part of the ministers discretionary obligations executives (*wazir al-tafwidh*). The obligation of which is "the implementation of the people's affairs" in accordance with local practices and customs transactions. In public life, man is different and relate to each other. A society will be harmonious if its members are different. The reason, of mankind, requires a variety of commodities. Not all of these needs can be met by one person only. Therefore, different human aspirations, each group has been awarded a special aspiration. Consequently, all human beings are connected to each other with their needs (*li yashilu ila mawaddihim bi taqdirihi wa-yathlabu asbab makasibihim bi-tadbirihi*) (al-Mawardi, 1979: 142; AH Baghdadi, 1984: 90; al-Ghazali, 1998: II: 84 ). In this way, the farmers take care of the plants, taking care of their crafts artisans, traders concentrated their efforts on trading.

Al-Mawardi (1996: 154; 1979: 142-143) divide to human levels into four groups. One of them holds the affairs of the vehicle. They put the man in the vehicle in accordance with the nobility, while others are in charge of establishing the religion. They put a man according to his ability, and other care of the farm. They provide wages to each worker a fair manner. The last is the builders, they did not disappoint the wishes of the members. Complete the moralists many argued for respect for the diversity of human occupation of the highest category to a lowly job (al-Ghazali, 1998: II: 62; Louise Marlow, 1999: 174-181).



Al-Mawardi (1996: 156) emphasizes the importance of trade and carpentry, but he also talked about the benefits of agriculture and livestock. As agriculture is the basis of the three other jobs. As explained earlier, the al-Mawardi, there are three jobs in the form of work involving human thoughts, actions, and work involving both. All three kinds of work simply do not have the same value. Al-Mawardi (1996: 156) states, "... *ashraf al-shina'ah shana'at al-fikr wa-al-'amal ardhaluhu shina'ah, li-anna al-'amal natijat al-fikr wa-huwa mudabbiruhu.*" Thus, thinking skills such as in government and scientific activity at the peak of the hierarchy of awards.

Al-Mawardi (1960: 25-26) considers the business and trade as part of the two basic activities, namely agriculture and production. In fact, it is clear that he is likely to pay attention and favor of the urban problems and support the Islamic tradition. On the other hand, al-Mawardi (1996: 156) positions the secretariat and the building work on similar groups as jobs that require action and thought. However, he stressed that the secretary more requires thinking, while building workers more likely to require action.

Thus, starting from the concept that human beings need each other, al-Mawardi divides various professions humans so that determining the status and role in society. Although humans are structured in a particular ranking system, precisely thanks to the wisdom of God, human beings can in turn concentrate to the maximum on each other's work in meeting basic needs, so as to avoid conflict and discord.

However, after one's work influenced the way he viewed and assessed, both in the sphere of social, intellectual and even moral, by the people around him. In particular, al-Mawardi has described the social differences such as a description of the system of social stratification in medieval Islamic societies. On the other hand, al-Mawardi lives in the midst of both rulers, Buwayhid dynasties and Abbasid caliphs, the ideas of social inequality, especially the placement of the caliph and scientists at the highest level clearly gives legitimacy to the rulers at that time.

Thus, a Muslim can achieve ideal character is a major factor in managing the earthly city to achieve happiness of the world and the hereafter. This character

is formed through the actualization of the soul that can carry out the virtues and worship are arranged in various manners (*adab al-muwadha'ah wa-al-ishtilah* and *adab al-riyadhah wa-al-ishtishlah*), practicing every virtue in accordance with the terms and limits specified, and address the factors of moral damages. The individual virtues must be expressed in a variety of social virtues, namely social solidarity with a demand that fosters respect for others Muslim perfect position in a particular society, and the economy needs adequate with a variety of conditions of life which emphasizes the ideal of morality without forgetting the values of humanity.

### **3. Moral Integrity in Meeting the Needs of Economy**

Moral integrity is tending to encourage the soul to receive the key practices in each state, including the state economically prosperous or poor (al-Mawardi, 1996: 238). Some of the conditions proposed al-Mawardi (1996: 238-241) about moral integrity, particularly in meeting the needs of the economy, namely: the sublime soul as a motivating factor towards good economic behavior, avoid wasteful attitudes and moral damages as a result of compliance economic needs; and the grandeur of the soul as the state of mind to receive moral education and consistent in maintaining the strength and glory of the soul of a negative impulse to the economic needs.

