

The Moral Foundations of Islamic Economics: An Analysis of Al-Maududi's Thought

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ABSTRACT

This study analyzes the contribution of Abu al-A'la al-Maududi's thought related to Islamic morality in the Islamic economic system. The background of this study departs from the failure of the conventional economic system that is materialistic and independent of moral values, so that the concept of Islamic economics that integrates ethics and spirituality is needed. With the method of literature study and the approach of Maqāsid al-Syarī'ah, this study examines al-Maududi's works and compares them with relevant literature. The results of the study show that morality in al-Maududi's thought is not just an additional norm, but the main foundation of Islamic economics that emphasizes justice, balance, and social responsibility. These findings confirm the fundamental differences between Islamic and conventional economics, while providing practical implications that the implementation of modern Islamic economics must prioritize the integration of moral values in economic policies and practices.

1. INTRODUCTION

Over the years, and particularly in the last two decades, the global economy from the perspective of Islamic economics has increasingly become a prominent subject of academic discourse. This growing attention reflects the urgent need to address fundamental economic challenges, such as inequality, materialism, and the failure of conventional systems to integrate ethical values into economic practices. Within this context, Islamic economics is viewed not only

as an alternative but also as a comprehensive system that combines material well-being with spiritual and moral dimensions. As the Qur'an designates humankind as *khalifah* (stewards) on earth, economic activity is inseparable from responsibility, justice, and accountability before God. Thus, exploring the intellectual contributions of prominent Muslim scholars, particularly Abu al-A'la al-Maududi, becomes essential to understand how Islamic morality can serve as the foundation for a just and sustainable economic system (Buchari Alma, 2003: 32).

In the sense that the economic system that has been developed and has become a legacy so far from the theory of capitalism, emphasizes the role of capital (capital), namely the control of wealth in all its types, including goods used in the production of other goods (An-Nabhani, 1996: 5, and Nur Sayyid, 2015: 13-14). Humans are considered as individualistic or selfish creatures, and with the work of their invisible hands, it is very possible that the interests of society can be fulfilled. Capitalism allows absolute ownership rights to the means of production, even more so it is allowed to extort other members of society regardless of their interests in the interests of the owners of capital. Free to own property, free to buy and sell, free to use to be oriented to the individual interests of the owner. Free to enjoy rights or property according to personal goals, and free to do work according to individual potential. Free to act economically, compete, try according to ability to achieve personal or individual satisfaction goals. The state should not intervene in regulating the mechanism between economic actors, and capital is the main measure or element in achievement. The capitalist system, it is certain that until now still causes problems and many controversies, because in practice the nobility (*bourgeoisie*) is the main beneficiary, and teaches and makes humans achieve greedy goals with various theories. This can be seen from their control over the state. By them the state is used as a force and a coercive tool to regulate political and social economic organizations in order to fulfill their various economic interests (Euis Amalia, 2010: 41).

Likewise with various other economic theories that can be understood from the perspective of Islamic economics that in general their theories or economic system understandings are separated in the process and may even be lost from the nuances of Islamic moral values, which in the end are not felt in their development. , and it is very possible to bring about social shocks in economic life, causing various economic problems for the community, nation, and a country whose impact is even greater causing a wide gap between the rich and the poor, the rich getting richer and the poor getting poorer (Buchari Alma, 2003: 34).

Economic theories with the perspective of a sharia economic system can actually be used as a solution to the discussion of the capitalist system and various other economic systems, even if they need to be believed as the final solution to the failure of various economic systems in building a global world economic paradigm. Where in the Islamic economic system, which in fact refers to Islamic ethics, gives a solution signal that the problems of the economic world of mankind have actually been regulated so universally in the substance of Islamic law that must be developed (Buchari Alma, 2003: 33).) and of course it is impossible to bring harm or harm, losses to parties who are always involved in various aspects of economic activity, because the stressing dynamics is full of social considerations, especially Islamic moral values. The problem that is still expected to be answered until now is the extent to which the readiness of mankind (Muslims) especially from academics and economists in inspiring and appreciating, or even realizing the substance of the sharia economic system in the framework of contributing to the development of a global world economic paradigm.

One of the great and well-known scholars in the contemporary period and according to historians belongs to the category of Islamic economist scientists, whose scientific theory has become a legacy that has always been a friendly topic for discussion from academics, in this case is Abu al-A'la al-Maududi. (1903-1979 AD), or call it: Al-Maududi. During his life, he has also devoted a lot of his thoughts, especially regarding the economic system of the people. It is proven, for example, that several of his fundamental scientific works, including: Economic Problem of Man and its Islamic Solution, Birth Control; Its Social, Political, Economic and Religious Aspects, and the Economic System of Islam (Miftahudi, tt: 4, and Nur Chamid, 2010: 308).

