



## Harmonizing Islamic Economics: A Comprehensive Epistemological Synthesis

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**Abstract:** This study aims to conceptualize a Typology of Islamic Economics Epistemological Approach, addressing the diverse practices and confusion surrounding the development of reasoning and decision-making in Islamic economics. Employing a qualitative exploratory research methodology, we utilize content analysis to identify and categorize the prevalent epistemological approaches within the Islamic economic system. Our findings reveal three main classifications: (1) Sharia-Based Epistemological approaches in the economic field, (2) Sharia-compliant Epistemological Approaches incorporating both Western and Islamic traditions, and (3) the Positive Economic Pragmatic approach applied in the context of Islam. We highlight the weaknesses of each approach and stress the importance of developing a robust and well-founded Islamic economic framework to facilitate the growth of the field. This study has implications for both scholars and practitioners in Islamic economics, emphasizing the need for a unified and comprehensive approach that addresses the identified shortcomings.

**Keywords:** Typology, Epistemology, Islamic Economic

### Introduction

Islamic economics is essentially not a new knowledge. It is a knowledge that has not previously been identified as a construction of knowledge about economics. It is the concept of economics in scientific knowledge that has made the boundaries of economic knowledge clear. Therefore, even though it is old knowledge, in the context of scientific economics in the Western knowledge regime, Islamic economics can be called new knowledge.

In this context, people still wonder about the characteristics or typology of the Islamic economic epistemological approach. It since there is dichotomy of science and religion. Science which is far from religious values and science which is concerned with religious values. This dichotomy has given birth to Islamic economics. Epistemologically, Islamic economics means talking about the nature of Islamic economics and its foundations.

Islamic economics examines the process of human activity related to production, distribution and consumption in a society that implements akad in fiqh mu'amalat. Islamic economics as a scientific discipline clearly has epistemological foundations.

Discussing the epistemology of Islamic economics means studying the origins of Islamic economics, its methodology and scientific validation. When talking about the epistemology of Islamic economics, it means talking about the nature of Islamic economics and its foundations. Islamic economics is based on Islamic epistemology because it relates to the Islamic worldview itself.

Economics is learning about how to make the best decisions with available resources. Economics guides us in setting policy priorities and choices by identifying potential costs and uses. In each of these policy priorities and choices, there are opportunity costs that must be traded off by policy makers. In Islamic economics, the concept of an approach is different from the conventional economic approach.

However, among the ummah are also infiltrated by the Western approach, giving rise to many approaches in Islamic economics. This is due to the influx of Western knowledge which tends to be pragmatic combined with Islamic knowledge which originates from the Al Quran and Al Hadith.

Within the community itself there are many models of approaches that have taken root. It is in this context that this research was conducted, namely to identify various typological models of approaches in Islamic economics.

## Literature Review

Epistemology comes from the Greek word 'episteme' which means knowledge, and 'logos' which means theory (Soetrisno and Rita Hanafie, 2007: 26); (Jalaluddin, 2013: 160); (Suwardi Endraswara, 2012: 118). Epistemology can also be interpreted as a theory of knowledge, or theory of knowledge (Miska Muhammad Amien, 2006: 2); (Juhaya S. Praja, 2002: 121); (Ahmad Tafsir, 2005: 23).

Epistemology examines deeply and radically the origins of knowledge, the structure, methods and validity of that knowledge. Broadly speaking, epistemology discusses three main issues, namely: 1) What are the sources of knowledge? Where does this knowledge come from, how do we know it? 2) What is the nature of that knowledge? This point addresses the problem between what is seen and what is real. 3) Is our knowledge correct (valid)? How can we distinguish right from wrong? While this last point is a discussion of verification issues. (Amin Abdullah, 1992: 28). (Muhyar Fanani: 2008: 46-47)

Islamic Philosophy of Knowledge or Islamic Epistemology is a study of sources of knowledge, methods of attaining knowledge and the truth of knowledge according to an Islamic perspective (Islamic Worldview). In more depth, Miska Muhammad Amin formulates the philosophy of Islamic knowledge as a human effort to examine issues of objectivity, methodology, sources and validity of knowledge in depth by using Islamic subjects as a starting point for thinking (Miska Muhammad Amien, 2006: 11-12).

In the context of this research, it examines various epistemological reasons in the Islamic economic approach that are developing in the world of Islamic economics.