To that end, an obligation that must be met on the nature of moral integrity is related to economic behavior that includes an obligation to yourself and obligations on others (al-Mawardi, 1996: 241). Aspects of the obligation to yourself include keeping away from acts that violate religious, nurturing self-esteem, and self-control, such as unjust, corrupt, and demonstrate the economic behavior of the main form of moderation referring to life affluent, behave simple, and meets the standard requirements (al-Mawardi, 1996: 245-246). As for the aspect of obligation toward others involves an attitude of helping others by giving assistance to people who are heavily indebted and affected communities, the attitude of tolerance in a way to forgive the faults of others and understanding to others in meeting the economic needs (al-Mawardi, 1996: 251-262).

Apparently, the idea of al-Mawardi particularly relevant in the context of the current economic development. Both the government and members of the community have the moral integrity to meet the needs of the economy. If so, administration officials will not do corruption and community members in running the business to be fair and non-exploitative. In addition, those who have excess income as part of the private sector together with the government to provide social security or assistance to people in need.

Human moral integrity will be reflected also in a moderate behavior in economic activity (al-Mawardi, 1996: 133). God has commanded people to mutual help in goodness and piety, including cooperation in the economic field. Because piety becomes a manifestation of God's pleasure and willingness charitable become human beings, human beings are able to collect both will attain perfect happiness and prosperity of society equally manifest. Among the general characteristics of the mentality of the Middle Ages is a discussion of charity, which is now called justice. This indicates a general approved the establishment of al-Mawardi in discussing generosity.

In other words, charitable giving as a form of social virtues the basis of each person's economic activities, thus preventing negative tendencies due to business competition which could lead to economic stability is threatened. Charitable giving can be realized in two ways, namely to provide assistance with sincerity that makes up the soul of tolerance, generosity, and prevent stinginess; and implement kindness toward others, both words and deeds (al-Mawardi, 1996: 133).

In the context of economic behavior, generosity is a treasure spending measures in accordance with the needs and use them as well according to the needs (al-Mawardi, 1996: 134-135). Virtue contained in generosity among others generous (*al-karam*), altruism (*al-ithar*), voluntary (*al-nayl*), worship (*al-muwasah*), and open hand (*samahah*) (Ibn Miskawayh, 1968: 48-49). The idea of al-Mawardi may mean that giving a person more than what it receives is inappropriate waste form and did not leave anything to it, from the excess of property is a form of stinginess. In the economic context, the principle of effectiveness and efficiency are the basis for property management.

Philosophically, property ownership and management of social functioning in the framework of worship. Al-Mawardi (1996: 135-136) states that the property is a means to the realization of the noble deeds in strengthening religious and establish social solidarity. Al-Ghazali (1998: III: 200-205) states that among other treasures benefits to the usefulness of worship, such as the hajj and jihad; usefulness to others, such as alms, charity humanity, dignity, and pay the waiter; and for general usability issues, such as building mosques and hospitals. The treasure among other vices can facilitate a sin, for the enjoyment of the pleasures that lead to the wrong property expenditures, and can forget themselves from the remembrance of Allah.

It seems that the debate between the merits and demerits treasure require ideal attitude for someone to sort it out. Someone may accept risks in order to expand the ugliness treasures of generosity and kindness spread, or he chose to live destitute in order to avoid more securely than the deceitfulness of riches insignificant and temporary (al-Mawardi, 1996: 137-139).

Al-Mawardi (1996: 140-146) is to be in the position of people who are encouraged to limit themselves to a decent life. Al-Mawardi did not file system is egalitarian and just specify the norms by their own social perspective, that control the behavior of the economy. Therefore, everyone can seek perfection, according to the meaning and level differences that occur under conditions of life, namely the poor, middle and rich.

#### **4. Activity and Economic Cooperation as well as the Human Hierarchy**

Al-Mawardi, as Muslim philosophers, the view that human beings can not provide all his needs alone, including economic needs. Therefore, cooperation is crucial for human survival, namely "*idza tabayanu wa-ikhtalafu sharu mu'talifin bi-al-ma'unah mutawashilin bi-al-hajjah, li anna dza-al-hajjah washul wa-al-muhtaj ilaih maushul.*" (al-Mawardi, 1996: 94). Muslim philosophers are less interested in studying social stratification itself. They are more interested in uncovering the rational principle that governs the entire universe and man (Ibn Khaldun, 1967: II: 271-278; Ikhwan al-Safa ', 1957: III: 495). The need for cooperation leads to the formation of society. In this society, individuals are

responsible for providing one of the people's needs, including the needs of the economy.

