Islamic Planning Theory

Sitti Fatimah
Universitas Islam Negeri Alauddin Makassar
Email: sittifarimahmustari@gmail.com

Muslimin Kara
Universitas Islam Negeri Alauddin Makassar
Email: muslimin.kara@uin-alauddin.ac.id

Rahmawati Muin
Universitas Islam Negeri Alauddin Makassar
Email: rahmawati.muin@uin-alauddin.ac.id

Corresponding Author: Sitti Fatimah

Article history: Received: June-30-30| Revised: July-06-2026| Available Online: July-12-2026

ABSTRACT

Islamic economic design theory is a conceptual framework that integrates sharia values in all economic activities with the aim of realizing fair, sustainable, and benefit-oriented welfare. This research aims to analyze the basic concepts of Islamic economic design theory, the principles that underlie it, and its implementation in building an economic system that is in accordance with Islamic values. The research uses a qualitative approach with the library *research* method. Data was obtained from various secondary sources, such as scientific journals, books, regulations, and literature related to Islamic economics, then analyzed using *content analysis techniques*. The results of the study show that the theory of Islamic economic design is built on the principles of monotheism, caliphate, justice (*'adl*), balance (*tawazun*), and benefit (*maslahah*) which are the basis in the system of production, distribution, consumption, and management of economic resources. In addition, the Islamic economic system rejects the practice of usury, gharar, and maysir, and encourages productive, transparent, and socially responsible economic activities. The implementation of this theory contributes to the creation of a more inclusive economic system, equitable distribution of income, community empowerment, and sustainable development. Thus, Islamic economic design theory offers a paradigm of economic development that is not only oriented towards growth, but also on achieving balanced welfare between material, social, moral, and spiritual aspects in accordance with the goals of Islamic sharia (*maqāṣid al-syarī'ah*).

Keywords: Islamic Economy; Design; Maqāṣid al-syarī'ah.

.

INTRODUCTION

The role of the state in the theory of Islamic economic design is also a very important element. The state not only acts as a regulator, but also as a facilitator and supervisor in ensuring that the economic system runs in accordance with sharia principles. The economic policies taken must be able to create distributive justice, maintain economic stability, and encourage inclusive growth. State intervention is justified as long as it aims to realize the public good. The implementation of Islamic economic design theory in practice faces various challenges, especially in the context of globalization and the dominance of conventional economic systems (Sunarta et al., 2025).

The integration between theory and practice is key in developing an effective and sustainable Islamic economic system. Innovation, institutional strengthening, and increasing public literacy are needed so that Islamic economic principles can be applied optimally in real life. The urgency of studying Islamic economic design theory is increasing along with the need for a more just and humane economic system. Research and development in this field is expected to be able to make a real contribution in creating an economic system that is not only efficient, but also fair and sustainable. This background is an important basis for understanding and studying more deeply the concept and implementation of Islamic economics in various aspects of life. The relevance of Islamic economic design theory is getting stronger in the face of the dynamics of the digital economy and rapidly developing technological transformation. The digitalization of the financial sector, such as sharia financial technology (fintech), opens up great opportunities in expanding financial inclusion based on Islamic principles.

Adaptation to these developments requires policy formulation and product innovation that adheres to sharia values without neglecting efficiency and ease of access. Strengthening synergy between academics, practitioners, and regulators is an important factor in ensuring that the development of the modern economy remains in line with the main goal of Islamic economics, which is to realize fair and equitable welfare.

METHODS

This research uses a qualitative method with a library research approach. Data is obtained from various sources such as classic books of Economic Theory, academic books, and the latest scientific journals relevant to the topic. The data collection technique is carried out by means of documentation, namely collecting and reviewing literature related to economic theory. Data analysis is carried out in a descriptive-analytical manner by examining the concepts, theories, and developments of economic theory as a discipline (Creswell & Creswell, 2023; Zed, 2018).

