

THE CONCEPT OF JUSTICE ('ADL) IN ISLAMIC ECONOMICS AND ITS CONTEMPORARY APPLICATION: A NORMATIF LITERATURE REVIEW

Alvinandra Prasetya

Universitas Diponegoro
alvinandrprsty@gmail.com

ABSTRACT

KEYWORDS

Islamic Economics;
Justice ('Adl);
Distributive Justice;
Maqasid al-Shariah;
Income Inequality;
Literature Review

Justice ('adl) constitutes a foundational principle in Islamic economic thought, shaping not only ethical considerations but also institutional arrangements and socio-economic policies. Unlike conventional economic systems that often prioritize efficiency and growth, Islamic economics embeds justice as a normative objective aimed at ensuring equitable distribution, preventing exploitation, and promoting social welfare (*maslahah*). This study conducts a systematic normative literature review to examine the conceptual foundations of justice ('adl) in Islamic economics and to explore its relevance in addressing contemporary economic challenges, particularly income inequality and social disparity. Drawing on classical Islamic sources, modern Islamic economic scholarship, and contemporary socio-economic data, this article synthesizes key perspectives on distributive, transactional, and social justice within the Islamic economic framework.

The review highlights that justice in Islamic economics extends beyond formal equality, emphasizing the fulfillment of rights and obligations according to Shariah principles. Instruments such as *zakat*, *waqf*, profit-sharing contracts, and the prohibition of *riba* represent institutional mechanisms designed to operationalize justice in economic life. However, empirical realities in many Muslim-majority countries indicate persistent inequality. In Indonesia, for instance, the Gini ratio remained at 0.375 in March 2025, reflecting ongoing disparities in income distribution despite economic growth and poverty alleviation efforts (Statistics Indonesia, 2025). This gap between normative ideals and practical outcomes underscores the need for a deeper conceptual understanding of justice as articulated in Islamic economics.

The findings of this review suggest that justice ('adl) in Islamic economics is inherently multidimensional, encompassing moral, legal, and socio-economic dimensions aligned with the objectives of Shariah (*maqasid al-Shariah*). The study argues that revitalizing justice as the core paradigm of Islamic economics offers a coherent normative alternative to prevailing economic models, with significant implications for policy formulation and institutional design. The article concludes by proposing a conceptual framework that positions justice as the central axis of Islamic economic governance, while calling for future empirical research to translate normative principles into effective socio-economic policies.

INTRODUCTION

1.1 Background of the Study

Justice (*'adl*) holds a fundamental position in the Islamic worldview and represents one of the primary objectives of Islamic law (Shariah). In Islam, justice is not merely an abstract ethical ideal but a divine mandate that governs all aspects of human life, including social relations, governance, and economic behavior. The Qur'an consistently emphasizes justice as an obligation closely tied to faith, moral accountability, and social order. Accordingly, justice serves as the normative foundation of Islamic economic principles, shaping production, exchange, consumption, and wealth distribution to ensure that economic activities promote collective welfare rather than narrow self-interest (Chapra, 2000; Siddiqi, 2004; Hasan, 2010).

Despite substantial global economic growth and technological progress, contemporary economic systems continue to face persistent inequality and structural injustice. In many developing countries, economic expansion has not translated into equitable income distribution or improved social welfare. Indonesia exemplifies this challenge; although it has experienced steady growth, income inequality remains evident, with a Gini ratio of 0.375 recorded in March 2025 (Statistics Indonesia, 2025). This condition indicates that market-driven growth alone is insufficient to achieve distributive justice.

Within this context, Islamic economics offers a normative alternative that places justice at the core of economic objectives. Unlike conventional paradigms that treat equity as secondary, Islamic economics views justice as both a means and an end, making it a crucial framework for addressing contemporary socio-economic challenges.

1.2 Justice and Economic Thought: A Conceptual Tension

In mainstream economic theory, justice is often framed implicitly through concepts such as efficiency, Pareto optimality, or market equilibrium. From this perspective, unequal outcomes may be deemed acceptable if they arise from voluntary exchange or contribute to overall efficiency. As long as no individual is made worse off in a technical sense, market outcomes are frequently considered justifiable, even when they generate significant disparities. Critics, however, argue that such approaches fail to account for structural inequalities, power imbalances, and moral responsibilities embedded within economic systems (Rawls, 1971; Sen, 2009).

Philosophical critiques of conventional economics highlight its tendency to abstract away from ethical considerations and social consequences. Rawls (1971) contends that justice should be evaluated based on fairness and the protection of the least advantaged, rather than aggregate efficiency alone. Similarly, Sen (2009) emphasizes the importance of capabilities and real freedoms, arguing that development and justice must be assessed in terms of people's ability to lead lives they value. These critiques reveal a fundamental tension between efficiency-centered economic models and normative conceptions of justice.

Islamic economics addresses this tension by rejecting the notion of value neutrality in economic analysis. It asserts that economic activities cannot be divorced from moral

evaluation and that markets must operate within ethical boundaries. Justice in Islamic economic thought is not an external constraint imposed on markets but an internal principle that shapes economic behavior and institutional design. Economic decisions are evaluated not only by their outcomes but also by their intentions, processes, and social impacts.

