

Islamic Economic Concepts Perspective of Imam Abu Yusuf and Imam Al-Ghazali: A Comparative Study



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ABSTRACT: This research departs from the rule of *fiqhiyah* which states that sharia must bring benefits to the ummah. In relation to the Islamic economy, this can be realized in the policies of a leader who must be oriented towards the benefit of the ummah, both materially and spiritually. In this case, Abu Yusuf and al-Ghazali in his book describes the problem. Therefore, this research aims to reveal the concept of Islamic economics from the two figures raised. By using a qualitative library research methodology (Library Research). The data analysis technique uses a comparative descriptive historical approach. This research resulted in the conclusion that in his book, Abu Yusuf laying the foundations of fiscal policy based on the concept of justice and *al-maslahah al-'ammah* (public benefit). Opinion Abu Yusuf has similarities with what was described by Imam al-Ghazali namely the basis of the policies that must be set by the authorities is solely for *maslahah al-din wa al-dunya* (good / benefit in this world and the hereafter).

KEYWORDS: Islamic Economics, Abu Yusuf, Al-Ghazali.

INTRODUCTION

The expansion of early Islamic territory westward to Africa and Spain, and eastward to Central Asia and China necessitated the existence of an adequate state administration. The state is a political entity that is responsible for the collective affairs of society, not only related to worldly affairs but also spiritual matters. Strengthening the role of the state also has an impact on advancing and encouraging the private sector. Socially, the priority function of society is built in real terms together with the strengthening of religious and justice aspects, then followed by material guarantees for the welfare of human life. The fulfillment of collective material needs cannot be reached by everyone. In economic activity, there are needs that can be fulfilled personally such as food, clothing and shelter.¹ In general, every human being always wants his life in the world to be happy, both materially and spiritually, individually and socially. However, in practice this multi-dimensional happiness is very difficult to achieve because of the limitations of human ability to understand and interpret their desires in a comprehensive manner.

The same thing was explained by Imam al-Ghazali about fulfilling needs is closely related to his view of human existence as homo economicus. According to him, humans are born with an instinct to carry out economic activities. This is driven by efforts to make ends meet (*al-isytagal ad-dunyawiyah*). In addition, he cannot live alone without dependence on others. Because of that, to live in this society is driven by two factors, namely continuing offspring and fulfilling the needs of life.² Imam al-Ghazali said that the inability of humans to fulfill their own needs will automatically encourage them to live in a civilized society by prioritizing the value of cooperation.³

Therefore, the fulfillment of needs cannot be separated from human activities. The fulfillment of material needs, such as clothing, food, shelter and other wealth can be achieved through individual economic activity. On the other hand, there are also needs that cannot be fulfilled individually, such as roads, public markets, public hospitals, electricity, clean water and other general needs.

¹Zulkadri, Imam al-Mawardi's Perspective of Public Finance in the Book of Al-Ahkam As-Sultaniyyah wa al-Wilayat ad-Diniyah, Journal of Islamic Economics and Banking Vol. 1, No.2 July 2018, Raden Fatah State Islamic University Palembang, p.232

²Al-Ghazali, Ihya' Ulumuddin, Juz III, p. 220

³Adiwarman A. Karim, History of Islamic Economic Thought, (Jakarta: PT. Rajagrafindo Persada, 2014), p.341

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Meeting the needs of the second type, in the Islamic concept is the responsibility of the government.⁴ Mohammed Baqir Al-Sadri in his book entitled *Iqtisaduna* states that Islam has assigned the state to provide the necessities of life for its people. Euis Amalia's view in his book says that the state is essential for keeping people living together harmoniously in social life. The state must strive for the good of society both through meeting general needs and other things that support people's lives.⁵

In this case the role of a state is very important in realizing the welfare of the people because the representation of the interests of the people is the government's right to manage what belongs to the state - what is meant here is to manage state finances solely for the benefit of the people and the common good. carry out the economic activities of a good social economy, but also to meet the needs of social obligations.⁶