RESULTS AND DISCUSSION

Policy Concepts in Islamic Economic Design Theory Policy Concepts

In Islamic economic design theory, it is rooted in a view of life that places monotheism as the main foundation in all human activities, including economic activities (Widyan, 2022). Tawhid is not only interpreted as a theological belief, but also as a principle that directs economic behavior to be in harmony with the Divine will. Production, distribution, and consumption activities are seen as part of worship that has a spiritual as well as social dimensions. This orientation distinguishes Islamic economics from other systems that tend to focus on material aspects alone. Justice is a fundamental principle inherent in the design of Islamic economics. Justice is not only defined as equality of results, but rather a balance of rights and obligations in every economic activity (Zuchroh, 2024). Every individual has the same opportunity to access resources, but is still limited by sharia norms so that there is no excessive exploitation or inequality.

This principle demands an equitable distribution of wealth and protection for vulnerable community groups. Balance or tawazun is an important characteristic in Islamic economics that emphasizes the harmonization between individual interests and collective interests. The economic system is designed to avoid dominance of one party over another, either in the form of monopolies or the accumulation of unproductive wealth. The balance is also reflected in the relationship between the worldly and ukhrawi aspects, so that economic activity is not only oriented towards short-term profits, but also sustainability and blessings. The prohibition of the practice of usury, gharar, and maisir is a crucial element in building a healthy and ethical economic system. Riba is seen as a form of injustice because it provides benefits in the absence of 4 real productive activities. Gharar reflects excessive uncertainty in transactions, while maisir is concerned with speculation that is detrimental to one party.

The avoidance of these three elements aims to create an economic system that is transparent, fair, and free from harmful practices**.** In addition, Ulumul Qur'an also develops along with the development of the times and the needs of the people. This study is not only limited to the classical aspect, but also includes modern approaches such as linguistic, historical and contextual. According to Al Mustova (2024), Ulumul Qur'an is a branch of science that continues to develop and has dynamic characteristics in answering the challenges of the times, especially in understanding the meaning of the Qur'an in a relevant way to the context of modern life. Thus, the Ulumul Qur'an is not static, but adaptive to the development of science and the social conditions of society.

The main principles that are the foundation of Islamic economics

The main principles in Islamic economics depart from a philosophical foundation that places divine values as a guideline in all economic activities (Harroni et al., 2025). This system is not only oriented towards the achievement of profits, but also prioritizes the moral and ethical dimensions in each process. Economic activities are seen as part of human responsibility as caliphs on earth who must manage resources wisely and fairly. These values are the fundamental differentiator between Islamic economics and conventional economic systems which tend to be secular. Tawheed is the first principle that underlies all Islamic economic buildings. This concept emphasizes that all forms of ownership and real power are in God's hands, while humans are only the managers. This awareness encourages individuals to carry out economic activities honestly, trustworthily, and without harming others. The orientation of monotheism also forms economic behavior that not only pursues material gains, but also spiritual blessings and responsibilities.

Justice is a very important principle in maintaining the balance of the economic system. Justice in the Islamic economy includes the equitable distribution of wealth, the protection of individual rights, and the prevention of exploitative practices. Every economic actor has rights and obligations that must be fulfilled proportionately. This system seeks to reduce social inequality through a fair and structured mechanism so that welfare can be felt by all levels of society. The principle of balance emphasizes the importance of harmonization between various aspects of economic life. Balance includes not only the relationship between the individual and society, but also between material and spiritual needs. Economic activities are directed not to be excessive and remain within reasonable limits. This concept aims to prevent the occurrence of 6 excessive accumulation of wealth and maintain the sustainability of available resources. The principle of freedom in Islamic economics provides space for individuals to strive and innovate, but remain within the sharia corridor. This freedom is not absolute because it is limited by moral values and religious rules. Each individual is free to choose the type of business and how to transact as long as it does not violate the stipulated provisions. This responsible freedom is expected to be able to create healthy and productive economic dynamics. The principle of social responsibility is an integral part of the Islamic economic system. Every individual who has excess wealth has an obligation to help those in need (Sumardianto, 2025). Social instruments such as zakat, infaq, and alms are a means to realize social solidarity and reduce economic disparities. This responsibility reflects that well-being is not only individual, but also collective.

