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Maslahah Mursalah in Islamic Economic Philosophy

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ABSTRACT

Maslahah mursalah is a fundamental idea used to support the development of Islamic economics. This principle can also be an answer to current economic challenges. Refers to the public benefit, which is not explicitly regulated by Islamic law, providing a flexible framework for formulating economic solutions based on Islamic principles. This article aims to highlight the relevance and application of the Maslahah mursalah concept in various sectors of the Indonesian economy, including sharia banking, investment, and sustainable economic development. This article also aims to discuss how economic policy concepts can support public benefit and sustainability. This article contributes to expanding insight and provides an overview of the concept of Maslahah Mursalah in the diverse context of Islamic economics in Indonesia. Apart from that, the ideas of Maslahah mursalah in Islamic economic philosophy can provide an additional in-depth understanding of the economy, which can be used as a supporting instrument in developing economic policies that are in line with Islamic principles in particular.

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INTRODUCTION

The importance of Islamic economic theory is increasing in the era of globalization. Islamic economic philosophy is a field that develops economic theories in accordance with Islamic principles and is becoming increasingly important in overcoming changes in world economic dynamics (Arif, 2022). The economy often faces unpredictable and challenging circumstances as times change. Maslahah mursalah is a fundamental idea in Islamic economic philosophy, which has a different perspective on facing current economic challenges. Maslahah mursalah is an argument used to explicitly determine an economic problem that has not been explained in the Al-Quran and Hadith (Rosyadi, 2012). This idea offers a broad and adaptable framework, allowing economic decisions to be made in accordance with Islamic principles without having to adhere to the strict constraints of

Islamic law. Maslahah mursalah, as a postulate of Islamic law, was first described by Imam Mâlik, a figure and founder of the Mâliki school of thought. The idea of maslahah mursalah as an option for Islamic economic law began with the death of the Prophet Muhammad SAW. This idea refers to general benefits that are not strictly regulated by Islamic law, thus providing insight for interpretation and adaptation when producing economic solutions in people's lives.

The need for a thorough understanding of the concept of Maslahah mursalah is increasing in Indonesia, the country with the largest Muslim population in the world. The application of this concept has unique dimensions based on Indonesia's social, cultural and economic context. The concept of Maslahah mursalah in Islamic economic philosophy plays a significant role in forming an economic framework that is in accordance with religious principles and Islamic ethical values. The concept of Maslahah Mursalah in Islamic economic philosophy plays a significant role in shaping an economic framework that aligns with religious principles and Islamic ethical values. Maslahah, which refers to public interest or general welfare, serves as a guiding principle in Islamic economics, ensuring that financial and economic activities contribute positively to society. Maslahah Mursalah, specifically, refers to benefits that are not explicitly mentioned in Islamic texts but are recognized as essential for the well-being of the community. This concept allows for flexibility in economic decision-making while maintaining compliance with Shariah principles.

One of the fundamental applications of Maslahah Mursalah in Islamic economics is its role in developing a just and inclusive financial system. It ensures that economic policies and financial instruments promote fairness, equity, and social well-being. Unlike conventional systems that often prioritize profit maximization without ethical considerations, Islamic economics—guided by Maslahah Mursalah—seeks to balance profit with social responsibility. This principle encourages the development of Shariah-compliant financial products, such as Islamic banking, sukuk (Islamic bonds), and takaful (Islamic insurance), which support economic growth while adhering to Islamic ethical standards. Maslahah Mursalah is crucial in promoting ethical investments and sustainable economic development. In an era where environmental concerns and social responsibility are gaining global attention, this principle ensures that investments and business practices align with ethical and moral considerations. It prohibits economic activities that harm society, such as those involving usury (riba), excessive uncertainty (gharar), and unethical industries like gambling or alcohol. Instead, it encourages investments in sectors that provide long-term benefits to communities, such as renewable energy, education, and healthcare.