The government's intervention in the affairs of the welfare of the people in Islam is based on three foundations which form the basis of the Islamic system, namely faith or faith, rules or regulations implemented to ensure the birth of a productive society, and lastly, just and solid, and the ruler whose task is to realize the values of justice, protecting the interests of the community and fulfilling the rights of the community.⁷ Elements of the government or official institutions that are designated as parties that provide justice do not stand outside the fence of Islamic principles, but are an important condition that cannot be ignored. According to Al-Ghazali the government's important task in this matter is to create equitable justice between all people who exchange interests and necessities of life.

In view of Abu Yusuf, The main task of the authorities is to realize and ensure the creation of the welfare of the people. By quoting the statement of 'Umar bin Al-Khattab, Abu Yusuf reveals that the best rulers are those who rule for the prosperity of their people and the worst rulers are those who rule but their people encounter difficulties.⁸ However, this does not apply in general, 'Umar's statement on the second point can occur because the egoistic attitude of the ruler with an absolute government system often gives the impression of being a priori and very sensitive to the content of suggestions and criticism which are considered to disagree with the ruler's point of view. This gap has a negative effect on good relations between the community, the clergy and the authorities, from this gap it is very vulnerable to oppression by the weak and tends to pay more attention to the ruling group. This condition can give birth to a crisis of ethical and moral values of justice which has implications for economic stability. On the one hand, the ruler is obliged to maintain the economic stability of society and the state.

The dialectics of fulfilling the material needs of society in the theoretical realm have continued to intertwine for centuries. Abu Yusuf emphasizes that it is the state's responsibility to uphold justice, security, peace and stability in the framework of providing a conducive environment for economic activity and improving general welfare.⁹ The same thing was explained by the Imam Al-Ghazali which emphasizes that to increase economic prosperity, the state must uphold justice, peace, security and stability.

On this basis, the role of rulers in the context of sharia is an inseparable part of the relationship between the state and its people, which will later be accounted for before Allah SWT. Income and expenditure of state money as well as the concept and basis used as a reference in making policies have differences, this is motivated by the discovery of the conditions of society and the policies of the rulers that occurred at the time. Therefore, it is necessary to examine how the two figures provided views and solutions to various economic problems faced by mankind at their time, especially in determining the post of receipt and disbursement of state money from Abu Yusuf and Al-Ghazali in the book written, namely the book *al-Kharaj* and the book *Ihya' Ulumuddin*.

Fuqaha the early period included the Imam Abu Yusuf and Imam Al Ghazali, financial planners, were pioneers in the development of Islamic economic thought that emerged in their time, especially after the expansion of conquered territories, by seeking foundations from the Qur'an and Sunnah, and referring to the practices of the *Khalifah* as well as opinions *fuqaha*. This paper entitled "The Concept of Islamic Economics in the Perspective of Imam Abu Yusuf and Al-Ghazali" is intended as a historical study of Islamic economics. Thus, the emphasis is on how the two early figures responded to the economic problems that existed in their time, then how the state should meet the general needs of its people. With this approach, it is hoped that we will get a clear idea of how the concept of Islamic economic thought is applied by the two figures appointed.

⁴Nurul Huda, Mohammad Heykal, *Islamic Financial Institution; Theoretical and Practical Review*, (Jakarta: Kencana Prenada Media Group, 2010) p.1

⁵Boedi, Abdullah, *Civilization of Islamic Economic Thought*, (Bandung: Faithful Reader, 2010), page 233

⁶Al-Ghazali, *Ihya' Ulumuddin*, Juz 2 (Beirut: Dar Ibnu Hazm), p. 340

⁷Ahmad Azhar Basyir, *Outline of Islamic Economics*, (Yogyakarta: BPFE UGM, 1997), p. 69