Central to this framework is the Islamic conception of justice as a balance between individual rights and collective responsibilities. Human beings are viewed as moral agents who are accountable to God for their actions and their consequences for others. While Islam recognizes individual ownership and economic freedom, these rights are conditioned by moral obligations that prevent exploitation, oppression, and excessive concentration of wealth. According to Chapra (2000), justice in Islam ensures that economic freedom operates within ethical limits that protect social welfare and prevent systemic injustice.

This understanding of justice is particularly relevant in contemporary economies characterized by financialization, speculative behavior, and unequal access to economic opportunities. The expansion of complex financial instruments and profit-driven institutions has often intensified inequality and exposed vulnerable populations to economic risk. Islamic economics offers a normative critique of these trends by emphasizing justice, risk-sharing, and social responsibility as essential components of a healthy economic system.

1.3 The Concept of Justice ('Adl) in Islam

The Arabic term '*adl*' possesses rich and multidimensional meanings that extend beyond simplistic notions of equality. Linguistically, '*adl*' conveys ideas of fairness, balance, moderation, and placing things in their rightful position. In Islamic jurisprudence and economic thought, justice entails giving each individual their due rights in accordance with divine guidance and moral reason. This conception acknowledges differences in capacity, responsibility, and contribution while striving to maintain social equilibrium and harmony (Hasan, 2010; Kamali, 2015).

Importantly, Islamic justice does not advocate absolute egalitarianism or uniform outcomes. Instead, it recognizes diversity within society and allows for legitimate differences in income and status, provided these differences arise through lawful means and do not result in oppression or deprivation. Justice is therefore understood as proportionality rather than sameness, ensuring that economic arrangements reflect fairness and moral accountability.

Islamic scholars consistently emphasize the inseparable relationship between justice and *maqasid al-Shariah*, the objectives of Islamic law. These objectives aim to protect essential human interests, namely faith, life, intellect, progeny, and wealth. Justice serves as the ethical mechanism through which these objectives are realized in social and economic life. Economic justice, in this sense, extends beyond income distribution to encompass access to basic necessities, protection from harm, and preservation of human dignity.

Siddiqi (2004) argues that justice in Islamic economics is institutionalized through arrangements that promote cooperation, mutual support, and social solidarity. Economic systems are expected to facilitate shared prosperity and reduce vulnerability, rather than

exacerbate inequality or concentrate power. This institutional orientation distinguishes Islamic economics from individualistic paradigms that prioritize self-interest and competition as primary drivers of economic activity.

1.4 Dimensions of Justice in Islamic Economics

Justice in Islamic economics can be analytically understood through several interrelated dimensions, each addressing a specific aspect of economic life. These dimensions collectively form a comprehensive framework for evaluating economic behavior, institutions, and policies.

The first dimension is distributive justice, which concerns the fair allocation and circulation of wealth and resources within society. Islam addresses distributive justice through a combination of obligatory and voluntary mechanisms, including *zakat*, *infaq*, *sadaqah*, and *waqf*. These instruments function as redistributive tools aimed at reducing poverty, mitigating inequality, and ensuring that basic needs are met (Kahf, 2003; Hasan, 2010). Zakat, in particular, institutionalizes social responsibility by mandating wealth transfers from the affluent to designated beneficiaries.

The second dimension is transactional justice, which focuses on fairness, transparency, and consent in market exchanges. Islamic law prohibits practices such as *riba* (usury), *gharar* (excessive uncertainty), and fraud, as these practices generate unjust enrichment and exploit asymmetries of information and power. Instead, Islamic economics promotes risk-sharing arrangements, such as *mudharabah* and *musyarakah*, which align profits with effort and risk contribution. These contractual forms embody justice by ensuring that returns are earned through productive participation rather than guaranteed exploitation (Iqbal & Mirakhor, 2011; Siddiqi, 2004).

The third dimension is social justice, which encompasses broader societal objectives beyond individual transactions. Social justice in Islamic economics includes poverty alleviation, social security, equitable development, and protection of vulnerable groups. Both the state and society share responsibility for ensuring that economic policies serve the public interest (*maslahah 'ammah*). This collective responsibility differentiates Islamic economics from paradigms that rely solely on individual initiative or market self-regulation (Chapra, 2008; Kamali, 2015).

1.5 Contemporary Challenges in Applying Justice

Despite its comprehensive normative framework, the practical realization of justice in Islamic economics faces substantial challenges. Modern economies operate within global capitalist structures that often prioritize profit maximization, financial expansion, and short-term returns over equity and social welfare. These structural conditions limit the capacity of Islamic economic institutions to fully implement justice-oriented principles (Hasan, 2015; Ascarya, 2017).

Institutional weaknesses, regulatory constraints, and limited public understanding further hinder the effective application of Islamic economic justice. In many cases, Islamic

financial institutions replicate conventional financial practices with minimal substantive differentiation, focusing on legal compliance rather than ethical outcomes. This gap between normative ideals and operational realities undermines the transformative potential of Islamic economics.

In Indonesia, for instance, the growth of Islamic banking and social finance instruments has not been matched by significant reductions in income inequality. Persistent disparities reflected in the national Gini ratio underscore the disconnect between Islamic economic ideals and empirical outcomes (Statistics Indonesia, 2025). This situation calls for a critical reassessment of how justice is conceptualized, institutionalized, and measured within contemporary Islamic economic systems.

