
	<b>KHATULISTIWA</b> <b>Journal of Islamic Studies</b> Institute for Research and Community Service (LP2M) of Pontianak State Institute of Islamic Studies (IAIN Pontianak)	P-ISSN	: 1412-5781	
		E-ISSN	: 2502-8499	
		<b>Volume 15, No. 1, 2025</b>		

DOI : 10.24260/khatulistiwa.v15i1.3216

## ISLAMIC ECONOMIC THOUGHT OF THE TIME OF RASULULLAH SAW AND KHULAFARRASYIDIN: SOLUTIONS AND CHALLENGES OF THE CONTEMPORARY TIME

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### HIGHLIGHT

*The economic thought during the time of Prophet Muhammad and the Khulafaur Rasyidin forms a crucial foundation for Islamic economics, concepts are relevant in addressing current issues like social inequality and economic exploitation, Focus on zakat management, prohibition of usury, land*

### ABSTRACT

*This article examines Islamic economic thought during the time of Prophet Muhammad and the Khulafaur Rasyidin, which laid a significant foundation for Islamic economics. The study focuses on the relevance of Islamic economic concepts in addressing modern issues such as social inequality and economic exploitation. The research problem explores how early Islamic economic thought can provide solutions to current economic challenges. The study employs a literature review method, analyzing key Islamic principles such as zakat management, prohibition of usury, land distribution, and fiscal policies. Findings reveal that Islamic economic principles emphasize social justice and*

*distribution, and fiscal policies emphasizing social justice, Early Islamic economic thought offers solutions to modern economic challenges, particularly in reducing global inequality.*

*wealth distribution, offering viable solutions to contemporary economic problems. The article suggests integrating Islamic social justice principles into modern economic systems to reduce global economic inequality. In conclusion, the economic thought of the Prophet Muhammad and Khulafaur Rasyidin is highly relevant for building a more equitable and inclusive economic system.*

**KEYWORD**

*Islamic Economics, Social Justice, Zakat, Fiscal, Khulafaur-rasyidin*

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**A. INTRODUCTION**

Islamic economics is a scientific discipline that studies economic systems based on Islamic teachings, which are based on the Al-Qur'an and Sunnah. The development of Islamic economics is in line with the development of the Islamic religion in this world (Maftuha et al., 2021). One of the important periods in the history of the development of Islamic economics was the time of Rasulullah SAW and Khulafurrasyidin, where the basic principles of Islamic economics began to be applied in social life (Syarifah et al., 2024). During this period, various economic policies based on justice, social welfare and equitable distribution were implemented, such as zakat, prohibition of usury, management of Baitul Mal and fair distribution of assets.

Islamic economic thought during the time of Rasulullah SAW and Khulafurrasyidin not only contributed to economic governance at that time, but also became the foundation for the modern Islamic economic system which continues to be developed to this day (Aditya, 2023). In the current context of globalization and world economic development, these ideas are still relevant to be reviewed as alternative solutions to contemporary economic problems, such as economic inequality, resource exploitation and financial crises.

A phenomenon that can also be seen today is where Islamic economic thought is very or little known by the general public. In fact, if you look at its history, Islamic economics was successful in bringing society at that time to achieve prosperity. For example, there is a success story in the history of the development of Islamic economics, namely during the time of the Caliph Umar Bin Abdul Aziz where the people delivered to achieve prosperity under his leadership (Aqila & Akbar, 2023). Therefore, it is very important to trace back the history of how the Islamic economy developed, especially during the time of the Prophet Muhammad and Khulafurrasyidin.

This article aims to examine and deepen Islamic economic thought as applied during the time of Rasulullah SAW and Khulafaurrasyidin. Using the literature review method, this article will examine various literature sources that document economic practices at that time. It is hoped that this literature analysis can provide a comprehensive picture of the contribution of Islamic economic thought to the early period of Islamic history, as well as its relevance in the contemporary economic context.