Certain functions of individuals in society are determined by its natural character. Therefore, human beings are destined to have a different nature in order to ensure the fulfillment of the needs of the whole community. In other words, economically every individual can do cooperation in meeting their needs, through the provision of goods and services, the exchange of goods, and other economic activities.

In the argument, al-Mawardi quoting verses of the Qur'an about the creation of man in the incidence rate (Q.S. Nuh, 71:14). Al-Mawardi (2006: VI: 102) interprets that the word "athwaran" in that verse means temporary developments and refers to the difference in level, strength, aspirations, attitude, wealth and poverty, character and deeds. Al-Zamakhshari (1996: IV: 163), al-Baidhawi (1984: II: 359), and Ibn Kathir (1966: VII: 124) interprets the word as a temporary development, which is God's creation evolved from simple then be combined substance. Al-Raghib al-Isfihani (1992: 528) considers the phrase "athwaran" as a human difference, both physically and morally.

Al-Mawardi provides the philosophical foundation of human diversity in terms of revenue views of advantages compared to the other person (Q.S. al-Zukhruf, 43: 32). In the interpretation of al-Mawardi (2006: V: 223-224), the human differences include: (1) the moral difference, for example, there are fadhil and there are mafdhul, (2) the difference in freedom and slavery, and (3) the difference in wealth and poverty. Al-Baidhawi (1984, II: 238) states that God's grace is the difference in terms of revenue and other matters that are uncertain. Ibn Kathir (1966: VI: 225) argue that different in terms of wealth, income, intelligence, understanding, and other internal and external fields. Thus, social stratification emerged based on man's natural condition is different and is applied to the socio-economic context specific.

In addition, al-Mawardi also explains the level of social stratification. God provides a test of favor which has been given so that a person has an advantage in economic terms compared to others (Q.S. al-An'am, 6: 165). In the view of al-

Mawardi (2006: II: 197), God separates humans in terms of wealth, the nobility of their ancestors, as well as his strength.

As according to Abu Ja'far al-Tabari (1966: XII: 287-289), God has raised some human over another, to confer upon them the income or sustenance, property and wealth, or strength. Fakhruddin al-Razi (1997: XIV: 13) states that God is raising up in terms of nobility, intelligence, level, and income. Al-Zamakhshari (1998: II: 65) states that Allah elevates man above the others in terms of nobility and fortune, to test their gratitude for the gift that was given. Meanwhile, al-Baidhawi (1998: II: 317) assumes that Allah raised some humans over others in terms of nobility and wealth, that He may test them in rank and wealth that has been bestowed upon them.

Thus, al-Mawardi and classical commentators to support their social stratification system, not just the empirical reality that is needed in sustainability and social dynamics of the community, and even further rationalize the difference are based on religion.

In the analysis of Kingsley Davis and Wilbert Moore, the functions of social stratification among other things: 1) explain to someone "role" within the community in accordance with the work, in order to know the effects and the contribution to the community ; 2) the role of a person of any differences in tasks that cause inequality on the requirements and demands on performance, resulting in the distribution of rewards and creating a social stratification; and 3) the award given is usually economical form of social status or different facilities that make up the social structure (Astrid S. Susanto, 1985: 67).

This effort is made to demonstrate the virtues of the community, in a region that appears to have deviated from the principles of Islamic ethics, and contemporaries associated with their wishes, especially al-Mawardi, to create a legitimate government that seems inadequate.

In favor of the status and role differences among humans, al-Mawardi often defended hierarchy by combining the difference with the reality of human nature that human beings must cooperate in order to meet the needs of the whole society is so complex. Talcott Parsons (1961: 160), a sociologist from functionalist-structuralism, states that social stratification is required and desired

in a complex society that is oriented towards progress. The importance of stratification lies in the placement or the determination of the allocation of rewards and the relationship with the positions, in accordance with the collective responsibility imposed or entrusted, so that the whole system runs functional and effective.