1.6 Research Objectives and Scope

In light of the foregoing discussion, this article seeks to achieve the following objectives:

1. To systematically examine the conceptual foundations of justice ('*adl*) in Islamic economics through a normative literature review;
2. To identify key dimensions of justice that are relevant to contemporary economic challenges; and
3. To analyze the implications of Islamic economic justice for addressing inequality and socio-economic imbalance.

This study adopts a conceptual and normative approach based on classical Islamic sources and contemporary scholarly literature, without employing primary empirical data. By synthesizing existing research, the article aims to contribute to the theoretical advancement of Islamic economics and provide a coherent analytical framework for future academic inquiry and policy discourse.

METHOD RESEARCH

2.1 Research Design and Approach

This study employs a **qualitative normative literature review** as its primary research design. The selection of this approach is based on the objective of the study, which is to explore, analyze, and synthesize conceptual and normative understandings of justice ('*adl*) within the framework of Islamic economics. Rather than measuring variables or testing hypotheses through empirical data, this research focuses on interpreting meanings, principles, and theoretical constructs derived from authoritative academic sources. Such an approach is appropriate when the subject matter involves ethical values, legal norms, and philosophical foundations, as is the case with justice in Islamic economic thought (Creswell, 2013; Grant & Booth, 2009).

A normative literature review allows the researcher to examine how justice is conceptualized, justified, and operationalized within Islamic economics by engaging critically with both classical and contemporary scholarly works. This approach emphasizes *what ought*

to be rather than *what is*, aligning with the normative character of Islamic economics, which explicitly integrates moral values and ethical objectives into economic analysis (Chapra, 2000; Siddiqi, 2004). Consequently, the study does not aim to generalize empirical findings but to construct a coherent conceptual framework grounded in existing literature.

2.2 Type of Literature Review

The type of literature review adopted in this study is a **systematic-narrative literature review**, which combines structured search procedures with interpretative and analytical synthesis. While systematic reviews are often associated with empirical research, Grant and Booth (2009) argue that systematic principles can also be applied to conceptual and theoretical studies to enhance transparency, rigor, and reproducibility. In this research, systematic procedures are used in identifying, selecting, and categorizing relevant literature, whereas narrative synthesis is employed to interpret and integrate conceptual arguments related to justice (*'adl*).

This hybrid approach is particularly suitable for Islamic economics, where theoretical discussions are dispersed across diverse disciplines, including economics, Islamic jurisprudence (*fiqh*), ethics, and socio-political studies. By adopting a systematic-narrative review, the study ensures comprehensive coverage of the literature while maintaining analytical depth in discussing normative concepts (Snyder, 2019).

2.3 Data Sources and Literature Selection

The data used in this study consist exclusively of **secondary sources**, including academic journal articles, scholarly books, institutional reports, and official statistical publications. No primary data were collected, and no interviews, surveys, or observations were conducted. This aligns with the conceptual and normative orientation of the research.

The literature was drawn from several categories of sources. First, classical Islamic economic and legal scholarship was consulted to understand the foundational meanings of justice (*'adl*) as articulated in Islamic thought. These works include writings by prominent scholars on Islamic economics, ethics, and *maqasid al-Shariah* (Chapra, 2000; Siddiqi, 2004; Kamali, 2015). Second, contemporary academic literature published in peer-reviewed journals was examined to capture modern interpretations and applications of justice in Islamic economics, particularly in relation to distributive justice, Islamic finance, and social welfare (Hasan, 2010; Iqbal & Mirakhor, 2011; Ascarya, 2017). Third, official socio-economic data from national institutions, such as Statistics Indonesia (BPS), were used to contextualize contemporary economic challenges, especially income inequality.

To ensure academic credibility and relevance, the literature selection followed several criteria. The sources had to be (1) academically recognized and published by reputable journals or publishers; (2) directly related to Islamic economics, justice, or ethical-economic frameworks; and (3) relevant to contemporary economic issues, particularly inequality and distribution. Publications written in English were prioritized to ensure international academic

relevance, although foundational Islamic economic texts were also included due to their theoretical significance.

2.4 Search Strategy and Screening Process

The literature search was conducted using structured keyword combinations related to the core concepts of the study. Keywords such as "*Islamic economics*," "*justice ('adl)*," "*economic justice*," "*distributive justice in Islam*," and "*maqasid al-Shariah*" were employed to identify relevant studies. The search focused on publications from the early 2000s onward to capture contemporary academic discourse, while still incorporating seminal works considered foundational to the field.

After the initial search, a screening process was applied to refine the literature corpus. Titles and abstracts were reviewed to assess relevance, followed by full-text evaluation to ensure conceptual alignment with the research objectives. Redundant, non-academic, or purely descriptive works lacking analytical depth were excluded. This screening process enhanced the internal validity of the review by ensuring that only relevant and high-quality sources were included (Snyder, 2019).

2.5 Analytical Framework

The analysis in this study follows a thematic and conceptual analysis framework. The selected literature was systematically reviewed to identify recurring themes, conceptual patterns, and normative arguments related to justice in Islamic economics. The analysis proceeded through several stages.

First, key definitions and interpretations of justice ('adl) were extracted from the literature and categorized based on their conceptual orientation, such as ethical, legal, economic, or socio-political perspectives. This step allowed for a comparative understanding of how justice is framed across different scholarly traditions.

Second, the literature was analyzed to identify major dimensions of justice in Islamic economics, including distributive justice, transactional justice, and social justice. These dimensions were derived inductively from the literature rather than imposed a priori, ensuring that the analytical framework emerged organically from scholarly discourse (Braun & Clarke, 2006).