## **B. METHOD**

This research is a literature review study, where this research tries to explore and analyze facts from various accurate and valid scientific sources (Husna et al., 2021). Literature review is a search and research of the literature through reading various books, journals and other literature that are closely related to the research topic, with the aim of producing a written work that is related to a particular topic or issue (Abraham & Supriyati, 2022). Furthermore, research using the literature review model has several stages which can be explained as follows:

### **1. Literature Search Strategy**

- a. Research data was obtained from 2 databases, namely Google Scholar and Dimensions between 2020-2024 in the form of journal articles and books.
- b. The researcher directly selected various articles that fit the researcher's title, namely "history of Islamic economic thought during the time of the Prophet Muhammad and Khulafaurrasyidin".
- c. After conducting a search, 64 articles and books were selected to be read carefully, starting from the abstract, objectives, research methods and research results.

### **2. Document Selection**

Inclusion criteria: are all aspects that must be present in a study and meet the requirements as a research sample.

- a. Articles or books that have titles and contents that match the research topic.
- b. Documents in the form of journal articles and books published in the 2020-2024 period and can be accessed in full text.
- c. Journal articles or books that use Indonesian or English. Tipe dokumen yaitu artikel jurnal dan buku.

Exclusion criteria: are all aspects that do not meet the requirements as a research sample.

- a. Journal articles or books that are different and not relevant to the research topic or variables.
- b. Journal articles or books published before 2020.

## C. RESULT AND DISCUSSION

### **Islamic Economic Thought during the time of Rasulullah saw**

The Prophet Muhammad SAW was born in 570 AD in the city of Mecca, into the prominent Quraish tribe. His father, Abdullah, died before he was born, and his mother, Ami-nah, died when he was still small. Muhammad was raised by his grandfather Abdul Muttalib, and after that by his uncle, Abu Talib. Since he was young, Muhammad was known as an honest and trustworthy person, earning him the nickname "Al-Amin" (Pahero et al., 2023). At the age of 25, he married Khadijah bint Khuwailid, a rich widow who was attracted by his integrity and noble nature. Muhammad's life changed when at the age of 40, he received the first revelation from Allah through the Angel Gabriel in the Cave of Hira, which marked the beginning of his prophethood (Febri & Muttaqien, 2023).

As the Messenger of Allah, Muhammad invited the people of Mecca to worship Allah and abandon idol worship. Despite stiff resistance from the Quraysh, Muhammad and his followers persisted. After facing various pressures, in 622 AD, Muhammad moved to Medina, where he built an inclusive and just Islamic society. In Medina, Muhammad led as a prophet, political leader, and warlord, spreading the teachings of Islam both peacefully and defensively. The Prophet Muhammad died in 632 AD at the age of 63, leaving a spiritual, social and political legacy that forms the basis of Islamic civilization to this day (Abidin & Hamzah, 2023).

Islamic economic thinking must start from the perspective given by Rasulullah saw. Basically, the phase of Islamic economic thought at this stage started from the apostolate of Muhammad saw until his death (11 AH/632 AD). However, the background of the Prophet's life and culture during his childhood greatly influenced the style of Islamic economic thought that later developed. Therefore, Islamic economic thought during the time of Rasulullah must also be discussed in the period before his prophethood (Dr. Abdul Rahim, S.Ag., M.SI, 2020).

If we look at the childhood of the Prophet Muhammad saw, he lived as a child in the Quraish neighborhood where the majority of them were traders. However, the trading practices carried out by the Prophet Muhammad saw were free from jahiliyah values such as cheating, usury, gambling, hiding defects, stealing, and so on. At that time, the Prophet actually practiced correct buying and selling and carried out the practice of syirkah mudharabah which he had done with Khadijah ra (Wahyu Alfian, 2023). This of course also explains that during the time of the Prophet Muhammad

saw he had a high commitment to ethics and norms, as well as great attention to upholding justice and ethics within the framework of Islamic sharia. On the other hand, an understanding of economic resources must not be accumulated in a few people but must continue to circulate in society with the aim of achieving prosperity for all people.

The status of the Prophet Muhammad SAW who was a trader is also a sign of the Mecca period. At this time Muhammad SAW was very skilled in trading which was accompanied by a good reputation and integrity among the people of Mecca so that he was nicknamed al-amin (trusted) and ash-shidiq (honest). History records that Muhammad saw a lot of trade with the help of capital provided by Khadijah ra, who was a rich widow who later became his life companion (Maghfiroh & Caniago, 2020).

