The Concept of General Balance and Efficiency in Sharia Economics

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ABSTRACT
The concept of general balance and efficiency is an important element in the economic system because it is related to the optimization of resource allocation and the creation of community welfare. However, conventional economic approaches that are oriented towards market efficiency and profit maximization are considered not fully able to realize distributive justice, thus giving rise to various problems such as income inequality, speculation, and economic instability. This research aims to analyze the concept of general balance and efficiency in the perspective of sharia economics and explain its implementation in building a fair and sustainable economic system. The research uses a qualitative approach with the library *research method*. Data was obtained from various secondary sources in the form of scientific journals, books, regulations, and documents relevant to sharia economics, then analyzed using *content analysis techniques*. The results of the study show that the concept of general equilibrium in the Islamic economy is not only oriented towards the balance between demand and supply, but also emphasizes the principles of justice (*'adl*), benefits (*maslahah*), equitable distribution of wealth, and the linkage between the financial sector and the real sector. Efficiency in the sharia economy is not solely measured by the achievement of economic benefits, but also by the system's ability to realize social welfare, maintain economic stability, and fulfill sharia goals (*maqashid sharia*). Thus, sharia economics offers a more comprehensive approach in creating economic balance and efficiency that is oriented towards sustainability and the benefit of society.

Keywords: General Balance; Efficiency; Sharia Economics.

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INTRODUCTION

From an Islamic perspective, balance is a fundamental principle inherent in all aspects of human life, including economic activity. The Qur'an emphasizes the importance of maintaining balance and prohibiting all forms of damage that can disrupt social and economic harmony. This principle is reflected in the prohibition of usury, monopoly (ihtikar), gharar, market manipulation, and economic exploitation that have the potential to cause social inequality. Therefore, sharia economics not only aims to create economic growth, but also ensures a fair distribution of wealth through zakat, infaq, alms, and waqf instruments as a welfare redistribution mechanism. Thus, the general balance in the sharia economy has a material as well as a spiritual dimension that aims to create economic stability and social harmony (Chapra, 2000; Sultan et al., 2026; Kahf, 2003; Siddiqi, 1996).

In addition to the concept of general balance, efficiency is a central issue in the discussion of the modern economy. In a conventional economy, efficiency is generally understood as the ability to produce maximum output with the use of minimum inputs. This approach places economic advantage as the main indicator of the success of an economic system. In contrast, sharia economics views efficiency more comprehensively, which includes economic, social, moral, and spiritual efficiency at the same time. Economic activities are considered efficient if they are able to produce benefits (maslahah), avoid losses (mafsadah), and support the achievement of sharia goals (maqāṣid al-syarī'ah) such as the protection of religion, soul, intellect, descendants, and property (Dusuki & Abdullah, 2007; Surya et al., 2026; Isnan et al., 2026; Chapra, 1992).

The efficiency paradigm in the Islamic economy also has a very strong relevance to the Sustainable Development Goals (SDGs). This is because sharia economics not only emphasizes economic growth, but also human development, equitable distribution of wealth, environmental conservation, and social responsibility. A number of international studies show that Islamic economic principles such as real asset-based finance, profit and loss sharing systems, and strengthening the Islamic social sector can be an alternative solution in reducing economic inequality and increasing global financial inclusion. Therefore, the sharia economy is increasingly seen as a model of economic development that is more stable, equitable, and sustainable in the midst of contemporary global economic dynamics (Kato, 2022; Surya et al., 2026; Chapra, 2000; Dusuki & Abdullah, 2007; Sa'diah, 2025).

Based on this description, the discussion of the concept of general balance and efficiency in Islamic economics is very important to be studied academically, especially in the context of the development of contemporary Islamic economics. This study is expected to provide a deeper understanding of how sharia economics offers a paradigm of balance and efficiency that is not only oriented to material aspects, but also to social justice, economic sustainability, and the blessing of human life as a whole (Chapra, 1992; Kahf, 2003; Siddiqi, 1996; Isnan et al., 2026).

METHODS

This research uses a qualitative approach with the type of library research. This approach was chosen because the research aims to examine in depth the concept of general balance and efficiency in Islamic economics based on theory, previous research results, and various relevant scientific literature. Literature studies are carried out by collecting, studying, and analyzing various literature sources so that a comprehensive understanding of the concept of general balance, efficiency, and its implementation in the Islamic economic system is obtained (Creswell & Creswell, 2023; Zed, 2018).