Third, the study examined how these dimensions are linked to broader Islamic objectives, particularly *maqasid al-Shariah*. This step was crucial in understanding justice not as an isolated concept but as an integrated principle embedded within the overall Islamic worldview. Finally, contemporary applications and challenges were analyzed by juxtaposing normative ideals with empirical socio-economic conditions, such as income inequality indicators.

2.6 Normative and Conceptual Analysis

Given the normative nature of Islamic economics, this study places strong emphasis on conceptual reasoning and ethical evaluation. Normative analysis involves assessing economic principles based on moral and legal standards rather than empirical outcomes alone. In this context, justice ('adl) is evaluated as a guiding principle that informs desirable economic behavior and institutional arrangements.

The study employs deductive reasoning, drawing from Islamic normative principles to assess contemporary economic realities. For example, the persistence of income inequality is analyzed not merely as a statistical phenomenon but as an ethical concern in light of Islamic injunctions against wealth concentration and social neglect. This approach allows for a critical examination of whether current economic practices align with Islamic conceptions of justice (Chapra, 2008; Hasan, 2015).

2.7 Validity, Rigor, and Trustworthiness

Although this research does not involve empirical data collection, methodological rigor remains essential. To enhance the credibility and trustworthiness of the findings, several strategies were employed. First, the use of multiple authoritative sources ensured triangulation of perspectives, reducing reliance on single interpretations. Second, transparent documentation of the literature selection and analysis process enhanced methodological clarity and reproducibility.

Furthermore, the study adheres to established standards for qualitative literature reviews, including clarity of research objectives, systematic organization of sources, and logical coherence in argumentation (Grant & Booth, 2009). By grounding the analysis in widely cited scholarly works, the study minimizes the risk of subjective bias and strengthens its academic legitimacy.

2.8 Ethical Considerations

As a literature-based study, this research does not involve human subjects or sensitive personal data. Nevertheless, ethical considerations were addressed by ensuring proper acknowledgment of all sources and avoiding misrepresentation of scholarly arguments. Citations follow the APA style consistently to maintain academic integrity and prevent plagiarism. The study also avoids ideological bias by critically engaging with diverse viewpoints within Islamic economic scholarship.

2.9 Limitations of the Method

Despite its strengths, this methodological approach has certain limitations. The absence of primary empirical data means that the study cannot directly assess the effectiveness of Islamic economic instruments in practice. Additionally, the reliance on published literature may reflect prevailing academic discourses while overlooking grassroots or informal practices. However, these limitations are inherent to conceptual normative studies and do not detract from the study's primary objective of theoretical clarification and synthesis.

2.10 Summary of the Methodological Approach

In summary, this research adopts a qualitative normative literature review to examine the concept of justice ('adl) in Islamic economics. Through systematic literature selection, thematic analysis, and normative evaluation, the study constructs a comprehensive conceptual understanding of justice and its contemporary relevance. This methodological framework provides a solid foundation for the subsequent discussion of findings and implications, while remaining consistent with the ethical and philosophical orientation of Islamic economics.

RESULT AND DISCUSSION

3.1 Conceptual Foundations of Justice ('Adl) in Islamic Economics

The body of literature reviewed in this study demonstrates a strong and consistent consensus that justice ('adl) constitutes the central normative pillar of Islamic economics. Unlike conventional economic paradigms, where justice is often treated as a secondary concern or as a corrective mechanism applied after market outcomes are realized, Islamic economics places justice at the very core of its epistemological, ethical, and institutional foundations. Justice is not regarded as a residual outcome of growth but as a foundational principle that informs economic behavior, shapes institutional arrangements, and guides public policy from the outset (Chapra, 2000; Hasan, 2010; Kamali, 2015).

From an epistemological perspective, Islamic economics derives its understanding of justice from divine revelation rather than purely human reason or social contracts. Classical Islamic sources conceptualize justice as placing things in their proper position and fulfilling rights and obligations in accordance with divine guidance. In economic terms, this implies that wealth acquisition, ownership, distribution, and utilization must operate within moral and legal boundaries established by Shariah. Economic freedom is therefore not absolute but conditioned by ethical accountability and social responsibility. The literature emphasizes that this theological grounding distinguishes Islamic justice fundamentally from secular notions of justice that rely solely on legal formalism or negotiated social agreements (Siddiqi, 2004; Chapra, 2008).

A salient finding across the reviewed studies is that justice ('adl) in Islamic economics is inherently teleological. Rather than prioritizing the maximization of individual utility or material output, Islamic economics orients economic activity toward *falah*, understood as holistic success encompassing material well-being, moral integrity, social harmony, and spiritual fulfillment. This teleological orientation aligns economic processes with broader ethical objectives, including the preservation of human dignity, social cohesion, and intergenerational equity. As a result, justice is not defined by absolute equality of outcomes but by fairness in economic processes and proportionality in distribution based on rights, needs, effort, and responsibility (Hasan, 2015; Kamali, 2015).

The literature further suggests that justice serves as a unifying moral logic that integrates the various dimensions of Islamic economics. It governs individual behavior, market interactions, institutional design, and public policy simultaneously. This integrative role reinforces the view that Islamic economics is not merely a technical discipline concerned with resource allocation but a normative system aimed at structuring economic life in accordance

with ethical and social ideals. In this sense, justice functions as both the ethical compass and the evaluative benchmark of Islamic economic thought.