The Role of the State in the Islamic Economic System The Role of the State in the Economic System

Islam occupies a strategic position as a guide and guarantor of the implementation of sharia principles in economic life. The state not only functions as an administrative ruler, but also as an institution responsible for maintaining the 7 balance between individual interests and the interests of the community. The presence of the state is necessary to ensure that economic activities run in accordance with the values of justice, honesty, and welfare which are the main goals of the Islamic economy. The regulatory function is one of the main roles of the state in regulating economic activities so that they remain within the sharia corridor (Yulianti et al., 2025). The state has the authority to establish policies that prohibit practices that are contrary to Islamic principles such as riba, gharar, and maisir. Market supervision is also carried out to prevent monopolies, hoarding of goods, and fraud in transactions that can harm the wider community. The role of distribution is carried out by the state through various instruments to create economic justice. The state is responsible for managing and distributing wealth so that it is not concentrated in a certain group only.

The management of zakat, infaq, alms, and waqf is part of the state's efforts to reduce social disparities and improve people's welfare. This policy of distribution shows that the state has a moral responsibility to protect the weak. The function of economic stabilization is also an important part of the role of the state. The state is tasked with maintaining price stability, controlling inflation, and creating economic conditions conducive to growth. State intervention is allowed under certain conditions to overcome a crisis or market imbalance. The fiscal and monetary policies implemented must remain based on sharia principles so as not to cause injustice in the long term. The role of the state as a facilitator is reflected in efforts to create an environment that supports the community's economic activities. The state provides adequate infrastructure, legal system, and institutions to encourage healthy economic development (Ulum, 2025).

Support for the small and medium business sector is also part of the state's responsibility to strengthen an inclusive and sustainable national economic structure. 8 The responsibility of the state in the Islamic economic system ultimately boils down to the achievement of the common good. Every policy taken must consider its impact on the welfare of the community at large. The state is expected to be able to be a trustworthy manager in utilizing existing resources and ensuring that the results of development can be enjoyed fairly by all levels of society.

Instruments used in Islamic economics to achieve well-being

Instruments in Islamic economics are designed as tools that not only encourage growth, but also ensure equitable and sustainable distribution of welfare (Karim et al., 2025). This system places welfare as the main goal that must be achieved through mechanisms that are in accordance with sharia principles. Each instrument has complementary social and economic functions, so as to create a balance between the interests of individuals and society at large. Zakat is the main instrument in realizing a more equitable distribution of wealth. The obligation of zakat not only functions as worship, but also as an economic mechanism to flow some of the wealth from the poor to the needy. Good zakat management is able to reduce poverty levels, increase people's purchasing power, and strengthen social stability in the long term. Infak and alms play a role as voluntary instruments that strengthen social solidarity in society.

Both of these instruments provide flexibility for individuals to contribute according to their respective abilities and sincerity. The role of infak and alms is very important in overcoming various social problems that are not fully accessible by zakat, thus creating a wider social protection network. Waqf is an Islamic economic instrument that has great potential in long-term development. The use of waqf assets can be used for public interests such as education, health, and social infrastructure. Productive waqf management is able to create sustainable economic resources 9 without reducing their basic value, so that the benefits can be felt by future generations. The Islamic financial system is also an important instrument in supporting fair and transparent economic activities.

Islamic financial institutions provide a variety of financing products that are free from riba and based on the principle of profit sharing. This mechanism not only encourages business growth, but also creates a fairer relationship between capital owners and business managers. The role of taxes in Islamic economics is often positioned as a complementary instrument used when primary sources such as zakat are not sufficient for the needs of the state. Taxes are allowed as long as they are not burdensome to the community and are used for the public interest. Tax policy from an Islamic perspective must uphold the principles of justice, transparency, and accountability so as not to create a disproportionate burden on society. Qardhul hasan is one of the instruments oriented towards economic empowerment without an element of profit. This interest-free loan scheme provides access to capital for underprivileged people to develop their businesses or meet urgent needs. The presence of qardhul hasan reflects the high value of social concern in the Islamic economy, as well as being an alternative solution in overcoming limited access to financing. Hisbah is a supervisory instrument that functions to maintain ethics and justice in economic activities. This institution plays a role in ensuring that trading practices run honestly and do not harm others. Supervision of the quality of goods, the accuracy of scales, and compliance with the rules are part of the hisbah task in creating a healthy market with integrity. Natural resource management in the Islamic economy is also an important instrument in achieving community welfare. The state has a responsibility to ensure that the use of natural resources is carried out fairly and does not damage the environment. The results of the management of the 10 must be used as much as possible for the prosperity of the people, so that they can improve the quality of life of the community as a whole and sustainably.