The data sources used are secondary data, obtained from national and international scientific journals, Islamic economics books, indexed scientific articles, regulations related to Islamic economics and finance, as well as official documents published by Bank Indonesia, the Financial Services Authority (OJK), and other Islamic economic institutions. The selection of data sources is carried out by considering the credibility, relevance, and up-to-date references so that the research results have a strong scientific basis (Sugiyono, 2023).

The data collection technique is carried out through documentation, namely identifying, collecting, grouping, and reviewing various literature related to the concept of general balance and efficiency in sharia economics. The literature used is prioritized from reputable scientific publications and the latest publications so that it is able to provide an objective picture of the development of theory and its implementation in the practice of sharia economics (Nazir, 2017).

Data analysis uses content *analysis* with stages of data reduction, data presentation, interpretation, and conclusion drawn. The data that has been collected is then classified based on the themes of discussion, including the concept of general balance, the concept of efficiency in the Islamic economy, comparison with conventional economics, and its implementation in the Islamic economic and financial system. Furthermore, descriptive-analytical interpretation is carried out to produce a systematic understanding of the relationship between general balance and efficiency in realizing an Islamic economic system that is fair, sustainable, and benefit-oriented (Miles, Huberman, & Saldaña, 2014; Creswell & Creswell, 2023).

RESULTS AND DISCUSSION

The Concept of General Equilibrium in Sharia Economics

General equilibrium in the sharia economy is a harmonious condition when all economic activities run fairly, stably, and in accordance with sharia principles. In contrast to conventional economics which emphasizes balance on price mechanisms and market interactions alone, Islamic economics views that economic balance must include material, social, moral, and spiritual dimensions simultaneously. Thus, balance not only means the achievement of a common point between demand and supply, but also the realization of a fair distribution of wealth, community welfare, and overall economic sustainability (Chapra, 2000; Kahf, 2003; Sa'diah, 2025; Siddiqi, 1996).

In an Islamic perspective, market mechanisms remain recognized as important instruments in economic activity. Prices are basically determined by the forces of demand and supply naturally without interference that undermines market mechanisms. However, Islam provides moral limits on the market so that practices that are detrimental to society do not occur such as monopoly (ihtikar), hoarding of goods, price manipulation, gharar, and usury. Therefore, the state has a strategic role in maintaining market stability and ensuring the creation of economic justice in society (Ibn Taymiyah, 1983; Chapra, 1992; Qardhawi, 1997; Stiglitz, 2010).

The general balance in the Islamic economy is also closely related to the concept of distributive justice. Islam rejects an economic system that causes the concentration of wealth in certain groups because it has the potential to cause social inequality and economic conflict. To maintain a balanced distribution, Islam presents instruments of zakat, infaq, alms, and waqf as a mechanism for redistributing wealth from the wealthy to the needy group. This system aims to create an equitable distribution of welfare and reduce structural poverty in society (Chapra, 2000; Kahf, 2003; Dusuki & Abdullah, 2007; Sultan et al., 2026).

In addition to the distribution of wealth, the balance of the Islamic economy is also realized through a harmonious relationship between the financial sector and the real sector. The Islamic economic system prohibits the practice of usury and speculative transactions (maysir) because it is considered to create economic instability and financial crisis. Instead, the Islamic economy implements a profit and loss sharing system that emphasizes fair risk sharing between capital owners and business managers. This approach is considered more stable and able to create productive economic relations and oriented towards real sector economic activities (Khan, 1986; Chapra, 1992; Kato, 2022; Siddiqi, 1996).

The principle of balance in the sharia economy is also reflected in people's consumption patterns. Islam teaches a moderate attitude (wasathiyyah) in consumption and prohibits excessive behavior (israf) and extravagance (tabdzir). Consumption is not only directed towards personal satisfaction, but must also consider moral, social, and environmental sustainability aspects. Thus, the balance of the sharia economy not only creates market stability, but also builds a more ethical, just, and socially responsible pattern of society (Qardhawi, 1997; Chapra, 2000; Sen, 1999).

Overall, the concept of general equilibrium in sharia economics suggests that the market cannot be separated from moral values and social goals. The ideal economic balance according to Islam is a balance that is able to integrate economic efficiency with social justice, economic growth with equal distribution of welfare, and individual interests with the interests of society at large. Therefore, sharia economics offers an economic paradigm that is more humanistic and sustainable than the capitalistic economic system which tends to be individualistic and materialistic (Chapra, 2000; Dusuki & Abdullah, 2007; Surya et al., 2026; Isnan et al., 2026).