⁸Abu Yusuf, *Kitab al-Kharaj*, (Beirut: Dar al-Ma'arif, 1979), p. 14

⁹Adiwarman Azwar Karim, *History of Islamic Economic Thought*, (Jakarta: PT Raja Grafindo Persada, 2014), p. 238

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RESEARCH METHODS

The type of research used is qualitative library/library research, namely researching, collecting data or scientific writing related to the object of research that is being compiled or collecting data that is of a literary nature. In this case the research is carried out by reviewing books, journals and articles related to existing problems. Then the approach used is qualitative, namely the data collected is not in the form of numbers but the data comes from a literature study or a review of literary sources without any field observations. And the data collected is in the form of text, manuscripts, symbols, although it is possible to have data in the form of numbers such as years.

The data collection procedure was carried out by studying literature related to the problem under study by collecting data through reading materials based on primary books and secondary books related to the problem being discussed. After the complete data is collected, what the writer does is read, study, research, select and classify data that is relevant and supports the subject matter for further analysis by the writer and then concludes in a complete discussion. The data collected after being processed, in presenting the data used a descriptive method. The descriptive method is used to describe and describe the data obtained in the form of sentences accompanied by data quotations.¹⁰

An orderly breakdown of all the concepts found by the figures studied, then the writer uses the comparative method, which is to objectively compare the thoughts of the two figures about the substance to be studied in this paper. Descriptive and comparative methods as tools to describe and present the similarities and differences and then compare the thoughts of the two figures.

RESULTS AND DISCUSSION

Regarding the importance of the existence of an institution, both Abu Yusuf and al-Ghazali agree that humans naturally, in rocking their ideals, really need the existence of a government. Al-Ghazali in several parts of his book explains that the government has a very important meaning and role in meeting the needs of its people and maintaining the continuity of life together. Furthermore, al-Ghazali emphasized that the concept of economics is closely related to al-Ghazali view of human existence as a homo-economicus. According to al-Ghazali humans are born with the instinct to carry out economic activities. This is driven by efforts to make ends meet (*al-isytilah ad-dunyawiyah*).¹¹

Likewise with Abu Yusuf, he emphasized the natural human need for a government in meeting the needs of life collectively. According to Abu Yusuf, the fulfillment of general needs is part of the responsibility of the ruler. It is clear that the main task of a ruler is to realize and ensure the welfare of his people. He always stressed the importance of meeting the needs of the people and developing various projects oriented towards the general welfare.

On another occasion, al-Ghazali is rooted in an Islamic concept of social welfare. The theme that forms the basis for measuring all of his works is the concept of *maslahah*, namely a concept that encompasses all human activities and makes a close connection between the individual and society. Al-Ghazali has found the concept of *maslahah* that must be owned by a ruler in managing state property to achieve social welfare.¹²

Al-Ghazali has defined all problems in the form of utility, benefits (*masalih*) and disutility, damage (*mafahid*) in improving social welfare.¹³ According to al-Ghazali, the welfare (*maslahah*) of a society depends on seeking and maintaining five basic goals, namely religion (*al-din*), life or soul (*nafs*), family or offspring (*nasab*), property or wealth (*al-mal*), and intellectual or reason (*aqil*). He emphasized that according to the guidance of revelation, the main goal of human life is to achieve goodness in this world and the hereafter (*maslahat al-din wa al-dunya*).

Likewise with the opinion of Abu Yusuf who makes *maslahah* the basic framework in making policies. He expressed this when giving advice to the *Khalifah* Harun al-Rashid as follows:

وَأَعْمَلْ بِمَا تَرَى أَنَّهُ أَصْلَحُ لِلْمُسْلِمِينَ وَأَعْمَلْ نَفْعًا لِخَاصَّتِهِمْ وَعَامَّتِهِمْ وَأَسْلَمْ لَكَ فِي دِينِكَ إِنْ شَاءَ اللَّهُ تَعَالَى.¹⁴

(And do what you think is the most beneficial for Muslims and the most beneficial for minorities and the majority and most saves or maintains religion for your good).