Thus, al-Mawardi (1996: 153) assumes that the differences among humans are as a result of differences in the aspirations created by God. He rationalized the interpretation of the Qur'an (Q.S. Taha, 20: 50; al-Rum, 30: 7; Fushshilah, 41: 9-10; and al-Mu'minin, 23: 71). Different aspirations of this direct every human being to one job. If so, the needs of society as a whole can be met. In addition, the determination of human aspirations is a sign of the wisdom of God for having made them free to choose their work. Therefore, human differences can not be avoided, it is important and has been ordained by God.

## **5. The State, Economy and Public Finance**

Assessment of public finances is closely linked to the ideology espoused. Economists provide analyzes not only the consequences of the implementation of government tax and spending activities, but also a variety of other activities that surrounded him. The views on how governments implement economic functions influenced by the views of ideology associated with the relationship between the individual and the state.

Broadly speaking, there is two approaches to political philosophy on this subject, namely organic and mechanistic approach. The organic approach considers that the public is part of the natural organism. Each individual becomes a part of this organism and the government can be considered its center. Individuals have significance only as part of a community, and being of individuals defined as a form of action on the overall good of society. The mechanistic approach assumes that the government is not part of the organic community. The governance is a form created by individuals to achieve their goals (Harvey S. Rossen and Ted Gayer, 2008: 3).

The philosophical underpinnings for al-Mawardi on public finances can be found at -Grand his theory about the ethics of earthly life and the hereafter (*Adab*

*al-Dunya wa-al-Din*) based on the notion *mashlahah*. For al-Mawardi (1995: 94-95), the welfare state can be realized through the integration of these units both in the community as a social system, and supported by moral principles as guidelines for behavior and social behavior.

In this case, the concept of "welfare state" al-Mawardi stressed economic conditions balanced and supported by the public sector and the private sector in the welfare regulated by the state. On the other hand, the economic actors who have the morality of religion play in creating economic progress. Thus, the harmonization of the role of state and the people becomes absolutely necessary in creating prosperity.

More broadly, al-Mawardi (1995: 94-95) argues that his political views to create the necessary public welfare state has legitimate authority based on religion (al-Arzanjani, 1328: 224-226). The concept requires states to maintain the role of religious life, making policy, enact legislation in accordance with the shari'ah, as well as creating the integrity of public life.

Actualizing the role of the state as successor to the Prophet none other to create a harmonious religious life, while the political role of the state focused on the implementation of government with the public welfare. To create a welfare society, the government plays a role in regulating and managing public finances with existing institutions.

To reinforce the idea of the urgency of the state in the management of public finances, al-Mawardi quoted one verse from the Qur'an about obedience to Allah and His Messenger (Q.S. al-Nisa, 4:59). Al-Mawardi provides interpretation on the verse, that the term "uli al-amr" has two meanings, namely officials (al-umara ') as the opinion of Ibn' Abbas, and the scholars (al-'ulama) according to Jabir bin' Abdullah, Hasan, and Ata'. Al-Mawardi (2006: 5, 48) is more likely to interpret it as a ruler who ruled the people.

Based on these descriptions, al-Mawardi (2006: 15-16) states that the government has the power and authority in the management of public finances include maintaining the security of society so that people can live in peace and traveling safely, without fear of experiencing fraud and threats to themselves and his property; take possession of fay and zakat levy in accordance with the



provisions stipulated by sharia law is clearly based on texts and ijihad; and determine the salaries and benefits for certain groups sourced from treasury fairly.

Meanwhile, according to Ziauddin Ahmed, et al. (1996: 28), the policy objectives of socio-economic for a country is justice and equality, fulfillment of socio-economic needs of society or the welfare of the socio-economic, the utilization of the economic resources of society or economic development and environmental preservation culture in the society.

Based on the above, state finances are managed by the state for the benefit of running the government and public welfare. However, the government can not contribute properly without the support of the private sector in managing economic resources. The role of government and the private sector jointly undertake development can the public welfare.

#### **E. Conclusion**

In the context of economic behavior, the world ethics (*adab al-dunya*) and the religious ethics (*adab al-din*) became guidelines for economic actors in conducting business activities, including other forms of cooperation or other muamalah practice. Similarly, the obligation of the government in implementing public policy in an effort to boost economic growth and public welfare are always based on political ethics, as part of a secular ethics and religious ethics.