Challenges in the Application of Islamic Economics in the Modern Era

The challenges in the application of Islamic economics in the modern era cannot be separated from the dominance of the conventional economic system that has been firmly rooted globally. The structure of international markets, financial institutions, and world trade mechanisms is still dominated by capitalistic principles that are often not in line with sharia values. This condition causes the Islamic economy to adapt without losing its basic identity, so a mature strategy is needed in integrating Islamic principles into an established system. Economic globalization is a challenge in itself because it creates very tight competition between countries. The increasingly free flow of goods, services, and capital demands that the Islamic economic system be able to compete efficiently without sacrificing its principles. The pressure to follow international standards often makes the implementation of the Islamic economy face a dilemma between maintaining sharia compliance and meeting the demands of the global market. The development of digital technology brings opportunities as well as challenges in the application of the Islamic economy. Innovations such as financial technology, cryptocurrencies, and digital payment systems require sharia-based legal and regulatory adjustments.

The unclear legal status of some digital instruments has caused debate among scholars and practitioners, so an in-depth study is needed so that technological developments remain in line with Islamic economic principles. The low level of public literacy towards the Islamic economy is a significant obstacle. Many people do not understand the concepts, principles, and operational mechanisms of the Islamic economy as a whole. This lack of understanding has an impact on low participation in using sharia-based products and services, thus hindering the development of the Islamic economic system itself. The limitation of competent human resources in the field of Islamic economics is also a challenge that needs to be overcome. Experts who have a deep understanding of modern economics as well as sharia principles are still relatively limited. This condition affects the quality of management of Islamic financial institutions and the product innovations produced, so efforts to improve education and training are needed. Government regulations and policies that have not been fully supported are also obstacles in the implementation of Islamic economics. Some countries still do not have a comprehensive legal framework to regulate the operation of the Islamic economy.

The insynchronization between conventional regulations and sharia principles can create obstacles in the development of Islamic economic institutions and instruments. Another challenge arises from the perception of the public who still consider Islamic economics as a system that is exclusive or limited to certain groups. This view hinders a wider acceptance of Islamic economics as a universal and inclusive system. More effective socialization efforts are needed to show that Islamic economics can be applied by anyone regardless of background. Consistency in the application of sharia principles is also an important challenge in Islamic economic practice. Some Islamic financial institutions still face criticism related to the implementation which is considered not fully in accordance with the principles it should be. This discrepancy can reduce public trust and undermine the credibility of the Islamic economic system as a whole. Efforts to face these various challenges require synergy between various parties, including the government, academics, practitioners, and the community. Institutional strengthening, literacy improvement, and sustainable innovation are important steps in developing the Islamic economy in the modern era.

CONCLUSION

Islamic design theory is a development paradigm based on the values of tauhid, caliphate, and justice, with the aim of realizing the overall well-being of mankind (*falah*). In contrast to the conventional development paradigm which focuses more on economic growth and material efficiency, Islamic design theory integrates economic, social, moral, spiritual, and environmental dimensions in a mutually supportive unit. Thus, the success of development is not only measured through increased income or economic growth, but also through the realization of distributive justice, equitable distribution of welfare, environmental conservation, and the achievement of sharia goals (*maqāṣid al-sharī'ah*).

The results of the study show that the implementation of Islamic design theory is realized through responsible resource management, the development of the Islamic financial system, the optimization of Islamic social financial instruments such as zakat, infaq, alms, and waqf, as well as the application of business principles based on ethics and justice. This approach is able to create development that is more inclusive, sustainable, and oriented towards the benefit of the community compared to development that only focuses on economic aspects.