Shows how rich the intellectual outpouring and contribution of al-Maududi's economic thought is in the effort to bridge the ummah, so that the ummah can easily understand how deep Islamic shari'ah is with its rich substance regarding the economic system which is a vital part of this life. However, not a few to this day, even at the end of the 20th century, among the people, especially among the academics of Muslims themselves, have not been fully able to understand, let alone realize the rules or systems in everyday life, especially those related to the people's economic system, or most likely one of the causes, because the people have fallen asleep with the trap of thinking from various economic systems that have been based on western world thinking all this time. Therefore, still very serious efforts are needed, especially from Muslim academics to understand the Islamic economic system itself from various references, if you don't

want to be said to be a people who are getting further and further behind from their own teachings. Thus, the author feels called and feels obliged to express in the following article how al-Maududi's thoughts, especially regarding Islamic morals in the Islamic economic system, are the main characteristics that can distinguish them from various economic theories or from various other economic systems.

The basic principle is that Al-Maududi believed that Islamic economics must be based on faith, morality, and sharia (Islamic law). Islamic economic principles must be derived from the Qur'an and Sunnah, which serve as guidelines and benchmarks for creating new economic regulations. According to Al-Maududi, the primary goal of the Islamic economic system is to achieve human freedom, balanced material and moral growth, and uphold justice and equitable distribution of wealth. Economics is not only about material things, but also about achieving overall human well-being and morality.

This theme is important because al-Maududi emphasized that morals, such as generosity and justice, are fundamental to the Islamic economic system, not merely supporting it. He argued that moral values must be integrated into every aspect of the economy to establish justice and prevent oppression, so that Islamic economics is based not only on law but also on the moral development of individuals and society. The novelty of this study lies in the emphasis that Abu al-A'la al-Maududi's thoughts on Islamic morality are not only normative, but can be analyzed conceptually through the framework of *Maqasid al-Sharia*. Thus, morality is not merely an additional value in Islamic economics, but a key foundation that integrates spiritual, social, and economic aspects. This approach provides a new perspective in understanding Al-Maududi's contribution, while affirming its relevance to the development of the modern Islamic economy in the midst of the challenges of global capitalism and contemporary business ethical crises.

2. Literature Review

In the literature review on Al-Maududi's Thinking About Islamic Morals in Sharia Economic System, the author found several journals related to the Islamic Economic System, including:

Inspiration Journal of the Adadin Faculty of IAIN Syekh Nurjati Cirebon Vol. 8 No. 2 in chapter 2 by Anwar Sanusi, entitled "*Political Thoughts of Abul A'la Al-Maududi*". He examines the uniqueness of Al-Maududi's scientific political views which emphasize that sovereignty is in the

hands of God. Where in general the theory of democracy in the West is different from his theory, which states that the highest sovereignty is in the hands of the people.

Ad-Deenar: Jurnal Ekonomi dan Bisnis Islam, VOL: 6/NO: 01 P-ISSN: 2356-1866 DOI : 10.30868/ad.v6i01.1951 E-ISSN: 2614-8838 37 Pemikiran Ekonomi Islam Abu A'la Al-Maududi Zahra Shella Anggreini, dkk. Al-Maududi said that for the performance of economic activities, Islam has established a number of laws that are also limited by specific conditions so that all distribution and exchange of property, along with forms of production can be in accordance with and subject to Islamic norms. Islam does not only formulate probabilities and techniques that change from time to time or with details of organizational structures and tools, but Islam formulates probabilities that are in accordance with the times and needs of society, social and economic requirements. Al-Maududi also explained that the interest obtained by banks is invalid. Because it is very difficult for society and there is a payment of more than the amount borrowed. While the amount of excess money than that borrowed is usury, and this is haram. In addition to economics, he was also able to study and examine Islamic politics that emerged through their thoughts and understanding of the Qur'an and hadith. Al-Maududi's Islamic political theory began his political theory when the caliphate system was replaced by the mulk or kingdom system. It was from this basis that he tried to raise the theme of Theo-Democracy which he then applied in his organization.

According to Al-Maududi, the economic system is very relevant to the development of the times. This is proven by the flexibility and basic perspective of economic problems in the perspective of Islamic economics. Islamic economics views economic problems that arise due to consumer consumptiveness. Therefore, Islamic economics prohibits hedonistic and egoistic traits in consumers (Ramadhan et al., 2020).

Civilization Research. Journal of Islamic Studies. According to Al-Maududi, the Islamic economic system's thinking is that the basis of the Islamic economic system is individual ownership and its limitations, while according to An-Nabhani, the Islamic economic system's thinking is ownership, ownership management, and wealth distribution among humans. Al-Maudui and An-Nabhani's views can prevent economic crises because both apply limitations to individual ownership and both guarantee a balanced wealth distribution mechanism within ociety (Abdul Aziz et al., 2022).