## BIBLIOGRAFI

- Abraham, Francis. (1991). "Perspectives on Modernization: Toward a General Theory of Third World Development." Translated by Rusli Karim. *Modernisasi di Dunia Ketiga: Suatu Teori Umum Pembangunan*. Yogyakarta: Tiara Wacana.
- Abu Ubayd. (1986). *Kitab al-Amwal*. Beirut: Dar al-Kutub al-Ilmiyah.
- Abu Yusuf. (1392). *Kitab al-Kharaj*. Cairo: Dar al-Matba`ah al-Salafiyah.
- Ahmad, Mustaq. (2001). "Business Ethics in Islam." Translated by Samson Rahman. *Etika Bisnis dalam Islam*. Jakarta: Pustaka al-Kautsar.
- Ahmad, Zainal Abidin. (1974). *Negara Adil Makmur Menurut Ibnu Sina*. Jakarta: Bulan Bintang.
- Al-Arzanjani. (1328). *Minhaj al-Yaqin 'ala Syarh Adab al-Dunya wa-al-Din*. al-Haramain.
- Al-Baladhuri, Ahmad. (1983). *Futuh al-Buldan*. Beirut: Dar al-Kutub al-Ilmiyah.
- Al-Dimasyqi, Abu al-Fadhl Ja'far. (1977). *al-Isyarah ila Mahasin al-Tijarah*. Cairo: Maktabah al-Kuliyat al-Azhariyah.
- Al-Farra, Abu Ya'la. (1966). *al-Ahkam al-Sulthaniyah*. Egypt: al-Bab al-Halabi.
- Al-Ghazali, Abu Hamid (t.th). *Ihya' 'Ulum al-Din*. Beirut: Dar al-Nadwah.
- Al-Ghazali, Abu Hamid. (1964). "al-Tibr al-Masbuk fi Nasihat al-Muluk." Translated and edited by F.R. Bagley, *Book of Counsel for Kings*. Oxford: Oxford University Press.
- Al-Jahiz, `Amr b. Bahr. (1966). *Kitab al-Tabassur bi-al-Tijarah*. Edited by Abdul Wahhab, Hasan Hasani. Tunis: Dar al-Kitab al-Jadid.
- Al-Kinani, Yahya b. Umar. (1975). *Ahkam al-Suq*. Edited by Abd al-Wahhab, Hasan Hasni. Tunis: al-Syirkah al-Tunisiyah li al-Tawzi'.
- Al-Mawardi, Abu Hasan Ali. (1929). *Adab al-Wazir*. Egypt: Maktabah al-Khanji.
- Al-Mawardi, Abu Hasan Ali. (1960). *al-Ahkam al-Sulthaniyah wa-Wilayat al-Diniyah*. Beirut: Dar al-Fikr.
- Al-Mawardi, Abu Hasan Ali. (1987). *Tashil al-Nazhar wa-Ta'jil al-Zhafar fi Akhlaq al-Malik wa-Siyasah al-Mulk*. Edited by R. Al-Sayyid. Beirut: Dar

al-Fikr.

Al-Mawardi, Abu Hasan Ali. (1995). *Adab al-Dunya wa-al-Din*. Beirut: Dar al-Fikr.

Al-Mawardi, Abu Hasan Ali. (2006). *al-Nukat wa-al-'Uyun fi Tafsir al-Mawardi*. Beirut: Dar al-Kutub al-'Ilmiyah.

Al-Misri, Rafic Yunus. (1999). *Fi-al-Fikr al-Iqtishadi al-Islami: Qira'at fi al-Turats (on Islamic Economic Thought: Readings in the Heritage)*. Jeddah: Markaz al-Nashr al-Ilmi, KAAU.

Al-Qurashi, Yahya Ibn Adam. (1987). *Kitab al-Kharaj*. Cairo and Beirut: Dar al-Shuruq.

Al-Razi, Fakhr al-Din. (1938). *al-Tafsir al-Kabir*. Cairo: al-Mathba'ah al-Bahiyah.

Al-Syaibani, Muhammad b. Hasan. (1986). *al-Iktisab fi-al-Rizq al-Mustathab*. Beirut: Dar al-Kutub al-'Ilmiyah.

Al-Syirazi, Ibrahim. (1976). *al-Muhadzdzab*. Cairo: al-Babi al-Halabi.

Arkoun, M. (2000). "Essais Sur La Pensee Islamique". Translated by Hidayatullah. *Membedah Pemikiran Islam*. Bandung: Pustaka.