3.2 Justice and the Objectives of Shariah (*Maqasid al-Shariah*)

The analysis reveals that justice (*'adl*) operates as the practical manifestation of *maqasid al-Shariah* within the economic domain. The objectives of Shariah—namely the preservation of faith, life, intellect, progeny, and wealth—constitute a comprehensive normative framework through which justice is operationalized in economic systems. Islamic economists consistently argue that any economic arrangement claiming moral legitimacy must contribute positively to these objectives and avoid outcomes that undermine them (Chapra, 2008; Dusuki & Bouheraoua, 2011).

In this framework, justice is not an abstract ideal but a concrete criterion for evaluating economic policies, institutions, and outcomes. For instance, justice in the preservation of wealth does not imply unlimited accumulation or absolute property rights. Instead, it requires responsible ownership that balances individual entitlements with social obligations. The prohibition of *riba* and excessive speculation reflects an ethical stance against unjust enrichment and wealth concentration, which are viewed as threats to social stability, economic balance, and moral order. The literature repeatedly emphasizes that justice demands economic activities generate real value and shared prosperity rather than purely financial gains disconnected from productive contributions (Iqbal & Mirakhor, 2011; Hasan, 2010).

Moreover, the *maqasid* framework provides Islamic economics with interpretive flexibility that allows justice to remain relevant across changing socio-economic contexts. Rather than adhering to rigid legalism, justice is understood as a principle that adapts to new economic realities—such as globalization, financialization, and technological innovation—while remaining anchored in enduring moral values. Scholars argue that this adaptability enhances the normative resilience of Islamic economics, enabling it to address contemporary challenges without compromising its ethical foundations (Kamali, 2015; Chapra, 2008).

The literature thus positions *maqasid al-Shariah* as both the moral rationale and the evaluative lens of justice in Islamic economics. Justice becomes the mechanism through which the objectives of Shariah are translated into institutional practices, market regulations, and development strategies. This relationship underscores the claim that Islamic economics is a value-based system designed to promote balanced and humane development rather than a static set of legal prescriptions.

3.3 Distributive Justice in Islamic Economics

One of the most dominant and recurring themes identified in the literature is the centrality of distributive justice in Islamic economics. Islamic economic thought explicitly rejects both extreme egalitarianism, which disregards differences in effort and contribution, and unrestrained inequality, which permits excessive concentration of wealth and power.

Instead, it advocates a balanced distribution of resources that ensures the fulfillment of basic needs while preserving incentives for productivity, innovation, and entrepreneurship.

Distributive justice in Islam is grounded in the theological premise that ultimate ownership of wealth belongs to God, while human beings act as trustees (*amanah*) who are morally accountable for how wealth is acquired and used. This conception fundamentally alters the ethical status of private property. While Islam recognizes and protects private ownership, it simultaneously imposes social obligations on wealth holders, thereby integrating individual rights with collective welfare (Kahf, 2003; Chapra, 2000).

The literature identifies *zakat* as the cornerstone of distributive justice within the Islamic economic system. Unlike voluntary charity, *zakat* is a compulsory obligation designed to institutionalize redistribution and prevent systemic exclusion of vulnerable populations. Scholars emphasize that *zakat* serves multiple functions: it alleviates poverty, circulates wealth, strengthens social solidarity, and reinforces moral accountability. Empirical and conceptual studies suggest that when *zakat* is effectively managed, it can also stimulate economic activity by increasing purchasing power among lower-income groups (Hasan, 2010; Ascarya, 2017).

In addition to *zakat*, voluntary instruments such as *waqf* and *sadaqah* play a complementary role in promoting social justice. The literature highlights historical evidence demonstrating that *waqf* institutions played a significant role in financing education, healthcare, infrastructure, and social services in classical Islamic societies. This historical experience supports the argument that Islamic distributive justice extends beyond short-term income transfers to encompass long-term investments in human and social capital (Kahf, 2003; Cizakca, 2014).

Despite their normative strength, contemporary applications of Islamic redistributive instruments face substantial challenges. In many Muslim-majority countries, including Indonesia, Islamic social finance remains fragmented and weakly integrated into national development strategies. Issues such as poor governance, lack of coordination, limited transparency, and insufficient regulatory support constrain their effectiveness. The literature highlights this gap between normative ideals and practical outcomes as a critical obstacle to realizing justice-oriented economic systems in modern contexts (Ascarya, 2017; Hasan, 2015).

3.4 Transactional Justice and Market Ethics

Kajian literatur menunjukkan bahwa keadilan transaksional menempati posisi yang sangat penting dalam kerangka ekonomi Islam, khususnya dalam pengaturan etika pasar dan hubungan pertukaran ekonomi. Dalam perspektif Islam, keadilan dalam transaksi tidak hanya diukur dari kepatuhan formal terhadap kontrak, tetapi juga dari terpenuhinya prinsip transparansi, kesukarelaan yang didasarkan pada informasi yang memadai, keadilan antar pihak, serta pembagian risiko yang proporsional. Prinsip-prinsip ini dimaksudkan untuk memastikan bahwa tidak ada pihak yang dirugikan secara sistematis dalam proses pertukaran ekonomi. Oleh karena itu, hukum Islam secara tegas melarang praktik-praktik seperti *riba*, *gharar*, dan berbagai bentuk penipuan karena praktik tersebut menghasilkan ketidakadilan

melalui eksploitasi ketimpangan informasi, ketidakseimbangan kekuasaan, atau ketidakpastian yang berlebihan (Siddiqi, 2004; Iqbal & Mirakhor, 2011).