## Research Methodology

This paper is intended to conceptualise the concept of Typology of Islamic Economics Epistemological Approach using the method of qualitative approach and the type of research is exploratory research. This research is conducted for a problem that has not been studied more clearly (Stebbins, 2001) (Shields & Rangarajan, 2013) regarding the conceptualization of Typology of Islamic Economics Epistemological Approach which will be to enrich the Islamic Economics study on the subject of Islamic Economic epistemology. The research strategy is a technical narrative descriptive analysis

(Yin, 2013). Collection of data based on the literature which discussed the epistemological discourse in the field of Islamic Economics.

Technique of data analysis of this research uses content analysis method (content analysis). Content analysis methods are defined as a technique for drawing conclusions by identifying the specific characteristics of a message objectively, systematically and generality (Holsti 1969: 14). This method is intended to analyze all discussion about the concept and basic principles of a just pricing theory in Islam. The author prepares basic procedures for the design of research and the execution of content analysis studies consisting of six step steps for data analytics:

- A. Stages of formulating research problems.
- B. Arrange the thinking framework of operationalization research concept.
- C. Data collection by sampling the selected data sources.
- D. Creation of categories used in the analysis.
- E. Data collection of selected documents with descriptive quantitative
- F. Interpretation / interpretation of data obtained.

## Discussion

In the context of the development of Islamic economics, until now there are at least three models of epistemological approaches that have been developed by Islamic economists: (1) Sharia-based, (2) Sharia-compliant, (3) Sharia pragmatic. These various epistemological concepts also have implications for the different methodologies applied by Islamic economists. This is because the methodology is a direct derivative of its epistemological construction.

First, the Sharia-based approach considers Sharia as a model for economic development in which everything must be based on Sharia. In other words, that epistemologically, Sharia is a source of economic knowledge without "interference" from its counter-epistemology, namely conventional. Second, the epistemological approach is based on Sharia compliance, which utilizes various approaches developed in both western (conventional economics) and Islamic traditions. In this context, Islamic economists accept conventional economic concepts but reduce things that are not in accordance with Sharia. The last approach, Sharia Pragmatics, is an approach that emphasizes the usefulness side, which is often interpreted as functioning in terms of benefit for Muslims in the space and time concerned. Can also be referred to as adherents of pluralism in the source of knowledge. In fact, even if it comes from conventional sources, as long as it is pragmatically useful, it can be properly used in Islamic economics. Thus, it is not the objective truth of knowledge that is important but how the practical use of knowledge to Muslim individuals.

### Type I: Sharia-Based Approach

This approach emphasizes aspects of sources of knowledge derived from the Qur'an and Sunnah. In this case, Islamic economics is an understanding (fiqh) of economic practices based on the main references of these Muslims. In general it can be said that the science of usul fiqh or the approach to deriving rules (ahkam) is used in economic discussions. In this context, Islamic Economics, according to the definition of economics, namely as human behavior, discusses the wider area of human behavior. He tries to find suitable ways and tools to analyze economic problems and to find out their causes, consequences and solutions in practical life. This understanding is in accordance with the Fiqh that is commonly understood today, namely studying practical rules and laws attached to human actions (Ahkam al-shari'ah) such as obligations (wujub), prohibitions (hazr), permissibility (Ibaha), recommendations (Nadb), or reproach (Karahah) and the like. This is an epistemological construction

of Islamic Economics that originates from Allah's commands which is then understood in the context of Islamic fiqh.

Hasanuzzaman (1984, 2007) says that this kind of approach is in accordance with the practice of the fuqaha (jurists) in their efforts to build al-Qawaid al-Fiqhiyyah (legal principles) into a source of derivation of economic theory. The same thing was also conveyed by Addas (2008, 108), that Islamic economic theory would be "the application of legal principles and ethical norms for mainstream dispensation." Yalcintas (1987: 27) asserts that Islamic economists can use ushul al-fiqh as their epistemological approach and also in their efforts to identify and build an economic order that is in accordance with the Scriptures and Islamic traditions by finding theorems in texts (nusus) and derived from rules general principles and principles in building a consistent picture of Islamic economic theory and systems. Addas (2008: 5, 97) says that the understanding in this group is that the nature of Islamic economics is more or less the same as fiqh al-mu'amalah. In this type, the idea of this epistemological approach to Islamic economics reflects that the contemporary body of Islamic economics knowledge is still dominated by fiqh, which unfortunately is almost always defined narrowly as "law."