The Concept of Efficiency in Sharia Economics

Efficiency is one of the main concepts in economics related to the optimal use of resources to obtain the best results. In a conventional economy, efficiency is generally measured by the ability to produce maximum output at a minimum cost (cost minimization) or the ability to achieve the highest profit (profit maximization). This approach departs from the assumption of individual rationality (rational choice) and the orientation of material utility as the main goal of economic activity. Therefore, an economic activity is considered efficient if it is able to increase productivity and profits to the maximum without considering the moral and social dimensions in depth (Samuelson & Nordhaus, 2010; Varian, 2014; Mankiw, 2018).

However, Islamic economics views the concept of efficiency more comprehensively and multidimensionally. Efficiency in Islam is not only related to the optimization of economic resources, but must also consider the value of justice, blessings, and social benefits. Economic activities that generate large profits but damage the environment, cause labor exploitation, or widen social inequality cannot be categorized as efficient activities in the sharia perspective. Thus, sharia efficiency has a broader orientation because it includes economic, moral, social, and spiritual dimensions simultaneously (Chapra, 1992; Dusuki & Abdullah, 2007; Surya et al., 2026; Kahf, 2003).

In sharia economics, efficiency is closely related to the concept of maqāṣid al-shari'ah which aims to create holistic human welfare. Therefore, the use of economic resources must be directed to maintain and protect the five main goals of sharia, namely religion, soul, intellect, descent, and property. This principle emphasizes that economic activities must not only pursue financial gains, but must also provide social benefits and avoid damage (mafsadah) for the wider community. This concept makes sharia efficiency more oriented to sustainability than conventional economic approaches that tend to exploit natural and human resources (Chapra, 2000; Isnan et al., 2026; Siddiqi, 1996).

Efficiency in the Islamic economy is reflected in various economic activities, especially in the production sector. Islam encourages people to work productively and professionally, but still based on the principles of halal, honesty, and social responsibility. Efficient production in Islam is not only measured by the amount of output produced, but also by the quality of the product, its usefulness to society, and its impact on the environment. Therefore, sharia economics prohibits the production of goods or services that damage public morals and health such as liquor, gambling, and other haram economic activities (Qardhawi, 1997; Chapra, 1992; Kahf, 2003).

In addition to the production sector, the concept of sharia efficiency is also seen in the pattern of wealth distribution in society. Islam emphasizes that economic distribution must run fairly and evenly so that welfare is not only enjoyed by certain groups. The system of zakat, infaq, alms, and waqf is an important instrument in creating social efficiency through the redistribution of wealth to the poor and vulnerable. With this mechanism, the economic turnover becomes healthier and people's purchasing power increases, thus encouraging more inclusive economic growth (Chapra, 2000; Dusuki & Abdullah, 2007; Sultan et al., 2026).

The concept of sharia efficiency is also closely related to people's consumption behavior. Islam teaches the principle of moderation (wasathiyyah) in consumption and prohibits extravagant (israf) and excessive behavior (tabdzir). From an Islamic economic perspective, efficient consumption is consumption that is based on needs and not solely wants. Excessive consumption patterns not only negatively impact individuals, but can also lead to social inequality and environmental damage due to uncontrolled exploitation of resources. Therefore, Islam encourages a simple, productive, and responsible lifestyle as part of economic and spiritual efficiency (Qardhawi, 1997; Sen, 1999; Chapra, 2000).

In the financial sector, the efficiency of the Islamic economy is realized through a profit-and-loss sharing financial system and asset-backed financing. This system is different from the conventional interest-based system which often encourages speculation and financial instability. Sharia economics emphasizes fair risk sharing between capital owners and business managers so that financial activities are more connected to the productive sector and the real economy. Several studies show that the Islamic financial system is relatively more stable in the face of global economic crises because it avoids speculative transactions and excessive leverage (Khan, 1986; Chapra, 2000; Kato, 2022; Siddiqi, 1996).

Overall, the concept of efficiency in sharia economics shows that economic optimization must go hand in hand with social justice, environmental sustainability, and moral responsibility. Sharia efficiency not only aims to increase economic growth, but also creates equitable and civilized welfare. Thus, sharia economics offers a more humanistic and long-term oriented approach to efficiency compared to conventional economic systems that tend to be materialistic and individualistic (Chapra, 1992; Dusuki & Abdullah, 2007; Surya et al., 2026; Isnan et al., 2026).