Maslahah Mursalah plays a vital role in wealth distribution and social justice within an Islamic economic system. It serves as the basis for implementing instruments such as zakat (mandatory almsgiving), waqf (charitable endowments), and sadaqah (voluntary charity), which help reduce economic inequality and support the underprivileged. By ensuring that wealth circulates fairly and does not remain concentrated among a few, this principle contributes to a more balanced and inclusive economy, reducing poverty and improving the overall quality of life. The flexibility of Maslahah Mursalah also enables Islamic economics to adapt to modern financial and technological advancements. As financial markets and digital economies evolve, Islamic scholars and economists use this principle to evaluate the permissibility of new financial instruments and digital transactions, such as Islamic fintech, cryptocurrency, and blockchain-based financial solutions. By applying Maslahah Mursalah, these innovations can be structured in ways that comply with Shariah while benefiting society and ensuring financial inclusion.

Maslahah Mursalah is a dynamic and essential concept in Islamic economic philosophy that ensures the alignment of economic activities with Islamic ethical values. By promoting fairness, ethical investments, social justice, and adaptability to modern advancements, this principle helps build an inclusive, sustainable, and just economic system. As the global economy continues to evolve, integrating Maslahah Mursalah into economic policies and financial systems can provide a framework for responsible and ethical economic growth, benefiting both individuals and society as a whole. This article aims to explore the understanding of Islamic economic philosophy regarding Maslahah mursalah with an emphasis on its application to the economic situation in Indonesia. This study will draw on sources in Indonesia that have examined this idea in relation to cultural norms and financial practices there. This article also analyzes the idea of Maslahah mursalah in the

Indonesian context to gain a deeper understanding of how Maslahah mursalah can be used as a useful instrument in developing economic policies that are in line with Islamic principles in particular. Apart from that, it is also hoped that it can realize the common good or general welfare by encouraging the formation of economic policies that prioritize the benefits of humanity as a whole rather than just prioritizing the interests of certain individuals or groups. Maslahah mursalah is expected to create an economic system that ensures that every individual has the same rights and opportunities to access economic resources and opportunities.

RESULTS AND DISCUSSION

Maslahah is an Arabic word that, in a broad sense, refers to everything beneficial to humans. This includes things that are beneficial to humans, such as improving welfare, as well as things that must be avoided, such as damage and ugliness. Everything that has benefits is given the name "maslahah," which consists of two aspects, namely, bringing benefits and rejecting or avoiding badness (Syarifuddin, 2014). Meanwhile, the term contains the meaning that Allah brings all goodness or rejects all possibilities that have the potential to be detrimental (Mansyur et al., 2021).

The following are several figures' views regarding the definition of maslahah in terms of terminology. According to Al-Ghazali dan Al-Khawarizmi, maslahah means something that is useful or brings profit and prevents harm (damage). The essence of maslahah is to maintain the objectives of Sharia (in establishing laws). The aim of Sharia in establishing laws is to preserve religion, soul, mind, lineage and property (Hidayatullah, 2018). Al-Iez ibn Abdi al-Salam, in the book Qawaaid al-Ahkam, defines maslahah in its essential form as "pleasure and enjoyment," while in its majazi form, it is "the causes that bring pleasure and enjoyment". Al-Syatibi interprets maslahah in two ways. Firstly, in terms of the occurrence of maslahah in reality, it is something that returns to a human's actual life, perfect life, achieving what is desired by the nature of one's desires and nature absolutely. Second, in terms of Sharia demands for maslahah, namely benefit, which is the ultimate goal of establishing sharia law. Al-Thufi defines maslahah as an expression of causes that lead to sharia goals in the form of worship or custom.

Based on understanding, Maslahah mursalah can be classified as follows Maslahah al-Mu'tabarah, or maslahah supported by syara, is maslahah whose form and nature of benefits are determined by certain propositions (Harun, 1997). This means that there are special arguments that form the basis for the form and type of benefit, for example, regarding punishment for people who drink alcohol. The form of punishment given is contained in the hadith of Rasulullah SAW, which is understood differently by fiqh scholars. This is because there are differences in the hitting tools used by Rasulullah SAW. Maslahah Al-Mulghah or a benefit that Sharia rejects because it is contrary to Sharia provisions (Harun, 1997). For example, a king or rich man disturbs his wife during the day of Ramadan. The best punishment for the person was to be forced to abstain from food for two consecutive months, as this would hopefully prevent him from committing further crimes. This idea is valid and reasonable, even in line with the aim of the Shari'a, namely, preventing people from breaking the law. However, the Sharia provides a different law from that, namely that you must free slaves, even though sanctions for rich people or kings are considered less relevant to deter them. Another illustration is how modern society has recognized the emancipation of women so they can be equal to men. So, they compare the benefits of dividing the inheritance. However, the method for dividing inheritance is stated explicitly in Islam.