The object of study of ushul al-fiqh is divine ordinances or Sharia evidence which primarily refers to the Qur'an and Sunnah as well as from 'aql (reasons) in solving cases that are not explicitly indicated by primary sources. While experience, custom and public interest are also well-drawn in legal formulations, a rigorous approach in dealing with them is not as well-defined in ushul al-fiqh as it is in the social sciences. The Islamic economics approach, on the other hand, will deal with three sources of knowledge; doctrine-revelation, intellectual-reasoning and factual-observation as a whole. The object of research will cover a wide spectrum of texts of statements (nusus) and actual human behavior in making choices and decisions in solving economic problems. This approach will not only seek to investigate the ideals of how economic problems should be solved, but also to investigate the best way to solve them. Dimensions of empirical study, not really described in ushul fiqh.

There is a weak side or deficiency in this approach, namely the limitations in the scope of the investigation. With these limitations the al-ushul fiqh approach is not really an appropriate approach in understanding the practical reality of economic phenomena and therefore is not easily substituted for the task of overcoming the shortcomings of contemporary Western approaches and at the same time, they are inadequate to guide modern economic activity. Al-Faruqi (1987: 19) sees this deficiency stemming from two contradictory tendencies in the al-ushul fiqh approach; (1) the tendency to limit the field of ijtihad to legalistic reasoning, i.e. incorporating modern matters under the category of law and thereby reducing the mujtahid [which must also include economists] to the faqih (jurists), and reducing the sciences to the science of law, and (2) the tendency to do away with all rational criteria and standards by adopting a "purely intuitive and esoteric approach, or limiting the approach to the textual study of language, tradition and orthodox law."

Criticisms that can be conveyed in this epistemological construction of developing Islamic economics, we certainly have to go beyond the 'juridical text' and focus on the implications of the rules and regulations this position has for the economic system as a whole. It is very important at this point that we reiterate an important point which does not seem to be receiving enough attention as can be seen from the practice of contemporary Islamic Banking and Finance.

#### Type II: Sharia Compliance Approach

This approach is based on the belief that the development of Islamic economics as a discipline will not start from scratch, from "scratch," but rather by utilizing more advanced developments in the economic field which in this case are conventional economics (theories and approaches) and trying to make them suitable or comply with the Islamic framework.

Umer Chapra (1996) suggests there may be some parallels where conventional theories may be accepted as long as they do not conflict with the logical structure of the Islamic worldview. In line with Chapra, Mannan (1984: 17) also said that as long as what is adopted from the conventional does not contradict Islamic explicit or implicit orders, it can be adopted. Likewise, Aslam Haneef (1997), emphasized that in adopting what comes from conventional economics it should not conflict with the principles of Islamic teachings, and must be evaluated within an Islamic framework and using Islamic criteria.

Technically, how practical from the epistemology is explained by Anwar (1990) by proposing to distinguish the components of conventional economic theories with components from the corpus and core of Islam to classify the components of conventional economic theory into Islamic and neutral elements and then accept them as part of the theory. -Islamic economic theory. Haneef (1997) explains that in general, the development of Islamic economics works within the limits of neoclassical theory, with some adjustments to incorporate teachings/norms/values that reflect certain requirements of Islam. Hasan (1998) summarizes that conventional economics can be sifted, trimmed, and modified to suit Sharia principles.

In line with the above, Monzer Kahf (2003) proposes takhliya and tahliya. This takhliya is to identify and isolate conventional economic bias arguments; and tahliya, namely the amalgamation in the economic field of positive postulates originating from Sharia to revise conventional economic theories. Kahf gets support from Zarqa (2003) with his argument that if we replace the values that form the basis of economics it must be based on Islamic values, and if we add secular economic theories, then Islamic theories can be produced.

Haneef and Furqani (2007) provide an overview of the interaction and integration between conventional economics and Islamic economics that will take place in two disciplinary areas; (1) the substantive dimension of the discipline, which includes economic concepts, principles and theories of modern economics and economic teachings or views on economic issues in the Islamic heritage, and (2) the formal (technical) disciplinary dimension, which includes an economic approach modern and 'ushul' studies in Islamic heritage.