From advice Abu Yusuf said it can be understood that a leader can do whatever he wants, but with the condition that the policies taken must adhere to the common good. The same thing was expressed by Imam Suyuti in the book *al-Ashbah wa Nadha'ir*, that the policy of the leader over the people depends on *maslahah* (تصرف الإمام علي الرعية منوط بالمصلحة).

¹⁰Lexy J. Meolong, *Qualitative Research Methodology*, (Bandung: PT Rosda Karya, 2004), p.6

¹¹Al-Ghazali, *Ihya' Ulumuddin*, Juz 3, p. 220

¹²Adiwarman Azwar Karim, *History of Islamic Economic Thought*, (Jakarta: Raja Grafindo Persada, 2004), p. 283

¹³Ibid., p. 319

¹⁴Abu Yusuf, *Kitab al-Kharaj*, (Beirut: Dar al-Ma'rifat), hlm.13

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Abu Yusuf to use *maslahah* method in dealing with land problems. When talking about unproductive land, Abu Yusuf gave advice to the *Khalifah* so that it is managed by the residents, so that it can provide benefits to many people.

فَمَنْ أَحْيَاهَا أَوْ أَحْيَا مِنْهَا شَيْئًا فَهِيَ لَهُ. وَلَكَ أَنْ تَقْطَعَ ذَلِكَ مَنْ أَحْبَبْتَ وَرَأَيْتَ وَتَوَاجَرَهُ وَتَعْمَلُ فِيهِ بِمَا تَرَى أَنَّهُ صَالِحٌ.¹⁵

(Whoever lives on the land or grows something from the land, then it belongs to him. And you have the right to make a policy (give) the land to whoever you allow, lease it or cultivate it, based on your view, that land can bring benefits).

Maslahah etymologically it means something that is good, tastes delicious, therefore causes pleasure and satisfaction and is accepted by common sense. The Big Indonesian Dictionary defines *maslahah* as something that brings goodness. Meanwhile, in the Sharia Economic, Financial and Business Terms Dictionary, *maslahah* defines usability or benefit.¹⁶

According to Imam al-Ghazali *maslahah* is defined as follows, namely *المحافظة على مقصود الشرع* (maintain *syara'* goals), while the purpose of *syara'* in relation to his servant is to protect religion, soul, mind, lineage and property. The five goals that are popularly known as *الاصول الخمسة* (principle five).

The size of *maslahah* according to Abu Yusuf in terms of his relationship with the text *syara'* *maslahah* is divided into three, namely:¹⁷

1. *Maslahah* controlled (*المصلحة المعتبرة*), namely something that requires reasoning is good and *maslahah* and in *syara'* considerations is also good, cared for and supported by *syara'*. *Maslahah* in this form is called controlled *maslahah*, meaning *maslahah* determined by reason and controlled by *syara'* texts.
2. *Maslahah* the rejected (*المصلحة الملقاة*), that is something that according to rational considerations is *maslahah*, but the texts of *syara'* reject or do not pay attention to it. For example, according to rational considerations, dividing the inheritance equally between sons and daughters is considered by reason to be *maslahah* or appropriate for this advanced time, however, the *syara'* texts stipulate an equal distribution of two to one, meaning that *maslahah* is rejected by the *syara'* texts. '.
3. *Maslahah* free (*المصلحة المرسله*), namely something that according to reasoning is *maslahah*, but there is no attention and support from the *syara'* texts and there is also resistance or rejection from the *syara'* texts. Because it is only based on reason alone, and *maslahah* means reason, then this *mursalah maslahah* can be called free reason.