Comparison of the Concept of Balance and Efficiency between Conventional Economics and Sharia Economics

The fundamental difference between conventional economics and Islamic economics lies in the philosophical foundation and the main purpose of the economic system itself. Conventional economics is built on the paradigm of secularism and individual rationality that places personal interests and utility maximization as the main orientation of economic activity. On the contrary, sharia economics is based on the principle of monotheism which views economic activities as part of human worship and responsibility as caliphs on earth. Therefore, the goal of sharia economics is not only limited to achieving material gains, but also creating comprehensive well-being (falah) that includes spiritual, moral, social, and economic aspects simultaneously (Chapra, 2000; Kahf, 2003; Siddiqi, 1996).

In the general equilibrium concept, conventional economics emphasizes that the market will achieve equilibrium automatically through a price mechanism in the absence of external intervention. This approach is known as the laissez-faire concept which assumes that the market has a natural ability to allocate resources efficiently. However, the reality is that market mechanisms often cause market failures such as monopolies, negative externalities, income distribution inequality, and financial crises. On the other hand, sharia economics recognizes the importance of market mechanisms, but still provides moral limits and social regulations so that the market runs fairly and does not harm the wider community (Stiglitz, 2010; Chapra, 1992; Sa'diah, 2025).

From the efficiency aspect, conventional economics tends to view efficiency in a materialistic framework, namely the optimization of the use of resources to obtain maximum profits. In this approach, economic success is measured based on productivity, economic growth, and capital accumulation. On the other hand, sharia economics views efficiency as an instrument to achieve benefits (maslahah) and blessings of life. Efficiency is not only related to economic outcomes, but must also consider the social, moral, and environmental impacts of those economic activities. Therefore, activities that are financially profitable but harmful to society or the environment are not considered efficient according to an Islamic perspective (Dusuki & Abdullah, 2007; Surya et al., 2026; Chapra, 2000).

Another difference can be seen in the wealth distribution system. Conventional economics tend to leave the distribution of income to market mechanisms, so that it often results in fairly high social inequality. In contrast, sharia economics places the distribution of wealth as an important part of creating economic balance. The instruments of zakat, infaq, alms, and waqf are used as a redistribution mechanism to reduce social disparities and improve the welfare of the poor. Thus, sharia economics does not only focus on economic growth, but also on equitable distribution (Chapra, 1992; Kahf, 2003; Sultan et al., 2026).

In the financial sector, the conventional economic system uses interest as the main instrument in banking and financing activities. The system is often criticized for encouraging speculation, financial instability, and economic exploitation. In contrast, Islamic economics prohibits usury and replaces it with a profit-and-loss sharing system that emphasizes fairness and proportionate risk sharing. This approach makes the Islamic financial system more connected to the real sector and relatively more stable to global economic turmoil (Khan, 1986; Kato, 2022; Chapra, 2000).

Overall, the Islamic economy offers a more comprehensive paradigm of balance and efficiency than conventional economics. If conventional economics is more oriented towards individual interests and material growth, then sharia economics integrates economic efficiency with moral values, social justice, and environmental sustainability. Thus, the sharia economy is seen as having great potential as an alternative economic system that is able to answer various modern economic challenges such as social inequality, financial crisis, and global environmental damage (Chapra, 2000; Dusuki & Abdullah, 2007; Isnan et al., 2026; Surya et al., 2026).

The Relevance of the Concept of General Balance and Sharia Efficiency to Modern Economic Development

Today's global economic developments show that high economic growth is not always followed by the creation of equitable social welfare. Various problems such as income inequality, structural poverty, exploitation of natural resources, environmental damage, and the global financial crisis are the main challenges for modern economic development. Capitalistic economic systems that are too oriented towards capital accumulation and profit maximization often ignore the moral aspects, distributive justice, and social sustainability. In these conditions, sharia economics exists as an alternative development paradigm that emphasizes balance, justice, and benefits (maslahah) as the main foundation of economic activity (Stiglitz, 2010; Chapra, 2000; Sen, 1999; Dusuki & Abdullah, 2007).