It can be said that this approach attempts to interact and integrate the world's major economies with Islamic principles/legacy in the economic field. This program is part of a larger project of Islamization of knowledge which seeks to reconstruct the entire legacy of the body of knowledge from an Islamic perspective by adopting the best that conventional economics has to offer. Conventional Economics is imbued with Islamic principles and to inform further developments with Islamic values. This becomes the epistemological framework of Economic Compliance with Islam.

Conceptually, this approach appears to be understood in a very superficial way, keeping intact most of the conventional economic assumptions and underlying values. Then either simply adding an Islamic prefix to each concept/ theory and practice is done to reflect the internalization of Islamic values or, sometimes, minor modifications are made.

Those who are not happy with this approach provide a critical stance by mentioning the many fundamental assumptions in conventional epistemology that are different from Islam. Maki (1994: 237) gives the term "family strife" in evaluating the assumptions of conventional economic theory by refusing to move to another version of the theory or framework, instead adopting an antagonistic approach that sees conflicting frameworks of analysis, theories and approaches, traditions and schools of thought and hence trying to provide an alternative (ie, a new better concept).

In this context it can be seen that there is a "division of tasks" (if not to say 'dualism approach') in the writings of Islamic economics, banking and finance, where conceptually (normative), Islamic economists try to find justifications of Islam is based on the verses of the Qur'an. an (or fiqh judgment)

of a particular theory, while in the empirical part, Islamic economists only make use of and apply the analytical tools that are common to the case of Islam/Muslims, maintaining positivist criteria and assuming no contradictions with Islamic heritage. This kind of practice seems to conclude that the approach to compliance with Sharia is approached in a dichotomous manner and not in an integrative manner between the conceptual (theoretical) and empirical dimensions.

Another argument used is related to analytical tools which are mostly seen as purely technical procedures, lacking any normative elements, and are therefore totally objective (value-neutral) and can then be adopted in Islamic economics. Islamic economists only make use of what are the latest techniques available in the market and to some extent they rely heavily on the tools and criteria, principles and paradigms that shape them. However Sardar (1988: 163) assesses in this context Islamic economists fail to see that the approach culminates in a logical positive approach embodied in Western behavioralism, and their conditions for employing the method cannot be described as purely technical and void of epistemological assumptions.

That simple approach to the Islamization of economic programs places Islamic economics within the fold of Western modernist discourse in terms of theoretical concerns and approaches, and therefore has not been able to develop itself as a new and better alternative. As a result, Islamic economics, instead of being a distinct discipline that could analyze economics using its own distinct philosophy, concepts, frameworks and methods of analysis as envisioned by the Islamization of knowledge project, has become almost a sub-discipline of conventional neoclassical economics, without any Islamic justification. Instead of fighting existing paradigms, it seeks to justify scientific practice and thereby legitimize what is already happening in the name (case study) of Islam.

### Type III: Sharia Pragmatic Approach

Currently, there is a growing interest in Islamic economics to take a pragmatic approach to Sharia by incorporating practices and criteria from a positivist/empirical framework. For this group of Islamic economists, the pragmatic approach stems from the fact that Islamic epistemology recognizes several sources of knowledge on which theory can be assessed. This then leads to axiological truth which states that truth is when it is of benefit to humans or is pragmatic. It can also be said that this pragmatic group adheres to a truth that is neither singular nor plural.

This was justified by Siddiqi (2001: 47) who saw "the Islamic tradition in the economic field is always free from formalism, with a focus on meaning and purpose with a flexible approach and must be open to contributions to realizing in economic affairs, the vision of a good Islamic life." ". Likewise, Umer Chapra's observation (1996, 35) sees that the task of Islamic economics is much bigger and more difficult than conventional economics because it aims to advance human welfare, not just explain, predict or persuade.

Various criticisms have been raised about the validity of this model, whether it is a definite solution or whether it is a reflection that the epistemological discussion has reached an impasse. For Islamic economics, we are not really clear what is meant by an approach that accepts the truth of conventional economic concepts because its proponents do not explain further. Nevertheless, we will probably see this approach in Islamic economics stemming from common practices in the interaction and integration of conventional economics and Islamic heritage. Not only depending on one main view, epistemological sources developed from both conventional and sharia scientific traditions.

Before accepting the thesis of the sharia pragmatic epistemological approach, several clarifications must be answered. Does Islamic epistemology really recognize a pragmatic approach or only recognize the possibility of a different approach? Say, even if we answer yes, Islamic epistemology accepts approaches outside of Islam, the next question is: do the fundamental epistemological differences

between the Islamic conception of Islamic economics approaches and modern economics still exist, or have they all but disappeared? These questions are questions that need to be clarified before we accept the Shariah compliance approach as an epistemological approach to Islamic economics.