3. METHODOLOGY

This research employs a qualitative literature study using a descriptive-analytical approach. The primary data are drawn from the works of Abu al-A'la al-Maududi, while secondary data include scholarly books, journal articles, and official reports relevant to Islamic economics and morality. The analysis applies the *Maqasid al-Shariah* framework to examine Al-Maududi's ideas, focusing on how moral values such as justice, balance, and social responsibility are integrated into economic thought. This approach allows the study not only to describe Al-Maududi's views but also to contextualize their relevance to contemporary economic discourse. In this research, the research method can be classified as follows:

- a. Type of Research The type of research used in this research is information research, data, and literature is collected using different documents in the library, such as: journals, books, and other things that are obtained are used as the basis and main tool or the data itself to conduct research.
- b. Data Sources
 - 1) Primary Data Sources The primary data source in this research is the book Inspiration of the Adadin Faculty Journal which is the work or writing of Anwar Sanusi on the Political Thoughts of Abul A'la Al-Maududi in which the author discovered a number of his ideas about Islamic politics.
 - 2) Secondary Data Sources The secondary data sources for this research are a number of articles, a number of books, and others that are related to Abu A'la Al-Maududi's views on Islamic economics and politics.

Al Maududi views Islamic economics as not only a tool for economic change, but also to re-establish Islamic virtues such as honesty, justice and altruism (putting other people's interests first) in Muslim life. Al Maududi offers a system that prioritizes a balance between open markets and norms of honesty and justice.

Technic Analysis is *Maqasid al-Shariah* Analysis: Using the *Maqasid al-Shariah* (objectives of Sharia) framework to analyze how the moral principles espoused by Al-Maududi contribute to achieving the welfare of the people in the economy, such as protecting religion, life, intellect, descendants, and property

Reason for selection is *Integration of Ethics and Morality*: Al-Maududi viewed morality not as an additional rule, but as an integral foundation of the economic system. He emphasized the

importance of individual morality (such as justice, tolerance, and generosity) in establishing social justice in the economic sphere. Goals of a Sharia-Based Economy: His contributions focused on establishing an economic system that aligns with the objectives of Islamic law (Maqasid al-Shariah), namely, to realize the welfare of the people and not merely achieve material gain.

Problem of meeting the various demands of the life needs of every human being is a matter of the economy itself, which in turn, the success and success of one's life, although it is impossible to achieve everything that is being pursued, is very likely to be determined by the extent to which efforts to strengthen or master mastery of economic needs.

Various economic theories that can be used in the context of efforts to fulfill various demands of human economic needs, have been many so far, even consciously or not they have been used as *wasilah*, but in the process of implementation there are still many that can be found, and felt various shortcomings and weaknesses. which should be further understood, discussed, discussed academically, and further refined. For example, one example of the economic theories of capitalism in its development since the 18th century AD in England until now, which so far the majority have been complacent and have become a role model in the world of business economics, where the ideas developed and inherited in their economic activities are more concerned with efforts to control and accumulate as much capital and material as possible. Discussing human needs and the means of satisfying them, or discussing issues concerning the material aspects of human life.

4. RESULTS AND DISCUSSIONS

Biographical Overview of Al-Maududi

Very popular with his short name Al-Maududi, whose full name is actually Maulana Sayyid Abu al-A'la al-Maududi Ibn Ahmad Hasan, was born on September 25, 1903 AD (3 Rajab 1321 H) in Auran Gabad (Hyderabad, Deccan, India), which is now included in the state of Andhra Pradesh, India. He was born into a respectable and religious family who was a direct descendant of Khaface Qutb al-Din Maudud (d. 527 AD), a famous Sufi leader of the Chishti Tariqa in India. His father's name is Ahmad Hasan, a lawyer who is well-known as a person who is pious and diligent, obedient to worship. They are descendants of the great Sufis of the Christian Order who played a major role in the spread of Islam in India (Euis Amalia, 2010: 274).

According to the statement of al-Maududi's father, namely Ahmad Hasan that three years before al-Maududi was born, he visited a Sufi who informed him that Allah would bestow a son who would be respected and respected by the community and would become a leader, would occupy high position and rank. The Sufi figure advised that the child who would be born would later be named Abul A'la. Ahmad Hasan also responded very happily to hear the information and messages from the Sufi figure and promised to give the name as ordered, and become the first leader of the descendants and extended family of Maududi who settled in India in the past or one of Maududi's rulers was also named Abul A' He (M. Munawir Sjadzali, 1990: 158). Abul A'la al-Maududi is the youngest of three children who at the age of 14 he worked as a journalist, and finally at the age of 17 he was assigned to lead the daily TAJ of the Urdu-language newspaper in Jabalpur (Yusran Asmuni, 1982: 91) . His career continued to climb and develop so that he was given the trust and was appointed chief editor of Muslim (1921-1923) and al-Jami'at which eventually became a very influential newspaper at that time in India and its surroundings.

Al-Maududi's education began at the Furqoniyah Madrasa. A high school that implements a modern and traditional Islamic reasoning education system. His father forbade going to English schools, so his education was held at home using Persian Arabic, Urdu and English. The family's closeness to the Muslim government of India and his hatred of Britain played a central role in shaping al-Maududi's future outlook and personality. In this context, personality can finally be understood why al-Maududi became a fundamentalist traditional scholar intellectual, and vice versa with an anti-Western educational background (Nur Chamid, 2010: 309, and Euis Amalia, 2010: 274).