The concept of general equilibrium in Islamic economics has very strong relevance to modern economic development because it places social stability and equitable distribution of welfare as an integral part of economic growth. In an Islamic economy, the market balance is measured not only by price stability and production efficiency, but also by the extent to which the economic system is able to reduce social inequality and create a fair distribution of wealth. This principle is very important in the midst of the increasing concentration of global wealth that causes a small group of people to control most of the world's economic assets. Therefore, the sharia economy offers a more inclusive development approach through redistribution instruments such as zakat, infaq, alms, and productive waqf (Chapra, 1992; Kahf, 2003; Sultan et al., 2026).

In addition, the concept of sharia efficiency has great relevance in supporting sustainable development. Sharia economics views that efficiency should not be achieved at the expense of the environment, morality, or social welfare. Economic activities must be carried out responsibly with attention to the sustainability of future generations (intergenerational justice). This principle is in line with the Sustainable Development Goals (SDGs) agenda which emphasizes the importance of inclusive economic growth, poverty reduction, environmental protection, and comprehensive human development. Therefore, many contemporary studies assess that sharia economics has a strong compatibility with the modern sustainable development paradigm (Surya et al., 2026; Isnan et al., 2026; Dusuki & Abdullah, 2007).

In the financial sector, the Islamic economic system is also considered more stable and resilient to global economic crises than the conventional financial system. The financial crisis of 2008 showed that the interest-based system and financial speculation pose a high risk to the stability of the world economy. On the other hand, the Islamic financial system based on real assets (asset-backed financing) and risk sharing has proven to be more able to maintain financial sector stability because economic transactions must have clear underlying assets and are directly connected to the productive sector. Thus, sharia economics can be an alternative solution in creating a more equitable and sustainable global financial system (Khan, 1986; Kato, 2022; Chapra, 2000).

The relevance of sharia economics is also seen in efforts to alleviate poverty and empower the community's economy. Islamic social instruments such as zakat and waqf have great potential in improving the welfare of the poor and strengthening community-based economic development. The management of productive zakat, for example, can be used to support micro businesses, education, health, and sustainable community economic development. This approach shows that the sharia economy does not only focus on macroeconomic growth, but also on the economic empowerment of grassroots communities (Qardhawi, 1997; Kahf, 2003; Chapra, 1992).

On the other hand, sharia economics also pays great attention to business ethics and corporate social responsibility. In Islam, business activities are not only seen as a means of making profits, but also as a mandate that must be carried out honestly, fairly, and responsibly towards society. Therefore, business practices that harm consumers, damage the environment, or exploit labor are contrary to sharia principles. These ethical values have become very relevant in the midst of increasing global demands for more sustainable and socially responsible business practices (Dusuki & Abdullah, 2007; Sen, 1999; Chapra, 2000).

Overall, the concept of general balance and efficiency in the Islamic economy shows very significant relevance to modern economic development. Islamic economics offers a development approach that not only pursues economic growth, but also social justice, financial stability, environmental sustainability, and overall human well-being. With the integration of moral, social, spiritual, and economic aspects, sharia economics has the potential to become an alternative paradigm in building a more just, stable, and sustainable global economic system in the future (Chapra, 2000; Surya et al., 2026; Isnan et al., 2026; Kato, 2022).

CONCLUSION

The concept of general balance and efficiency in the sharia economy is an important foundation in realizing an economic system that is not only oriented towards optimizing resource allocation, but also on creating justice, benefits, and community welfare. In contrast to conventional economics which emphasizes efficiency on the achievement of individual profits and satisfaction through market mechanisms, Islamic economics integrates moral, ethical, and spiritual values in every economic activity. Thus, a general balance in the Islamic economy is achieved through the integration of market mechanisms, fair distribution of wealth, the prohibition of usury, gharar, and maysir, as well as the strengthening of the relationship between the financial sector and the real sector.

The results of the study show that efficiency in the sharia economy is not only measured by increasing productivity or economic profits, but also by the ability of the economic system to realize sharia goals (*maqāṣid al-syarī'ah*), such as maintaining wealth, creating an equitable distribution of income, reducing social inequality, and improving people's welfare in a sustainable manner. The implementation of these principles is reflected in various sharia economic instruments, such as zakat, productive waqf, profit-sharing-based financing, and the development of a productive and equitable business sector.

Therefore, the concept of general balance and efficiency in sharia economics offers a more comprehensive economic paradigm than conventional approaches. The consistent application of sharia principles is believed to be able to support the creation of an inclusive, stable, just, and sustainable economic system, so that it can be one of the solutions in facing various global economic challenges in the future.

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