Maslahah Mursalah, or Maslahah whose existence is not confirmed or denied by Syara through certain justifications. Maslahah in this form is divided into Maslahah al-ghariban and Maslahah al-mursalah. Maslahah al-ghariban or benefits that come from other places or have nothing to do with Sharia. On the other hand, maslahah al-mursalah is a benefit that is not supported by a collection of meanings. Mursalah comes from the Arabic word حَلَصَ–ُحُلْصَيَ become اَحْلُص or ًةَحَلْصَم which means to bring goodness, while the word maslahah is a verb which is interpreted so that it becomes isim maf"ul, that is: لَسْرَا–َلِسْرُي–ًلاَسْرِا-لَسْرُم become لَسْرُم which means sent or used. The combination of the words "Maslahah Mursalah" is interpreted as the principle of maslahah (goodness), which is used to determine Islamic law. Apart from that, Maslahah Mursalah is also interpreted as actions that can bring goodness (benefit) (Umam, 1998). The explanation of this definition states that there is no other purpose in making laws other than promoting human welfare. This means providing benefits to them, averting losses, and eliminating the resulting challenges. Furthermore, neither its individual nor its benefits to humanity as a whole can be seen in its parts. Maslahah is also something new considering the current condition of humanity and is developing along with changes in the environment. Although the creation of laws sometimes benefits the era in which they are created, laws also sometimes benefit some environments and harm others (Khalaf, 1996).

The definition above explains that Maslahah Mursalah is formulating a law about something that is not covered in the text but is beneficial for humanity (Ajuna, 2019). Abu Ishaq al-Shatibi formulated five objectives of Islamic law, namely: hifdz ad-din (guarding religion), hifdz an-nafs (guarding the spirit), hifdz al'aql (guarding the soul), hifdz an-nasb (guarding descendants), and hifdz al-maal (guarding wealth). The objectives of the Shari'a, according to Hamka Haq, include preserving religion, congregation, soul, mind, descendants and property. These six aspects of benefit are the main objectives of Sharia (Haq, 1998 dan Harun, 2022). The advantages of this benefit aspect are as follows: Maslahah dharuriyyah is maslahah on which human life depends. This means that if there is no one and no adherence to these five principles, then human life will have absolutely no meaning (Mas'ud, 1995). Maslahah dharuriyyah refers to urgent or pressing needs in language. The example used by Syathibi to illustrate the need for a certain amount of iwadh in transferring ownership, such as buying and selling, is the mu'amalat case. Protecting religion, soul, reason, honor and lineage, as well as property, are five things that need to be considered in this category.

Maslahah hajiyyah is maslahah whose standard of living is not as high as dhariri. The form of benefits is not specific to meeting the five basic needs mentioned previously. But indirectly, by making it easier for people to live a fulfilling life by offering convenience. Refers to secondary requirements in the language. Tahsiniyah maslahah is a human need that cannot be equated with dharuri or hajj, namely the level of fulfillment of these needs. The needs of human life do not reach the dharuri or hajj level but must be met in order to provide perfection and resolve the problem of tahsiniyah maslahah. To provide perfection, these requirements must be met. Maslahah Mursalah is one of the main pillars of Islamic economic philosophy, providing a broad and flexible framework for creating economic solutions that are in line with Islamic principles. Public benefits that are not expressly prohibited by Islamic law are called maslahah mursalah. Maslahah is an Arabic word that means "benefit" in its literal translation. With this concept, Islamic economics is more adaptable so that it is easier to understand and change Islamic principles in rapidly changing economic conditions. Maslahah Mursalah encourages innovation in the face of contemporary economic difficulties even though it has no clear precedent in Islamic law. The phrase "maslahah mursalah" is used in several contexts, including Sharia banking, investment, trade, and sustainable economic development. For example, in Islamic banking, this idea allows the creation of financial products that adhere to Islamic principles without having to be subject to the strict limitations of Islamic law, which may not always apply (Majid, 2011).