Literatur juga menegaskan bahwa kontrak berbasis bagi hasil, seperti *mudharabah* dan *musyarakah*, merepresentasikan esensi etis dari keadilan transaksional secara lebih substansial dibandingkan dengan mekanisme pembiayaan berbasis bunga tetap. Dalam skema bagi hasil, imbal hasil yang diperoleh masing-masing pihak secara langsung bergantung pada kinerja ekonomi riil dari aktivitas usaha yang dijalankan. Dengan demikian, hubungan antara pemilik modal dan pengelola usaha dibangun atas dasar kemitraan, bukan hubungan kreditur-debitur. Mekanisme ini menyelaraskan antara tingkat keuntungan, kontribusi usaha, dan risiko yang ditanggung, sehingga mendorong kerja sama dan saling percaya, serta meminimalkan potensi eksploitasi satu pihak terhadap pihak lain. Secara teoritis, sistem ini juga diyakini dapat meningkatkan stabilitas keuangan, mengurangi perilaku spekulatif, dan memperkuat kepercayaan sosial, yang semuanya merupakan prasyarat bagi terwujudnya sistem ekonomi yang adil (Hasan, 2010; Chapra, 2008).

Meskipun demikian, hasil kajian juga mengungkap adanya kesenjangan yang cukup signifikan antara ideal normatif ekonomi Islam dan praktik empiris di sektor keuangan Islam kontemporer. Dalam kenyataannya, kontrak berbasis bagi hasil masih mendominasi porsi yang relatif kecil dalam total pembiayaan lembaga keuangan syariah. Sebaliknya, banyak institusi keuangan Islam lebih mengandalkan instrumen berbasis utang yang secara struktural menyerupai produk perbankan konvensional. Para akademisi menilai bahwa kecenderungan ini tidak semata-mata disebabkan oleh penyimpangan etis, melainkan juga oleh keterbatasan struktural yang berasal dari sistem keuangan global, kerangka regulasi yang ada, serta sikap institusional yang cenderung menghindari risiko (Siddiqi, 2006; Hasan, 2015).

Ketegangan antara prinsip keadilan yang bersifat normatif dan tuntutan pragmatis dalam praktik ini menyoroti tantangan mendasar yang dihadapi ekonomi Islam saat ini, yaitu bagaimana menjaga integritas etis di tengah dominasi arsitektur keuangan global yang berbasis bunga. Literatur menyimpulkan bahwa tanpa reformasi kelembagaan yang disengaja dan dukungan kebijakan yang konsisten, konsep keadilan transaksional berpotensi tereduksi menjadi sekadar kepatuhan formal terhadap aturan syariah, tanpa menghasilkan transformasi etis yang substantif dalam praktik ekonomi.

3.5 Social Justice and Collective Responsibility

Kajian pustaka menunjukkan bahwa konsep keadilan dalam ekonomi Islam melampaui dimensi distribusi dan transaksi semata, dengan mencakup pengertian keadilan sosial yang lebih luas dan berakar pada prinsip tanggung jawab kolektif. Dalam kerangka pemikiran Islam, kesejahteraan sosial tidak dipandang sebagai hasil sampingan dari mekanisme pasar, melainkan sebagai tujuan normatif yang harus diwujudkan melalui keterlibatan bersama individu, masyarakat, dan negara. Literatur secara konsisten menegaskan bahwa setiap aktor memiliki peran moral dan institusional dalam memastikan terpenuhinya kebutuhan dasar dan terjaganya martabat manusia. Pendekatan ini secara fundamental berbeda dari model ekonomi individualistik yang mengandalkan pasar sebagai instrumen utama untuk mengatasi persoalan sosial (Chapra, 2000; Kamali, 2015).

Dalam perspektif ekonomi Islam, keadilan sosial mencakup jaminan akses yang adil terhadap kebutuhan dasar, seperti pangan, perumahan, pendidikan, dan layanan kesehatan. Kebutuhan-kebutuhan tersebut tidak diperlakukan sebagai komoditas semata, melainkan sebagai hak yang melekat pada setiap individu. Para ekonom Islam berpendapat bahwa kegagalan suatu sistem ekonomi dalam menjamin pemenuhan kebutuhan dasar tersebut merupakan bentuk ketidakadilan struktural, terlepas dari seberapa tinggi tingkat pertumbuhan ekonomi atau pendapatan nasional yang dicapai. Dengan demikian, kemiskinan dan ketimpangan tidak dianggap sebagai konsekuensi alamiah dari dinamika pasar, tetapi sebagai indikasi adanya kelemahan moral dan kelembagaan dalam sistem ekonomi yang berlaku (Hasan, 2010; Chapra, 2008).

Literatur juga menekankan bahwa keadilan sosial dalam Islam menuntut keterlibatan aktif negara melalui kebijakan publik yang berorientasi pada kesejahteraan. Instrumen seperti kebijakan fiskal yang progresif, program perlindungan sosial, regulasi ketenagakerjaan, serta perencanaan pembangunan yang inklusif dipandang sebagai sarana yang sah dan diperlukan untuk mewujudkan keadilan sosial. Selama kebijakan-kebijakan tersebut disusun dan dijalankan sesuai dengan prinsip-prinsip Syariah, intervensi negara tidak dipandang sebagai pembatasan kebebasan ekonomi, melainkan sebagai bentuk tanggung jawab moral untuk melindungi kepentingan umum (*masalah 'ammah*).