At the time al-Maududi was 23 years old, after he received a certificate of religious education and became a well-known Indian scholar, since then he has also given birth to one of the fundamental scientific works in the form of a classic book in 1925, entitled al-Jihaad fi al-Islam. . The title of the book was inspired by the development of the political situation and condition of the government at that time. It is famous for its contents about war and peace, violence and jihad in Islam. This book has never been seen before in Islamic literature and has no equal even in Arabic. Therefore, it received a warm welcome from the Muslims, thus further confirming the figure of al-Maududi as an intellectual of the people (Nur Chamid, 2010: 311, and Al-Maududi, 1993: 6). In addition to actively writing books, he is also active in writing in magazines that put forward Islamic concepts in the overall aspect of life. Al-Maududi's sincere intentions and strong

willpower, in the end, also publishes a monthly magazine to display his brilliant ideas more broadly. He gave the monthly magazine the name Tarjamul Qur'an in Hyderabad. With a monthly magazine that is published regularly, al-Maududi feels free to express his opinion directly against the idea of imperialism, because according to him it is an ideology imported from the West that cannot be used as the basis of an Islamic state. Therefore, al-Maududi advocates Islamic action but not nationalism, so that the interests of the Muslims are protected and a sign of achieving revival. Al-Maududi's sincere intentions and strong willpower, in the end, also publishes a monthly magazine to display his brilliant ideas more broadly. He gave the monthly magazine the name Tarjamul Qur'an in Hyderabad. With a monthly magazine that is published regularly, al-Maududi feels free to express his opinion directly against the idea of imperialism, because according to him it is an ideology imported from the West that cannot be used as the basis of an Islamic state. Therefore, al-Maududi advocates Islamic action but not nationalism, so that the interests of the Muslims are protected and a sign of achieving revival (Nur Chamid, 2010: 310-311). Al-Maududi's sincere intentions and strong willpower, in the end, also publishes a monthly magazine to display his brilliant ideas more broadly. He gave the monthly magazine the name Tarjamul Qur'an in Hyderabad. With a monthly magazine that is published regularly, al-Maududi feels free to express his opinion directly against the idea of imperialism, because according to him it is an ideology imported from the West that cannot be used as the basis of an Islamic state. Therefore, al-Maududi advocates Islamic action but not nationalism, so that the interests of the Muslims are protected and a sign of achieving revival. He gave the monthly magazine the name Tarjamul Qur'an in Hyderabad. With a monthly magazine that is published regularly, al-Maududi feels free to express his opinion directly against the idea of imperialism, because according to him it is an ideology imported from the West that cannot be used as the basis of an Islamic state. Therefore, al-Maududi advocates Islamic action but not nationalism, so that the interests of the Muslims are protected and a sign of achieving revival. He gave the monthly magazine the name Tarjamul Qur'an in Hyderabad. With a monthly magazine that is published regularly, al-Maududi feels free to express his opinion directly against the idea of imperialism, because according to him it is an ideology imported from the West that cannot be used as the basis of an Islamic state. Therefore, al-Maududi advocates Islamic action but not nationalism, so that the interests of the Muslims are protected and a sign of achieving revival (Nur Chamid, 2010: 310-311).

In 1939, al-Maududi continued to write productively about the cultural politics faced by Indian Muslims at that time. He tries to see from an Islamic perspective about political and economic interests. In August 1941, he founded the Jama'at Islam organization (Partai Islam) with the aim of developing his ideas and leaving them to others along with a number of Islamic activists and young ulama. Until 1947 the countries in the Indian subcontinent were divided into India and Pakistan, the Jama'at Islam founded by al-Maududi, its position was increasingly in demand by the public, becoming stronger and well-organized as a religious political organization that appealed to the conscience of the people from various walks of life, especially affecting the intelligentsia and youth from the Indian subcontinent (Mukti Ali, 1993: 241).

Finally, on September 22, 1979, at the age of 76, al-Maududi died in Buffalo, New York, United States, due to a heart attack which was handled by his son, Dr. Ahmad Farouq who works in a New York hospital. Furthermore, his funeral which took place a few days later was taken to Lahore, and his departure attracted the attention of more than a million people. He was buried at his home in the Lebrah area, Lahore (Fauzi Rahman, 1993: 21, and Euis Amalia, 2010: 274).

Intellectual Profile and Contemporary Critiques

Although al-Maududi did not get religious education and formal lessons like other scientists, he was an expert in various sciences, multi-disciplinary became a mastery that was difficult to match in his time. As a member of the Research Academy on Islamic Law in Medina, he still had time to write various scientific works in the form of books/books before his death in 1979, both in the fields of politics, especially economics and Tafsir al-Quran in Urdu. According to M. Amin Rais' comments in one of al-Maududi's books which has been translated entitled *Khilafah and the Kingdom*, it is said that al-Maududi is not a person who has only one specialist in knowledge, but is a generalist who has major scientific powers.