Azmi, Sabahuddin Azmi. (2005). "Islamic Economics: Public Finance in Early Islamic Thought". Translated by Widyawati. *Menimbang Ekonomi Islam: Keuangan Publik, Konsep Perpajakan, dan Peran Baitul Mal*. Bandung: Nuansa.

Baeck, Louis. (1994). *The Mediterranean Tradition in Economic Thought*. London and New York: Routledge.

Ekelund (Jr.), Robert B. and Hebert, Robert F. (1983). *A History of Economic Theory and Method*. New York: McGraw-Hill.

Essid, Yassine. (1995). *A Critique of the Origins of Islamic Economic Thought*. Leiden: E.J. Brill.

Ghazanfar, S.M. (ed.). (2003). *Medieval Islamic Economic Thought*. London and New York: Routledge Curzon.

Ghazanfar, S.M., and Islahi, Abdul Azim. (1998). *Economic Thought of al-Ghazali*. Jeddah: Scientific Publishing Centre, KAAU.

Ibn Jafar, Qudamah. (1981). *al-Kharaj wa-Sina`at al-Kitabah*. Baghdad: Dar al-Rasyid.

- Ibn Khaldun. (2008). *Muqaddimah Ibn Khaldun*. Beirut: Dar al-Fikr.
- Ibn Taymiyah. (1976). "al-Hisbah fi al-Islam." Cairo: Dar al-Sya'b. English translation by Holland, Muhtar. (1982). *Public Duties in Islam: The Institution of the Hisbah*. Leicester: The Islamic Foundation.
- Islahi, Abdul Azim. (1988). *Economic Concepts of Ibnu al-Taimiyah*. Leicester: The Islamic Foundation.
- Islahi, Abdul Azim. (1997). *History of Economic Thought in Islam: A Bibliography*. Jeddah: Scientific Publishing Centre, KAAU.
- Jaelani, Aan. (2006). *Masyarakat Islam dalam Pandangan Al-Mawardi*. Bandung: Pustaka Setia.
- Lapidus, Ira M. (1999). *A History of Islamic Societies*. Penerjemah: Ghufron A.M. *Sejarah Sosial Umat Islam Vol. I*. Jakarta: Raja Grafindo Persada.
- Miskawayh (n.d.). *Tahdhib al-Akhlaq*. Cairo, al-Matba'ah al-Misriyah.
- Musgrave R.A. and Musgrave P.B. (1987). *Public Finance in Theory and Practice*. Singapore: McGraw-Hill.
- Sadzali, Munawir. (1993). *Islam dan Tata Negara*. Jakarta: UI-Press.
- Samuelson, Paul and Nordhaus, William D. (1985). *Economics*. Singapore: McGraw-Hill Inc.
- Schumpeter, Joseph A. (1997). *History of Economic Analysis*. London: Routledge.
- Shemesh, A. Ben. (1967). *Taxation in Islam Vol. I*. Yahya ben Adam's *Kitab al-Kharaj*. Revised Edition. Leiden: E.J. Brill.
- Shemesh, A. Ben. (1969). *Taxation in Islam. Vol. III*. Abu Yusuf's *Kitab al-Kharaj*. Leiden: E.J. Brill and London: Luzac & Co.
- Siddiqi, M. Nezatullah. (1992). "Recent Works on History of Economic Thought in Islam: a Survey". In Abul Hasan M. Sadeq dan Aidit Ghazali (ed.). *Readings in Islamic Economic Thought*. Selangor Darul Islam: Longman Malaysia.
- Siddiqi, Muhammad Nejatullah. (1980). *Muslim Economic Thinking*. Jeddah: International Center for Research in Islamic Economics and Leicester, Islamic Foundation.
- Siddiqi, Muhammad Nejatullah. (1982). *Recent Works on History of*

*Economic Thought in Islam – A Survey*. Jeddah: International Center for Research in Islamic Economics.

Smith, Adam. (1937). *An Inquiry into the Nature and Causes of the Wealth of Nations*. New York: The Modern Library.

Weber, Max. (1976). *The Protestant Ethic and the Spirit of Capitalism*. New York: Charles Scribner's Sons.

Ziadeh, Nicola. (1963). *Al-Hisbah wa-al-Muhtasib fi al-Islam*. Beirut: Catholic Press.