Abu Yusuf advised the caliph to collect *kharaj* from the land he had conquered. Abu Yusuf made the land conquered by the Abbasid daulah government as state property. Abu Yusuf suggested that the land should not be given to individuals as the division in the inheritance of war (*ghanimah*). Individuals are allowed to manage the land with government permission subject to *kharaj*. This was done by Abu Yusuf on the basis of considering *maslahah mu'tabarah*.

The idea of Abu Yusuf which was suggested to the *khalifah* Harun al-Rashid was an idea originally emerged from 'Umar bin Khattab, the policy adopted by 'Umar bin Khattab is not as usual. In the past, every time there was a war that was won by the Muslims, the troops that joined in conquering the enemy would receive spoils of war (*ghanimah*). This property is divided according to the provisions that apply in Islam. In this way, each individual gets their own rights. They are entitled to inherit from the property until it is completely divided.

This tradition was later changed by 'Umar bin Khattab. 'Umar bin Khattab no longer gives *ghanimah* to individuals. 'Umar bin Khattab made the *ghanimah* a state property. 'Umar bin Khattab has the view, if it is only given to individuals, then only he and his descendants will enjoy the wealth. In addition, these treasures are also only useful for him within a certain period of time. Whereas Islam wants welfare for all levels of society. Islam also wants welfare for present and future generations. Therefore, the policy of making *ghanimah* as state property was taken by 'Umar bin Khattab so that Muslims could prosper equally both in his time and in the future.

'Umar bin Khattab took this policy not based on reason alone, but also controlled by the Qur'an and the Sunnah of the Prophet Muhammad SAW.

مَا آفَاءَ اللَّهِ عَلَى رَسُولِهِ مِنْ أَهْلِ الْقُرَى فَلِلَّهِ وَلِلرَّسُولِ وَلِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسَاكِينِ وَابْنِ السَّبِيلِ كَيْ لَا يَكُونَ دُولَةً بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ، وَمَا آتَاكُمُ الرَّسُولُ فَخُذُوهُ وَمَا نَهَاكُمْ عَنْهُ فَانْتَهُوا، وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ.¹⁸

(Whatever spoils that Allah gave to His Messenger (from property) originating from the inhabitants of the cities, then it is for Allah, for the Messenger, relatives, orphans, the poor and those who are in travel, so that wealth does not circulate among the rich among you. What the Apostle gives you, accept it. And what he prohibits you, then leave it. And fear Allah. Verily, Allah is severe in punishment).

¹⁵Abu Yusuf, *Kitab al-Kharaj*, (Beirut: Dar al-Ma'rifat), p. 11

¹⁶H. Muhammad Sholahuddin, SE, M.Si, *Dictionary of Sharia Economic, Financial and Business Terms*, (Jakarta: PT. Gramedia, 2011), p. 94

¹⁷Amir Syarifuddin, *Ushul Fiqh*, (Jakarta: Prenadamedia, 2014), p. 47

¹⁸Abu Yusuf, *Kitab al-Kharaj*, (Beirut: Dar Ma'rifat, 1979), hlm. 13

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'Umar bin Khattab did not want the wealth to circulate among certain people. He wanted this wealth to be useful for the benefit of Muslims and provide benefits for all. The trick is to collect kharaj from the land that has been managed to be used as state income. That way, the benefits of the land can be felt evenly from generation to generation. This is the policy taken by 'Umar bin Khattab by considering *maslahah mu'tabarah*.

The policy taken by 'Umar bin Khattab was then used by Abu Yusuf as advice to the *khalifah* Harun al-Rashid in making policies. Abu Yusuf commented on the policies taken by 'Umar bin Khattab as follows:

وَالَّذِي رَأَى عُمَرَ رَضِيَ اللَّهُ عَنْهُ مِنَ الْإِمْتِنَاعِ مِنْ قِسْمَةِ الْأَرْضَيْنِ بَيْنَ مَنْ افْتَتَحَهَا عِنْدَمَا عَرَفَهُ اللَّهُ مَا كَانَ فِي كِتَابِهِ مِنْ بَيَانِ ذَلِكَ تَوْفِيقًا مِنَ اللَّهِ كَانَ لَهُ فِيهَا صَنْعٌ، وَفِيهِ كَانَتْ الْخَيْرَةُ لِجَمِيعِ الْمُسْلِمِينَ، وَفِيهَا رَأَهُ مِنْ جَمْعِ خَرَاجِ ذَلِكَ وَقِسْمَتِهِ بَيْنَ الْمُسْلِمِينَ عُمُومَ النَّفْعِ لِجَمَاعَتِهِمْ.¹⁹

(The policy taken by 'Umar bin Khattab by not dividing the lands between the troops who conquered it is what it realized. Allah has given instructions to 'Umar bin Khattab through the Qur'an with the explanation as a gift from Him. With its policy regarding tax collection and its distribution to the Muslims, it will bring general benefits to the community).

From the statement above, it can be understood that the main purpose of Abu Yusuf in implementing land tax (*kharaj*) as state income is to bring benefits to the community (*عموم النفع لجماعتهم*).

If the main purpose of land tax collection (*kharaj*) according to Abu Yusuf is to provide benefits to the community, so it means that the land tax (*kharaj*) is expected to bring pleasure to all people, both directly and indirectly. Enjoyment directly such as road construction, street lighting, mosques, hospitals, schools and other infrastructure. Meanwhile, the enjoyment is not direct, such as ensuring security for every member of the community.

enjoyment and the benefit that can be obtained by every community is the preservation of their religion, soul, mind, lineage and property. Obtaining this protection does not only apply to individuals or certain groups, but the entire community from generation to generation. Even distribution of welfare and sustainability is an important thing that the government needs to pay attention to. The government can use the assets from the land tax collection to realize this goal.

فَإِنَّكَ إِنْ قَسَمْتَهَا بَيْنَ مَنْ حَضَرَ لَمْ يَكُنْ لِمَنْ بَعْدِهِمْ شَيْءٌ.²⁰

(If you (*Amirul Mukminin*) divide it (land) among those who are present now, then there will be nothing for the generations after them).

Abu Yusuf opinion is also based on the word of Allah SWT which connects the relationship between present-day Muslims and future generations, as follows:

وَالَّذِينَ جَاءُوا مِنْ بَعْدِهِمْ يَقُولُونَ رَبَّنَا اغْفِرْ لَنَا وَلِإِخْوَانِنَا الَّذِينَ سَبَقُونَا بِالْإِيمَانِ وَلَا تَجْعَلْ فِي قُلُوبِنَا غِلًّا لِلَّذِينَ آمَنُوا رَبَّنَا إِنَّكَ رَءُوفٌ رَحِيمٌ

Meaning: "And those who came after them (Muhajirin and Ansar), they prayed: "O our Lord, forgive us and our brothers who have believed before us, and do not instill envy in our hearts against those who believe. O our Lord, indeed, You are Most Forbearing, Most Merciful." (QS. Al-Hashr[59]:10)²¹

Based on the author's review of the book written by Abu Yusuf namely *al-kharaj*, the *maslahah* used by Abu Yusuf to determine the policy of spending state money is *maslahah mu'tabarah*. When Abu Yusuf explained the problems in the book *al-kharaj*, he always included reasoning and text *syara'* considerations. This can be seen when explaining about the land tax (*kharaj*). Thus, Abu Yusuf uses this *maslahah mu'tabarah* method to make policies regarding land tax (*kharaj*) or in other words state revenue.

Expression above is considered important to quote because it is deemed important enough to prove that between Abu Yusuf has similarities with al-Ghazali who classifies policy making must be based on the *maslahah* method. Although the views of Abu Yusuf and al-Ghazali have in common regarding policy-making in obtaining state income and expenditure for no other purpose as a means of establishing unity and integrity, cooperation and upholding justice. However, to say that the two thoughts are parallel is something that is not very simple. Because however, that the objectivity of Abu Yusuf *ahl al-ra'yu* approach in viewing the concept of Islamic economics by using *qiyas* tools was preceded by conducting an in-depth study of the Koran, Hadith, *Atsar shahabi*, and the practices of the pious ruler. The basis of his thinking is the embodiment of *al-maslahah al-'ammah* (public benefit).