Maslahah mursalah is closely related to Islamic economic philosophy because it is the embodiment of the fundamental ideas of Islamic economics, which emphasize social welfare and the common good. Maslahah mursalah, a term used in the context of Islamic economic philosophy, refers to the important idea of allowing flexibility and adaptation in economic decision-making, particularly in circumstances where religious texts such as the Al-Qur'an or Hadith do not provide clear direction. Maslahah mursalah explains how Islamic economic theory can adapt to changing times and the economic environment without sacrificing Islamic moral and ethical principles. With the help of this idea, Islamic economics will be better able to respond to contemporary economic demands and maintain harmony between economic efficiency and social justice. Islamic economists can achieve social justice and general welfare, the two main principles of Islamic economic philosophy, by incorporating maslahah mursalah into economic decision-making.

To achieve social justice and general welfare, the concept of Maslahah Mursalah is applied in Islamic economic philosophy by using Islamic moral and ethical standards as a guide in making economic decisions. Below are some illustrations of its use in Islamic economics, along with links to related resources in Indonesia. Maslahah Mursalah can be used in the Islamic financial system to plan Islamic financial products such as mudharabah and musharakah. These guidelines ensure that profits are distributed fairly, investments are made in accordance with these guidelines, and justice is upheld (Anshori, 2018). Implementation of Zakat and Sadaqah: Maslahah Mursalah can be a guide in the distribution of zakat and alms in society. General welfare is supported by this principle, which ensures that those in need receive social and financial support (Anwar, 2018). Implementation of Public Policy: Maslahah Mursalah's ideas can help create public policies that advance community welfare. This includes things like housing, education, and health (Mutafarida & Anam, 2020).

CONCLUSION

The principles of Islamic economics offer a unique and relevant perspective on addressing today’s economic challenges, making them increasingly important in an era of growing globalization. As the world faces economic instability, income inequality, and environmental concerns, the ethical and justice-oriented foundations of Islamic economics provide alternative solutions that promote sustainable and inclusive growth. Unlike conventional economic systems that often prioritize profit maximization, Islamic economics emphasizes fairness, risk-sharing, and ethical financial practices, ensuring a more balanced and just economic environment. One of the core principles of Islamic economics is the prohibition of riba (interest), which aims to prevent exploitative financial practices and promote equitable wealth distribution. Instead of relying on interest-based transactions, Islamic finance encourages risk-sharing mechanisms such as mudarabah (profit-sharing agreements) and musharakah (joint ventures), where both parties share profits and risks fairly. This system fosters a more cooperative and responsible financial ecosystem, reducing the burden of debt and promoting real economic growth. As globalization expands financial markets, adopting these principles can create a more stable and resilient global economy.

Islamic economics prohibits speculative activities and unethical investments, ensuring that economic activities contribute positively to society. The prohibition of gharar (excessive uncertainty) and haram industries, such as gambling and alcohol, directs capital toward productive and socially beneficial sectors, including healthcare, education, and renewable energy. In an era where economic crises are often driven by speculation and unsustainable financial practices, the emphasis on ethical investing within Islamic economics serves as a crucial safeguard against economic instability and market volatility. Another significant aspect of Islamic economics is its focus on social justice and wealth redistribution. Instruments such as zakat (obligatory almsgiving), waqf (endowments), and qard al-hasan (benevolent loans) ensure that wealth circulates fairly within society, reducing poverty and social inequality. By integrating these mechanisms into national and global economic policies, Islamic economics provides a framework for achieving inclusive growth that benefits all segments of society. This is particularly relevant in a globalized world where economic disparities continue to widen.

This article discusses the idea of “Maslahah Mursalah in Islamic Economic Philosophy” and its application in the economy. The concept of Maslahah Mursalah, which refers to the general benefit that is not specifically regulated in Islamic law, provides a flexible and open framework for understanding and applying Islamic principles in a rapidly developing economic situation. Maslahah Mursalah must be studied and understood in more detail so that it can be applied wisely in Indonesia's diverse contexts and to help the public better understand the principles of Islamic economics and overcome the challenges of the modern economy. Indonesia can continue to develop its economy in accordance with Islamic principles as long as it continues to pay attention to goodness and sustainability.

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