As it is known that al-Maududi as the founding figure of Jama'at al-Islam, his goal is to make his students Muslim scholars who can work and serve Islam. Throughout the history of al-Maududi's life, he has always been under political pressure from the Indian government. However, during that time, he always took the time to write and give religious lectures in various regions and regions. one of the most influential figures, both in literature and in modern world politics, especially in Pakistan, namely Muhammad Iqbal (1877-1938 AD).

Regarding al-Maududi's intelligence, his ability and his hard efforts to study and develop Islamic teachings from various aspects, according to Fazlur Rahman's comments, are a formidable intellectual enemy in Pakistan, even though al-Maududi is not a scholar figure but is an intelligent self-taught and has knowledge of Arabic. enough to penetrate the classical Arabic literature on Islam. He is by no means an accurate and profound scholar but no doubt he is a breath of fresh air in the arid climate created by traditional madrasas and he displays definite progress, surpassing the scholars in that he is well versed in English and has read some of the works of Western writers. General educated Muslim youth,

For al-Maududi, knowledge is everything, diplomas or other awards do not mean much to him. In fostering knowledge, al-Maududi visited directly to the source of that knowledge and immediately took it from there. In other words, he chose not to seek knowledge by directly visiting the scientists concerned, but rather to seek knowledge from original sources, as did the previous mujtahid priests. In summary, in gaining knowledge, al-Maududi tries his best to transfer his teacher's knowledge into his mind (al-Maududi, 1985: 2).

Al-Maududi as a person who really loves science, is not only good at preaching, communicating, but more than that he always pours out the contents of his thoughts in the strands of his writings that involve many aspects of human life and its interests. Most of his writings are in political matters because in his life he is mostly involved in the world of politics, but this does not stop him from contributing in matters related to economic issues. According to the results of research by Kursyid Ahmad and Zafar Anshori, which was outlined in compiling a book entitled *Islamic Perspectives*, it was explained that there were 138 classic books/books from al-Maududi's scientific works, and to this day academics always make references as the rapid development of science, we have even found many in the form of Indonesian translation books. A number of these fundamental scientific works, for example, can be stated as follows: *Al-Jihad Fi al-Islam* (1927), *Islamic Way of Life* (1950), *Hadith and Qur'an* (1953), *Islamic Law and Its Introduction in Pakistan*, *Islamic and Modern Ideology* (1963), *Haqiqat Zakat* (1963), *Khalifate and Monarchy* (1967), *Birt Control; Its Social, Political, Economies and Religious Aspects* (1968), *Islamic Economics* (1970), *Economic Problem of Man and its Islamic Solution* (Miftahudi, tt.: 4).

Career Development and Intellectual Struggle

At a glance it has been mentioned above that al-Maududi started his career as a journalist at the weekly TAJ and at the age of 21 was given the mandate as editor (chief editor) of the newspaper Al-Jami'ah (1924-1927), a newspaper that became a trumpet and voice. Jam'iyyat Ulama (a combination of scholars). Since his profession as a journalist, al-Maududi finally knows more about the political awareness of the Muslims, and is increasingly more pro-active in his religious affairs. He began to write about issues of concern to Indian Muslims, Turkey's plight in the face of European imperialism, and the triumph of Muslim rule in India. Although the tone was communalist and outwardly political, the Islamic revival had not yet become the main focus of his writings at that time (John L, 1990: 199).

In Delhi, al-Maududi continued to study and cultivate his enthusiasm, interest and intellectuality by studying English and reading various Western books. In the end, according to John L. Esposito (1990: 199-200) it was noted that there were two important events that invited al-Maududi's reaction in taking a new attitude to play a free role as an Islamic leader and to become a spokesman for alternative Islam for the state and society. First, in 1925 a Muslim killed Swami Shradanand, a leader of the Hindu religious revivalism movement which stated that it is religious duty (Muslims) to kill non-believers. In the general controversy that followed the incident, there were accusations that Islam was a bloodthirsty religion. As was the case with Sayyid Ahmad Khan (1817-1898) who answered similar accusations after the war, in 1857 (against British imperialism) as well as al-Maududi appeared to defend Islam, with a series of first writings published as a book in 1927, entitled War in Islam (al-Jihad fi al-Islam). The book is the only systematic explanation of Muslim attitudes about jihad in response to criticism of Islam, and it is also one of the most obvious subjects among books on the same theme, written by a thinker who was also a revival figure at the time. that.

Finally, the presence of the book received a warm welcome from the Muslims, which gave a hint that the figure of al-Maududi was an intellectual thinker of the people. with the emergence of a series of first written works which were published as a book in 1927, entitled War in Islam (al-Jihad fi al-Islam). The book is the only systematic explanation of Muslim attitudes about jihad in response to criticism of Islam, and it is also one of the most obvious subjects among books on the same theme, written by a thinker who was also a revival figure at the time. that. Finally, the presence of the book received a warm welcome from the Muslims, which gave a hint that the