Whereas The approach used by al-Ghazali regarding the concept of Islamic economics is that in determining policies it must be in accordance with the *maqashid syar'iyah* (objects of *syara'*) which are in accordance with the guidance of revelation, namely with the main goal of living in the world, namely to achieve goodness in the world and in the hereafter (*maslahah al-din wa al-dunya*).

¹⁹ Abu Yusuf, *Kitab al-Kharaj*, (Beirut: Dar Ma'rifat, 1979), hlm. 15

²⁰ Abu Yusuf, *Kitab al-Kharaj*, (Beirut: Dar Ma'rifat, 1979), hlm. 23

²¹ Al-Qur'an and Translation, Ministry of Religion of the Republic of Indonesia 2012, p.798

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COMPARATION TABLE

Table 4.1. Similarities and differences

| No. | Thinker | Philosophical | Concept | Pattern/Style |
|-----|-----------------|--|-------------------|---|
| 1. | Imam Abu Yusuf | Al-Qur'an, Hadith, Qiyas and A'malu al-shahabi (Practice of friends) | Maslahah | Judicial- Oriented very pragmatic and fiqh style. |
| 2. | Imam Al-Ghazali | Al-Qur'an, Hadith and Sufism | Maslahah Mursalah | Descriptive Legal Reasoning and very sufistic. |

CONCLUSION

The views of the two figures on the concept of Islamic economics have similarities that classify policy making must be based on the *maslahah* method. Although the views of Abu Yusuf and al-Ghazali have similarities regarding policy making in obtaining state income and expenditure, it has no other purpose as a means of establishing unity and integrity, cooperation and upholding justice. Will but to say that the two thoughts are parallel is something that is not very simple. Because however, that the objectivity of Abu Yusuf *ahl al-ra'yu* approach in viewing the concept of Islamic economics by using *qiyas* tools was preceded by conducting an in-depth study of the Koran, Hadith, *Atsar shahabi*, and the practices of the pious ruler. The basis of his thinking is the embodiment of *al-maslahah al-'ammah* (public benefit). Whereas the approach used by al-Ghazali regarding the concept of Islamic economics is that in determining policies it must be in accordance with the *maqashid syar'iyah* (objects of *syara'*) which are in accordance with the guidance of revelation, namely with the main goal of living in the world, namely to achieve goodness in the world and in the hereafter (*maslahah al-din wa al-dunya*).

RESEARCH IMPLICATIONS

Islamic economics during the time of Imam Abu Yusuf and Imam al-Ghazali in its current application in Indonesia has many differences. This is because the economic system used during the time of Abu Yusuf was sourced from the Al-Quran and Hadith, while in Indonesia it adheres to a mixed economic system, namely a combination of the capitalist economy and the socialist economy which originates from human thinking power.

FUTURE RESEARCH

1. For the Government, it should try to apply the thoughts of Imam Abu Yusuf and Imam al-Ghazali, especially in terms of economics and taxation which are based on Islam in order to create prosperity for the people.
2. For students, especially the Postgraduate Program in Islamic Economics to study economic issues more deeply, not only in terms of theory but also in their application in society. So that students can contribute their thoughts to economic practices in society.
3. For future researchers, research on Islamic economics should be continued in the realm of public financial income because this research is only limited to discussing Islamic economics in general from the point of view of the two figures. While there are still many issues that can be raised from Islamic economics and public finance that are more specific both in terms of the theory put forward by Imam Al-Ghazali and Imam Abu Yusuf as well as in terms of existing practices.

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