Dalam konteks ini, konsep keadilan ('adl) berfungsi sebagai tolok ukur normatif dalam evaluasi kebijakan ekonomi dan sosial. Literatur menegaskan bahwa pertimbangan efisiensi dan pertumbuhan tidak boleh mengesampingkan dimensi etika dan keadilan. Kebijakan yang secara teknis efisien tetapi menghasilkan marginalisasi sosial atau memperlebar kesenjangan dinilai bertentangan dengan prinsip keadilan dalam Islam. Oleh karena itu, pendekatan berbasis keadilan menuntut keseimbangan antara efektivitas ekonomi dan tanggung jawab sosial (Kamali, 2015; Dusuki & Bouheraoua, 2011).

Secara keseluruhan, temuan literatur memperlihatkan bahwa keadilan sosial dalam ekonomi Islam merupakan konsep yang bersifat holistik dan institusional. Ia tidak hanya mengandalkan kedermawanan individu, tetapi membutuhkan kerangka kebijakan dan tata kelola yang memastikan bahwa kesejahteraan bersama menjadi tujuan utama pembangunan ekonomi. Pendekatan ini memperkuat posisi ekonomi Islam sebagai sistem normatif yang berorientasi pada keadilan, solidaritas sosial, dan keberlanjutan jangka panjang.

3.6 Contemporary Inequality and the Relevance of Islamic Justice

Literatur yang dikaji dalam penelitian ini menyoroti secara kuat relevansi konsep keadilan ekonomi Islam dalam merespons persoalan ketimpangan kontemporer. Berbagai temuan empiris, baik pada tingkat global maupun nasional, menunjukkan bahwa peningkatan pertumbuhan ekonomi tidak secara otomatis menghasilkan distribusi kesejahteraan yang adil. Di Indonesia, misalnya, ketimpangan pendapatan masih menjadi persoalan struktural yang berkelanjutan. Nilai rasio Gini sebesar 0.375 pada Maret 2025 mencerminkan adanya kesenjangan distribusi pendapatan yang cukup signifikan dan berpotensi melemahkan kohesi sosial serta keberlanjutan pembangunan jangka panjang (Statistics Indonesia, 2025).

Dalam perspektif ekonomi Islam, kondisi ketimpangan tersebut tidak dipahami semata-mata sebagai kegagalan teknis kebijakan ekonomi, melainkan sebagai persoalan moral yang bersumber dari ketidakseimbangan sistemik. Para ekonom Islam memandang konsentrasi kekayaan pada kelompok tertentu, eksklusifitas keuangan terhadap masyarakat rentan, serta ketimpangan akses terhadap aset produktif sebagai bentuk pelanggaran terhadap prinsip keadilan (*'adl*). Oleh karena itu, upaya untuk mengatasi ketimpangan tidak cukup dilakukan melalui mekanisme redistribusi pendapatan secara parsial, tetapi menuntut perubahan struktural yang lebih mendasar. Reformasi tersebut diarahkan untuk menyelaraskan kembali insentif ekonomi dengan tujuan-tujuan etis dan sosial yang menjadi inti dari ekonomi Islam (Chapra, 2008; Hasan, 2015).

Literatur selanjutnya menegaskan bahwa ekonomi Islam menyediakan kerangka normatif yang relatif koheren untuk merancang reformasi semacam itu. Dengan menempatkan keadilan sebagai prinsip utama, ekonomi Islam berupaya mengintegrasikan nilai-nilai etis ke dalam desain pasar, sistem keuangan, dan kelembagaan sosial. Pendekatan ini memungkinkan terciptanya sistem ekonomi yang tidak hanya efisien secara teknis, tetapi juga adil secara sosial. Namun demikian, para penulis juga mengingatkan bahwa potensi transformatif keadilan Islam sangat bergantung pada kondisi pendukung yang memadai, termasuk komitmen politik, kapasitas kelembagaan, serta tingkat kesadaran publik. Tanpa faktor-faktor tersebut, konsep keadilan berisiko berhenti pada tataran normatif dan retorik, tanpa mampu diwujudkan sebagai kekuatan nyata dalam mendorong perubahan ekonomi yang berkelanjutan.

3.7 Synthesis: Justice as the Core Paradigm of Islamic Economics

Drawing together the key insights from the reviewed literature, this study affirms that justice (*'adl*) serves as the central paradigm that unifies the diverse components of Islamic economics. Justice functions as an integrative principle that links the allocation of wealth, ethical conduct in market transactions, and the pursuit of collective welfare through public policy. Distributive justice determines how resources are shared within society, transactional justice governs fairness and integrity in economic exchanges, and social justice provides the normative foundation for safeguarding societal well-being. Taken together, these interrelated dimensions constitute a coherent and distinctive framework that clearly differentiates Islamic economics from conventional economic models that prioritize efficiency and growth over ethical considerations.