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The second formative influence on al-Maududi was the Indian independence movement and especially the issue of Muslim nationalism. Aware of the reality of religious communalism in India, al-Maududi sided with the growing concern among most Muslims in India regarding the continuation of their identity and way of life in a secular state under Hindu domination. Al-Maududi, very well understands the existence of fundamental and fundamental differences between Hindus and Muslims, where according to him the Muslims are a permanent society based on special morals and civic rules. We have very basic and inherent differences with the Hindu majority. This is because it is impossible to join together in a union. Their paths with ours can be parallel,

Finally, since then, especially the publication of the book al-Jihad fi al-Islam, al-Maududi devotes all his attention to leading the people towards salvation and political and religious revival. In 1928, al-Maududi moved to Hyderabad, where he wrote extensively on various subjects, and was able to complete a number of translations of books of commentary and philosophy from Arabic, wrote the history of Hyderabad and prepared texts for Islamic studies at the behest of the

Nizam's government. Then in 1932, al-Maududi published the Journal of Tarjuman al-Qur'an which for the next forty years became the most important forum for views on Islamic revivalism.

In 1937, Muhammad Iqbal wrote to al-Maududi to move to Punjab and cooperate with him on a giant research work on the reconstruction and codification of Islamic jurisprudence. This correspondence was followed by a meeting between the two figures. Finally it was decided that al-Maududi should move to Punjab and head an Islamic research institute Dar al-Islam. In Dar al-Islam, which is expected to give birth to a massive Islamic reform in India. Al-Maududi left Hyderabad and lived in Punjab in March 1938. After a month in Punjab, Allah willed Muhammad Iqbal to die, and according to al-Maududi, the late Muhammad Iqbal was right at the end of his life and I was left alone to bear and carry on. a formidable task that we have decided to work on and fight together. In 1939, al-Maududi, with his political activities in Lahore, caused him to no longer focus on the programs and projects of Dar al-Islam. In Lahore, he teaches Islamic Studies at the Islamic High School, and does not have time to participate in debates around the future of Islam. In fact, he became the Dean of the Faculty of Theology at the Islamic High School for almost twenty years (Encyclopedia of Islam, Volume 2, 1993: 731).

During the following decades, along with the development of the political situation and conditions of the Pakistani government, which had begun to be threatened with division, on October 24, 1970, al-Maududi delivered the message of his political speech in San Nagar Lahore. it is important for Pakistan to stick to unity and integrity. His political message was then sent via telegram to all Muslim heads of state around the world calling on them to pay attention to the issue of India's invasion of Pakistan. Because the condition of East Pakistan is increasingly critical and alarming. Finally, on July 5, 1971, al-Maududi also gave a memorandum to leaders in all Muslim countries and Muslim organizations, including Muslims in Britain, the United States and the entire Pakistani press, for them to pay attention to this serious matter. The same thing was repeated by al-Maududi on February 6, 1972, by sending a letter to the United Nations, Rabithah Alam Islami in Mecca and heads of Muslim states around the world, then on October 12, 1972, al-Maududi also sent another letter to presiding judges, centers for Islamic studies, Muslim institutions, leaders of Islamic movements, youth and student organizations, radio broadcasting companies and newspapers in the UK, Canada, USA, France, Asia and Arab countries. The rest goes to muftis, political leaders, Islamic secretaries at the United Nations, and foreign ministers of Muslim countries (Encyclopedia of Islam, Volume 2, 1993: 733, and Fauzi Rahman, 1993: 21).

Fundamental Principles of the Islamic Economic System

In fact, the essence of the economic problem is a formulation of the interpretation of human events in dealing with their natural objects, as human life rather than a form and a desire to get sustenance and try to get it. Therefore, from various opinions there are those who say that sharia (Islamic) economics is a wasilah science (tool) used by humans to fulfill all the needs of individuals and society in accordance with the rules of sharia. Or in other words, that Islamic economics is a social science that examines economic problems adhering to Islamic values and ethics (Surtahman Kastin, 1995: 18-19). So, the behavior of economic actors cannot be separated from religious teachings. a person's religious beliefs must underlie and be reflected in its various behavioral activities in business. As adherents of Islam, of course, our guidelines are clear, namely the Koran and Sunnaterrasul (Buhari Alma, 2003: 32).

On this basis it can be understood and concluded that substantially sharia economics is a science that examines various human activities that are in line with the will of the shari'ah, in terms of obtaining, using or managing original sources for personal good as well as material and spiritual common good in order to gain the pleasure of Allah. swt. Therefore, in regulating economic life, Islamic rules have several basic principles, including the following:

1. Islam always pays attention to moral principles.
2. Sas a message from Allah, Islam brings economic theories and laws that are very precise and clear.
3. The Islamic system is a system that is in accordance with human nature, not hostile to or fighting against human instincts, but controlling it so that no one is wronged.
4. To take advantage of the content and prosperity of natural resources, everyone has the same rights.
5. The rights of all individuals in terms of property in society are guaranteed within sufficient limits.
6. The community's right to individual property is determined in zakat.
7. Humans in terms of their assets are the caliphs and representatives of Allah SWT.
8. Economic relations between fellow citizens must be carried out within the limits of justice, ihsan and consensual.