Bakar (1984: 17) asserts that the Islamic approach is based on an epistemology that is fundamentally different from the dominant epistemology. The conventional approach was developed within a secular worldview that excludes religion from the scientific realm. In the Islamic approach, not only is religion related to scientific endeavours, but also its epistemological basis and basis. The exclusion and inclusion of religious sources on epistemological grounds implies different development approaches. In the sharia pragmatic approach to economics, there is no clear position whether the inclusion of religious sources in a scientific approach is acceptable as part of the right approach. This pragmatic approach to Sharia still seems to be sought in the human epistemological realm without divine intervention.

The pragmatic approach to Sharia in developing economic theory tends to accept the goals and each approach. Logic can produce conclusions or conclusions given a valid reasoning system and place, but valid conclusions are not necessarily true. Does empirical testing produce a single and conclusive truth. This may also apply to knowledge that comes from revelation. Knowledge that cannot claim the only truth. All are relative truths depending on the perspective of each truth, and no single truth can be claimed.

One might agree that there should be no single way of “defining truth,” especially if we are talking about global plural arrangements, ignorance of truth can lead to indifference in solutions, which Bakar (1984: 17) argues is “a kind of theoretical anarchism.” While the desired output of the pragmatic approach is having a better understanding of the economic realities to benefit from a variety of approaches, the practice of leaving “open” answers without a clear decision about what goals are to be pursued or what theory is correct might create further theoretical confusion and subsequently uncertainty. practical.

As far as the Islamic approach is concerned, there are some drawbacks and limitations of those methods, which are somehow unacceptable in the Islamic approach. Ahmad (2004: 43-46) raises issues such as (1) strict adherents of scientism, empiricism and materialism argue that there is nothing real beyond matter and observing phenomena; (2) they believe that only repeated observable (externally) phenomena are true, regardless of moral or ethical right or wrong, good or bad; (3) this is because science is unable to provide answers (or to a lesser extent it is indifferent) to moral and ethical questions that are external to the scientific world; and (4) science is not completely objective, neutral and value-free because most people think so.

Pragmatic approaches may recognize their limitations, but no conclusive position should be taken as that might reflect absolutism. They are right in their respective criteria, and they are wrong in their respective criteria, and therefore must be accepted as part of a pragmatic approach.

In contrast, while the Islamic approach acknowledges and promotes a plurality of methods in scientific enquiry, it does not really promote a pragmatic-pluralistic approach. On the contrary, it promotes a unification approach (tawhidic approach). Islamic epistemology provides equality for all methods of inquiry, and monotheism establishes a framework of ethics and values as well as directions and goals that will ensure the many methods complement each other and will integrate into a totality. Bakar (1984: 18) points out that various methods are used to arrive at a number of understandings and coherent interpretations of reality rather than seeing the various approaches as theories that conflict with rival claims to truth because they are limited in the unified goal and direction of achieving ultimate truth (alhaqq), which is the union of several truths; objective truth, logical truth, and revealed truth.

## Conclusion

In general, the practice of Islamic economic epistemological approaches can generally be classified into three types: (1) Sharia-Based Epistemological approaches applied in the economic field, (2) Sharia-compliant Epistemological Approaches to accept approaches developed in both western and Islamic traditions, and (3) the main positive economic pragmatic approach is applied in the case of Islam.

Each approach poses certain weaknesses which must be thoroughly addressed by proponents, if not the scientific community committed to developing Islamic economics. Efforts must be made to develop an Islamic economic approach that has a solid structure and foundation on which Islamic economics will develop.

An approach that will not only recognize and be able to derive knowledge/theory from legitimate sources of Islamic knowledge (revelations, intellectual reasoning and facts/experience), but will also reflect Islamic epistemological principles and objectives in the theory of knowledge.

That epistemological and methodological renewal should not be treated as an evaluation of modern economics from the perspective or restructuring of the Islamic theoretical and practical framework, but must go beyond that and lay an important foundation of the discipline of Islamic economics which includes the structure, content and scientific strategy of Islamic economic theory. The Islamic economics approach must be able to produce knowledge that is different from economics based on Islamic epistemological sources.

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