Islamic economic thought during the Prophet's time in the Mecca period lasted quite a long time, namely around 13 years, while the Medina period only lasted approximately 10 years. Apart from being a period in which Muhammad saw was described as a skilled trader, this Mecca period was also oriented towards aspects of aqidah development. This shows that aqidah or monotheism is the foundation of Islamic religious teachings which must be built first before building anything else (N. Pratiwi et al., 2023). Basically, during the Mecca period, the Muslim community had not had time to develop the economy, this was because at that time you were Muslims while fighting for and defending themselves from intimidation by the Quraysh (Muhammad Sultan Mubarak, 2021). That is why the style of Islamic economic thought during the time of the Prophet Muhammad in the Mecca period was only oriented towards values that were closely related to Islamic sharia such as honesty, kindness, and so on. On the other hand, because the Mecca period was the beginning of the development of Islamic teachings, Muhammad saw's focus at that time was how to broadcast the Islamic religion with the main focus being on the teachings of monotheism.

The development of Islamic economics only became clear when he moved to Medina and became the leader of the country. It was during this Medina period that many Islamic economic ideas were born to support the economic activities of the people of Medina. The existence of Muhammad saw as head of state had a drastic influence on people's lives at that time. The main thing that was important for Muhammad saw at that time was to build a social life, family environment, society, institutions and government that were free from habits or rituals that were contrary to the principles of Islamic teachings.

The Medina period was a period of developing the country in a better direction, even though initially the country did not have adequate financial resources which had an impact on the difficulty of state activities at that time, this is what made the Proph-

et Muhammad SAW place various basics of life in the lives of the people of Medina, which include (Lailatus Azzahra, 2022):

a. Build a mosque for an *Islamic Centre*

The construction of this mosque was carried out with the aim of being the center of government and also as a place to manage the lives of the people of Medina. On the other hand, the construction of this mosque aims to establish good relations between the Muhajirin and the Ansar.

b. Empowering the Muhajirin

To empower the Muhajirin after moving to Medina, the Prophet Muhammad SAW saw fraternized them with the Ansar through mu'akhah, so that they received material and emotional support. Ansar helped the Muhajirin by providing shelter and some of their possessions. Apart from that, the Prophet Muhammad opened up economic opportunities by establishing the Medina Market and encouraging Muhajirin to trade or work according to their skills. This step helped the Muhajirin integrate, become economically independent, and contribute to the development of the new Medina society.

c. Create a state constitution

One of the important policies of the Prophet Muhammad SAW in Medina was drafting the Medina Charter, which served as the first state constitution in the Islamic world. This charter regulates social, political and economic relations between Muslims, Jews and other tribes in Medina. In the economic field, this constitution ensures property rights, prohibits exploitation such as usury, and encourages fair trade. The Medina Charter creates the legal basis and framework for building a just and stable economy, ensuring the fair distribution of wealth and protecting the interests of the wider community.

d. Lays the foundation of states finances

Rasulullah SAW placed the foundation of state finances in Medina by introducing a just financial system, including the obligation of zakat as a source of state income to help the poor and finance public needs. Apart from zakat, the Prophet also implemented jizyah, a tax for non-Muslims who are under the protection of the Islamic state, as well as kharaj, a land tax for non-Muslim owners. This system ensures a fair distribution of wealth and guarantees a budget for social and infrastructure development, as well as maintaining the welfare of the people of Medina as a whole. The financial management is carried out by Baitul Maal as state treasurer.

In conclusion, Islamic economic thought during the time of Rasulullah SAW developed along with his prophetic mission, which started from the Mecca phase to the Medina phase. In Mecca, the Prophet Muhammad focused more on developing

aqidah and moral economy based on honesty and sharia ethics. Meanwhile in Medina, after becoming leader of the state, Rasulullah implemented more concrete economic policies, such as building mosques as the center of government, empowering the Muhajirin, drafting the Medina Charter as the state constitution, and establishing the basis of state finances through zakat, jizyah and kharaj. All of these policies aim to create a society that is inclusive, just and economically prosperous and adheres to Islamic principles.

### **Islamic economic thought at the time of Khulafaur Rasyidin**

Khulafaur Rasyidin is a term that refers to the first four caliphs in Islamic history who led the people after the death of the Prophet Muhammad SAW (Al Ayyubi et al., 2024). They are Abu Bakar Ash-Siddiq, Umar bin Khattab, Uthman bin Affan, and Ali bin Abi Talib. Their leadership period is referred to as the "Ra-syidah Caliphate", which means leadership that is straight and guided by Islamic teachings. Khulafaur Rasyidin are known for their integrity, justice and commitment to continuing the mission of Islam, maintaining the unity of the Ummah, and implementing Islamic laws in government, economic and social governance. Furthermore, the peak of Islam's glory at this time stretched from the Arabian Peninsula to the Levant, the Caucasus and North Africa in the West, as well as to the highlands of Iran and Central Asia in the East (Hindarsyah & Alpizar, 2024).