9. The personality of a person in Islamic society is clear, so that he will not be persecuted by the rights of society.
10. The specialty of Islam is that because it is always impartial, Islam is purely good (Thahir, 1985: 26-27).

These basic principles, according to al-Maududi, are true that Islam explains an economic system, but that does not mean that Islam has explained a permanent and complete system with all its details. What Islam actually shows is, that Islam determines in the form of basic foundations or basic rules that can make us formulate an economic plan that is appropriate at all times. So through this global thing, it will be clear what the goals and purposes of the Qur'an and al-Hadith regulate all aspects of life as they should be (al-Maududi, 1994: 82). In various aspects of life, from personal affairs to cultural and social matters, Islam determines the same basis for human guidance, and applies it also to the economic system. In the economic field, for example, Islam has made several regulations and set a number of limits in which we may create a system, as developments exist, we must conclude new regulations that are within the limits set by Islam itself (Nur Chamid, 2010: 312). This thought, it seems that in substance there are similarities in views with Yusuf Qardhawi (now 95 years old, a modern era mujtahid cleric in Egypt) as quoted by Euis Amalia (2010: 275) it is said that there are rules in Islam that are global and detailed. Global ones are usually for things that may change due to time or place factors. While the details for the things that are standard. Economic and political issues change frequently, temporally, according to space and time. Therefore, for this problem Islam is sufficient to lay the foundation.

The Role of Islamic Morality in Al-Maududi's Economic Thought

As it is known that what distinguishes the Islamic economic system from various other economic systems that are thick with materialism is that the sharia economic system (Islam) is never separated, let alone separates economic problems from ethics or morals, as it never separates science from ethics, politics, and ethics. war with ethics and so on. On the other hand, Islam has never separated religion from the state and material and spiritual as did the Europeans with the concept of secularism and also the concept of capitalism, which separates morality from the economy (Yusuf Qardhawi, 1997: 51, 53). This is evidenced by several forms of business so far which outwardly have very large profits, which according to Islamic teachings are strictly

prohibited. because it is clearly not in accordance with Islamic ethical guidelines. For example, among them: Islam forbids the liquor business which is always allowed to get big profits, but this kind of business brings damage to morals, so finally the liquor business is forbidden by Allah SWT. Gambling is a way of making profits that is most practical and quick for managers, even the Qur'an itself admits that gambling and liquor do have benefits, but the harm that they create is greater for moral depravity or morality, so gambling is forbidden. by Allah (swt) (2:219). but this kind of business brings damage to morals, so finally the liquor business is forbidden by Allah SWT. Gambling is a way of making profits that is most practical and quick for managers, even the Qur'an itself admits that gambling and liquor do have benefits, but the harm that they create is greater for moral depravity or morality, so gambling is forbidden. by Allah (swt) (2:219). but this kind of business brings damage to morals, so finally the liquor business is forbidden by Allah SWT. Gambling is a way of making profits that is most practical and quick for managers, even the Qur'an itself admits that gambling and liquor do have benefits, but the harm that they create is greater for moral depravity or morality, so gambling is forbidden. by Allah (swt) (2:219).

Islam in terms of liquor does not only curse the drinker, but more than that, Islam at the same time forbids and curses the maker, distributor, seller and people related to liquor. This is done as a precaution so that every Muslim person does not get deceived by liquor which in the end destroys moral or moral values. Implicitly, the Qur'an has classified several forms of business into a prohibition, it is even said to be an act of the devil, which must be shunned from every Muslim person if he wants to gain salvation, as Allah SWT says in surah al-Maidah verse 90-91 whose translation is :

“O you who believe, verily (drinking) khamr, gambling, (sacrificing) to idols, drawing fate with arrows, are heinous acts (which) include the actions of the devil. So stay away from these actions so that you will get good luck. Indeed, the devil intends to cause enmity and hatred between you because of (drinking) alcohol and gambling, and preventing you from remembering Allah and praying, so stop you (from doing that work).”

In the context of the verse above, Allah SWT describes in detail to mankind that business is not only based on considerations of benefits, but moral considerations are also important. Because actions based on considerations of benefits alone without being accompanied by moral or moral values, will give birth to individual actions that can harm many people, and at the same time Satan's way of tricking mankind. From the verse above, it is clear that the existence of

morals in an economic system is very important as a monitoring and control tool so that business does not harm others. This is what al-Maududi meant that the sharia economic system is governed by a moral foundation in Islamic law. Even at length and firmly stated by al-Maududi that:

"When studied with a sincere heart free from prejudices that have become a bad legacy in the course of history, and not afraid to face the hype of the modern social system, my hope, accompanied by full confidence is that the system taught by Islam will fulfill the desire of every reasonable-minded person and actually seeks the truth as a very useful, very precise and rational system for solving the economic well-being of mankind. However, if anyone thinks he can implement this system successfully, even if he is separated from all Islamic ideological, moral or cultural teachings, I humbly wish to advise him to abandon this misunderstanding. Because the economic system has a close relationship with political, judicial, legal, cultural and social systems in Islam. in short, that all branches of life are fundamentally based on the Islamic moral system" (al-Maududi, 1985: 52, 56).