Therefore, Islamic design theory has high relevance in answering various global development challenges, such as economic inequality, poverty, environmental crises, and declining moral quality. The consistent application of Islamic development principles is expected to be able to be the foundation for building a development system that is just, sustainable, and provides wide benefits for all levels of society in accordance with Islamic values.

.

BIBLIOGRAPHY

Dewi, K., & Azzaki, M. A. (2024). Prinsip Kepemilikan Dalam Ekonomi Islam : Keseimbangan Antara Hak Individu Dan Kesejahteraan Sosial. Hamalatul Qur'an: Jurnal Ilmu-Ilmu Al- Qur'an, 5(2), 823–831

Gusnawati. (2025). Penerapan Prinsip Maqāṣid Al-Sharī ' Ah Dalam Rancang Bangun Sistem Ekonomi Islam Di Indonesia. Attanmiyah; Jurnal Ekonomi Dan Bisnis Islam, 4(2), 10–21.

Harroni, J., Muda, I., & Soemitra, A. (2025). Ushul Fiqh Sebagai Landasan Epistemologis Ekonomi Islam Dalam Menghadapi Isu Ekonomi Global. Innovative: Journal Of Social Science Research Volume, 5.

Karim, M. S. A., Kadir, A., & Hidajat, R. (2025). Peran Zakat Dan Wakaf Dalam Mewujudkan Keadilan Distributif : Optimalisasi Instrumen Ekonomi Islam Untuk Kesejahteraan Sosial Dan Ekonomi. 1(2), 236–256

Nasrul, M., Setiawan, A., & Hamin, D. I. (2024). Perbandingan Sistem Ekonomi Sosialisme , Kapitalisme , Dan Ekonomi Syariah : Sebuah Analisis Kritis Terhadap Prinsip , Implementasi , Dan Dampak Sosial. Jurnal Ilmiah Manajemen Dan Bisnis, 7(2), 1011–1024.

Purnomo, R. (2025). Konsep Dan Implementasi Prinsip Ekonomi Syariah Dalam Mewujudkan Keadilan Sosial (Tinjauan Teoritis). El-Wasathiya : Jurnal Studi Agama Islam, 13(1), 37–56.

Sumardianto, E. (2025). Telaah Harta Dalam Perspektif Al- Qur'an: Amanah Dan Tanggung Jawab Sosial. Imtiyaz: Jurnal Ilmu Keislaman, 9, 93–110.

Sunarta, D. A., Syafriawati, N., & Lutfi, M. (2025). Paradigma Dan Karakteristik Sistem Ekonomi Islam : Sebuah Kajian Teoretis Dan Filosofis. Hisab: Jurnal Akuntansi Lembaga Keuangan Syariah, 1(1), 44–75.

Ulum, B. (2025). Peran Hukum Dalam Mendorong Pembangunan Ekonomi Dan Menjamin Kesejahteraan Masyarakat : Perspektif Indonesia Terakhir , Mengubahnya Dari Ekonomi Yang Sebagian Besar Berbasis Pertanian Menjadi Ekonomi Tantangan Dan Peluang Ekonomi , Menyoroti Undang-Undang. Jembatan Hukum : Kajian Ilmu Hukum, Sosial Dan Administrasi Negara, 2(1).

Widyan, L. (2022). Prinsip Dasar Rancang Bangun Ekonomi Islam. Al Maqashid : Journal Of Economics And Islamic Business, 02(01), 1–11.

Yulianti, D. I., Danial, M., & Afton, R. (2025). Analisis Kebijakan Dan Regulasi Perencanaan Keuangan Syariah Di Indonesia : Tinjauan Hukum Tiga Lembaga Pengawasan. Jurnal Akademik Ekonomi Dan Manajemen, 2(2), 20–25.

Zuchroh, I. (2024). Prinsip Keadilan Ekonomi Dalam Prespektif Islam Dan. Jurnal Education And Development Institut Pendidikan Tapanuli Selatan, 12(2), 135139.