Khulafaur Rasyidin has the task of replacing the position of Rasulullah Muhammad SAW in managing state affairs, namely as leader of the state or as government and on the other hand Khulafaur Rasyidin has the task of being the leader of the Muslim community or as a religious leader (Fahira Iramadhania et al., 2024).

#### **a. Islamic economic thought in the period of Abu Bakar Ash-Shiddiq (537-634 M)**

Abu Bakr Ash-Siddiq, whose real name was Abdullah bin Abu Quhafah, was born in Mecca in 573 AD (Muhammad Basri et al., 2022). He came from the Quraysh tribe and was his closest friend and the first person to embrace Islam among adult men. Known for his honesty, he was given the title Ash-Siddiq (the one who justifies) by the Prophet Muhammad SAW, because he always believed every word of the Prophet (Zulfikar, 2023). Abu Bakar Ash-Siddiq is known as an individual with a very calm and wise demeanor, his feelings are gentle, and he even tends to be weak (Sari & Pratama, 2022).

After the Prophet's death, Abu Bakr was appointed the first caliph in the Rasyidin Khulafaur. During his leadership, he succeeded in reuniting the Muslim community which had been divided through the Riddah War and took the first steps in

spreading Islam outside the Arabian Peninsula. He died in 634 AD after reigning for about two years (Husenudin & Jamaludin, 2023).

During his caliphate, Abu Bakar Ash-Siddiq RA implemented several important policies in the economic sector to strengthen the country's stability. One of his main policies was strict management of zakat, where he fought groups that refused to pay zakat in the Riddah War, because zakat was considered a vital part of state finances (Kumala Nur Aini & Wigati, 2022). Abu Bakar also ensured that state assets were managed fairly through Baitul Maal (state treasury), with proper distribution to the poor, and ensured equal distribution of wealth (Rofiah & A'yuni, 2024). In addition, he keeps trade running by securing trade routes and seeking peace in areas with potential conflict.

b. Islamic economic thought in the period of Umar bin Khattab (584-644 M)

Umar bin Khattab, born in 584 AD in Mecca, came from the Quraysh tribe and was known as one of the closest friends of the Prophet Muhammad saw (Anisa Oktaviana et al., 2023). Initially, Umar was an opponent of Islam, but later embraced this religion in the sixth year of the prophethood, which gave great power to the Muslim community. Umar was known as a firm, wise and fair leader (Ihwana et al., 2024). After the death of Abu Bakr, Umar was appointed second caliph in the Rasyidin Khulafaur (Masuroh, 2023). Under his leadership, the Islamic caliphate expanded rapidly, encompassing Persia, Egypt, and most of the Byzantine Empire. He died in 644 AD after 10 years of reign (Habie, 2022).

Umar bin Khattab, the second caliph in Islamic history, is known for his visionary thinking in Islamic economics (Hayati, 2021). He introduced a number of economic policies based on the principles of social justice and the welfare of the people (Mubarak, 2021). Umar emphasized the importance of managing resources fairly, establishing the Baitul Mal institution (state treasury) to channel funds to people in need, as well as introducing tax concepts such as jizyah, zakat, kharaj, usyur, looted assets and fa'i (Arfah & Jamilah, 2021). He also prioritizes equal distribution of wealth through agrarian policies, by limiting land ownership so that it does not accumulate in one group (Nabila et al., 2022). Umar's thinking reflects the basic principles of Islamic economics such as justice, shared prosperity and social responsibility in managing wealth (Silalahi et al., 2023).

c. Islamic economic thought in the period of Utsman bin 'Affan (576-656 M)