The literature further indicates that justice in Islamic economics is neither a utopian ideal nor a purely abstract theoretical construct. Rather, it represents a pragmatic normative vision grounded in ethical realism and supported by tangible institutional arrangements. Islamic economic principles are designed to translate moral values into operational mechanisms capable of guiding real-world economic behavior. When effectively institutionalized and implemented, justice can function as a foundational principle for promoting sustainable and inclusive economic development (Chapra, 2000; Kamali, 2015).

Despite this normative strength, the persistent gap between theoretical formulations and practical implementation remains a major challenge. Bridging this divide requires renewed

scholarly engagement to refine conceptual frameworks, institutional innovation to adapt ethical principles to contemporary economic structures, and stronger policy integration to ensure coherence between ideals and practice. This synthesis therefore provides a conceptual platform for the concluding section, which will distill the principal findings of the study and outline directions for future research and policy development.

CONCLUSION

This study has examined the concept of justice ('adl) in Islamic economics through a qualitative normative literature review, aiming to clarify its theoretical foundations and assess its relevance to contemporary economic challenges. The findings reaffirm that justice is not a peripheral or optional element in Islamic economics but constitutes its central normative paradigm. Unlike conventional economic systems that often treat justice as a secondary concern or an ex-post corrective mechanism, Islamic economics embeds justice at every stage of economic life—from production and exchange to distribution and public policy. This intrinsic positioning of justice distinguishes Islamic economics as a value-based system that integrates ethical, legal, and socio-economic considerations into a coherent framework.

The literature reviewed demonstrates that justice ('adl) in Islamic economics is inherently multidimensional. It encompasses distributive justice, which seeks to prevent excessive concentration of wealth and ensure that basic needs are met; transactional justice, which governs ethical market behavior and prohibits exploitative practices; and social justice, which emphasizes collective responsibility and the role of institutions in safeguarding public welfare. These dimensions are not isolated components but interconnected aspects of a unified ethical vision rooted in the objectives of Shariah (*maqasid al-Shariah*). By aligning economic activities with the preservation of wealth, human dignity, and social harmony, justice functions as both a moral compass and a practical guide for economic governance.

One of the key contributions of this study lies in highlighting the teleological nature of justice in Islamic economics. Justice is oriented toward achieving *falah*, or holistic well-being, rather than merely maximizing material output or individual utility. This orientation challenges dominant economic paradigms that prioritize efficiency and growth without sufficient regard for equity and moral consequences. The Islamic conception of justice recognizes economic freedom but constrains it within ethical boundaries to prevent harm, exploitation, and systemic inequality. As such, justice in Islamic economics offers a balanced approach that integrates individual initiative with social responsibility.

The analysis also underscores a persistent gap between normative ideals and contemporary economic realities. Despite the availability of justice-oriented instruments such as *zakat*, *waqf*, and profit-and-loss sharing contracts, many Muslim-majority countries continue to experience significant income inequality and social disparities. The persistence of moderate to high Gini ratios, including the case of Indonesia, reflects structural challenges that cannot be resolved through growth-oriented strategies alone. This gap suggests that the problem lies not in the conceptual framework of Islamic economics but in its incomplete or inconsistent implementation within modern economic systems.

Several factors contribute to this implementation gap. These include institutional weaknesses, regulatory constraints, limited public understanding of Islamic economic principles, and the dominance of global capitalist structures that prioritize financial returns over ethical considerations. In the context of Islamic finance, for example, the prevalence of debt-like instruments over genuine risk-sharing arrangements illustrates the tension between normative justice and practical adaptation. Addressing these challenges requires more than technical adjustments; it necessitates a reorientation of economic priorities toward justice as the primary objective.

From a policy perspective, the findings of this study suggest that justice ('adl) should serve as a normative benchmark for evaluating economic policies and institutional designs. Governments and policymakers in Muslim-majority societies can draw on Islamic economic principles to develop more inclusive and equitable development strategies. Integrating Islamic social finance with national development agendas, strengthening governance frameworks, and promoting ethical financial practices are potential pathways for operationalizing justice in contemporary contexts. Such efforts require collaboration among scholars, policymakers, financial institutions, and civil society to translate normative ideals into tangible outcomes.

In terms of theoretical contribution, this study reinforces the relevance of Islamic economics as a distinct and coherent discipline grounded in moral philosophy and social ethics. By synthesizing classical and contemporary literature, the study clarifies the conceptual meaning of justice and situates it within broader discussions on economic inequality and social justice. This contribution is particularly significant in light of ongoing debates about the limitations of conventional economic models and the search for alternative paradigms that prioritize human well-being over narrow economic metrics.

Nevertheless, this study is not without limitations. As a conceptual and normative analysis, it does not empirically test the effectiveness of justice-oriented instruments in specific socio-economic contexts. The reliance on secondary literature may also reflect dominant academic narratives while overlooking localized practices and informal institutions. Future research could address these limitations by employing mixed-method approaches that combine normative analysis with empirical investigation. Comparative studies examining the implementation of Islamic economic justice across different countries and institutional settings would further enrich the discourse.

In conclusion, justice ('adl) represents the ethical foundation and defining characteristic of Islamic economics. Its comprehensive and multidimensional nature offers a compelling normative alternative to prevailing economic paradigms that struggle to reconcile growth with equity. While challenges remain in translating justice from theory to practice, the conceptual framework of Islamic economics provides valuable insights for addressing contemporary economic inequalities. By reaffirming justice as the central objective of economic activity, Islamic economics has the potential to contribute meaningfully to the global search for more just, inclusive, and sustainable economic systems.

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