Thus, the moral of business in the sharia economic system is that Islam requires that all economic activities must be based on Islamic morals, because Islam cannot possibly have economic principles like capitalists whose motto is to seek from little capital to get the maximum profit, because that can destroy morals. Therefore, all forms of economic activity, whether it be business, buying and selling and so on must be in accordance with the guidance of Allah's Word as indicated in the letter al-Shaf verse 10-11, which translates:

"O you who have believed, would you like me to show you a business that can save you from a painful punishment, that is, you believe in Allah and His Messenger and strive in the way of Allah with your wealth and your soul. That is better for you if you know it."

The verse indicates that Allah SWT has offered mankind two business matters that can save mankind from His punishment, namely that everything related to the economy must reflect the value of faith in Allah and His Messenger, and strive in the way of Allah with wealth. and self. According to al-Maududi, that if an economic system is far from the moral message of the verse above, then the economy will experience problems. Likewise, if we do not accept and acknowledge the message of the Prophet Muhammad SAW, the teachings of morals (morals) and the whole guideline of life in a unanimous manner as the sharia economic system, which has been separated from its source, will not be able to be maintained or implemented purely, even for one day. . Therefore, al-Maududi further said that we will not get any meaningful benefit from the sharia economic system if we remove it from its broad relationship and we will try to practice

it for our lives (al-Maududi, 1985: 56). Therefore, the development of human moral values in the Islamic economic system is of basic interest to Islam. So it is important for individuals in society to have the opportunity to practice various virtues intentionally and naturally. So the nature and attitudes of generosity, generosity and other goodness become something that lives in society. For this reason, Islam does not rely entirely on the law to enforce social justice, but gives the main authority to the formation of human morals, such as faith, piety, education and others (al-Maududi, 1994: 84). These Islamic moral characteristics have perfect characteristics, and are very different from non-Islamic moral systems. These characteristics according to al-Maududi lie in three things as follows:

1. The pleasure of Allah is the goal of human life, and this pleasure of Allah is the source of high moral standards and the path for the moral evolution of humanity. The attitude of seeking God's pleasure provides moral sanctions to love and fear God which in turn encourages people to obey the moral law without external coercion. Based on faith in Allah and the Day of Judgment, humans encourage to follow moral guidance seriously and honestly while surrendering sincerely to Allah.
2. All spheres of human life are always upheld on Islamic morals so that Islamic morality has full power over all affairs of human life, while petty lusts and vested interests are not given the opportunity to dominate human life. Islamic morals emphasize balance in all aspects of individual and social human life and protect it from the cradle to the grave.
3. Islam requires humans to carry out a life system that is based on the norms of virtue and is far from evil. He commands what is right and stays away from evil, and even humans are required to uphold justice and quell evil in all its forms. Good must be won over evil. The vibration of conscience must be able to overcome evil behavior and low desires (Al-Maududi, 1983: 39-41).

Islamic economics is part of the Islamic system which includes the rules and sharia. This gives a signal and opportunity for economic activity to be contained and create real control and within the Muslim himself and not from outside. Therefore, in the sharia economic system, humans are controlled by a deep belief (faith) that human behavior or economic activities in this world will be controlled, because humans must be aware that their actions or activities including economic actions will be held accountable later by Allah. Swt (Djaslim Saladin, 2000: 5)

Al-Maududi's ideas, particularly his desire to restore Islam as a state system, often clashed with the policies of the Pakistani government. The government viewed this as a threat. To limit his influence in society, the government imprisoned al-Maududi from 1948 to 1950.

Maududi's contributions regarding morality in the Islamic economic system generally strengthen and align with the basic principles of Islamic economics, which prioritize justice, balance, and the welfare of the people. Research shows that his thinking provides a strong foundation for how Islamic moral values should be at the core of every aspect of the economy, which is then clarified and implemented in the modern Islamic economic system, despite various interpretations and developments in practice.

5. CONCLUSION

This study concludes that Abu al-A'la al-Maududi has made a significant contribution to the development of Islamic economics by placing morality at the very foundation of the system. Unlike conventional systems that separate economic activities from ethical values, Al-Maududi emphasizes that justice, fairness, and social responsibility are inseparable from economic practices. Through the lens of *Maqasid al-Shariah*, his thought demonstrates that the ultimate goal of economic activity is not profit maximization, but the realization of welfare and justice for society. The novelty of this study lies in highlighting Al-Maududi's conceptualization of morality as a systematic and indispensable pillar of Islamic economics, making his ideas highly relevant to contemporary challenges such as inequality, global capitalism, and the crisis of business ethics. Therefore, Al-Maududi's thought not only enriches the theoretical framework of Islamic economics but also provides practical implications for policymakers, academics, and practitioners in strengthening the integration of morality into modern Islamic economic systems.

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Based on the researcher's direct experience in this research process, there were several limitations encountered, which could be factors that should be further considered by future

researchers to improve their research. This study certainly has shortcomings that need to be continuously addressed in future research.

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