Utsman bin Affan was the third caliph in Islamic history, ruling from 644 to 656 AD. Born in 576 AD in Mecca, he came from the Umayyads, one of the most prominent families of the Quraish tribe (Sukrisna, 2023). Before embracing Islam, Utsman was known as a successful trader who was rich and generous. He converted to Islam



through the invitation of Abu Bakar As-Siddiq and became one of the closest friends of the Prophet Muhammad SAW (Setiyowati et al., 2021). Utsman was famous for his generosity, especially in funding military expansion and the development of Islamic infrastructure, as well as expanding the territory of the caliphate (Dalimunthe, 2024). One of his greatest contributions was the codification and copying of the manuscripts of the Qur'an which were then distributed throughout the caliphate (Rindra et al., 2023). His reign was characterized by economic progress and territorial expansion, but also political tensions that ultimately culminated in his assassination in 656 AD, marking the beginning of the first fitnah in Islamic history (Fahlevi & Fatiyah, 2023).

Utsman bin Affan's Islamic economic thought focused on strengthening trade policies and managing state finances that expanded the caliphate's economy (Safitri et al., 2024). As an experienced trader, he opened new trade routes that improved trade relations between the caliphate's territories and other countries, expanding the flow of goods and wealth (Fitriani et al., 2024). Utsman also maintained the Islamic fiscal system, administering zakat, jizyah, and kharaj (land tax) through Baitul Mal, which was used to finance development projects, including trade infrastructure and mosque expansion (Akbar et al., 2024). Even though his economy was developing rapidly, Utsman's policy of distributing land to the elite gave rise to social dissatisfaction because it was seen as strengthening inequality. In addition, greater autonomy for governors in fiscal management in the regions sparked accusations of abuse of power, exacerbating social tensions (S. S. Pratiwi & Syamsuddin, 2021). Despite this, his overall economic policies succeeded in strengthening the economic foundations of the Islamic caliphate and expanding the influence of trade in the Islamic world.

#### d. Islamic economic thought in the period of Ali bin Abi Thalib (600-661 M)

Ali bin Abi Talib was the fourth caliph in Islamic history and the cousin and son-in-law of the Prophet Muhammad SAW, born in 600 AD in Mecca. He is known as one of the first people to embrace Islam and is a figure who is very close to the Prophet (Lestari et al., 2024). Ali had a reputation as a wise, brave and clever man in religious and legal matters (Apriyani, 2024). During his youth, Ali participated in various important battles in Islam, such as the Battles of Badr and Uhud. After the murder of Uthman bin Affan, Ali was appointed caliph in 656 AD, leading a period full of political conflict and civil war, including the Jamal War and the Shiffin War (Junaidin, 2020). During his caliphate, Ali tried to strengthen justice and clean government, but his reign ended in tragedy when he was killed by a member of the Khawarij sect in 661 AD (Setiyawan et al., 2020). Ali is revered by Muslims, especially by Shiites, who consider him the first imam and legitimate leader after the Prophet Muhammad SAW.

The economic thinking and policies carried out by Ali bin Abi Talib basically continued the policies that had previously existed (Aziz et al., 2024). Ali bin Abi Talib developed Islamic economic thought which focuses on social justice, equal distribution of wealth and equal distribution of welfare (Hartono & Prasetyo, 2024). He opposed the accumulation of wealth in the hands of a few people, and prohibited the practices of usury, monopoly and corruption. Ali emphasized the importance of managing state revenues, such as zakat, jizyah and kharaj, transparently and fairly for the welfare of the people, especially the poor (Putri et al., 2024). It also seeks to eradicate poverty and reduce economic inequality, by encouraging the productive use of land and ensuring that state officials have high integrity in managing public assets (Shadat & Alimni, 2023). His economic views reflect the teachings of the Koran and the spirit of justice taught by the Prophet Muhammad.

#### **D. CONCLUSION**

Islamic economic thought applied during the time of Rasulullah SAW and Khulafaur Rasyidin was very much based on the principles of social justice, equitable distribution of wealth, and transparent fiscal management. The zakat system, prohibition of usury, and land distribution policies are efforts to create prosperity and avoid the accumulation of wealth in the hands of a few people. In addition, the fiscal policies implemented, such as zakat, jizyah and kharaj, aim to meet community needs and finance infrastructure development that supports public welfare. Despite political and social challenges, economic thinking at that time provided a strong foundation for the development of Islamic economics in the modern era. In conclusion, Islamic economic thinking remains relevant in facing contemporary economic challenges, such as social inequality and the financial crisis, by emphasizing the values of justice, transparency and equal distribution of welfare.

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