

Analysis of Islamic Economic Thought of Yusuf Al-Qardhawi: Biography and Islamic Economic Thought

Fathonah Nur Imamah

Sekolah Tinggi Ekonomi Dan Bisnis Syariah (STEBIS) Indo Global Mandiri

Email: imahbta061@gmail.com

Abstrak

Menganalisis pemikiran ekonomi tokoh muslim sangatlah penting dilakukan untuk era sekarang dalam rangka mengembangkan ilmu ekonomi islam, karena pemikiran ekonomi islam mereka sangat berhubungan dengan perkembangan zaman. Banyak sekali muncul keanekaragaman pemikiran tentang ekonomi islam. Maka penting bagi berbagai pihak untuk mengetahui dan mempelajari berbagai model konsep pemikiran ekonomi dari pakar ekonomi Islam seperti salah satunya Yusuf Qardhawi. Maka artikel ini akan berfokus mengkaji pemikiran ekonomi islam menurut yusuf al-qardhawi. Penelitian ini bertujuan untuk mengetahui ekonomi islam menurut pandangan Yusuf AL-Qardhawi serta biografinya. Metode yang dipakai untuk penelitian artikel ini adalah studi kualitatif berbasis kepustakaan (library reseach). Pendekatan yang dilakukan dengan analisis deskriptif. Hasil dari penelitian ini memperlihatkan bagaimana pemikiran ekonomi islam yusuf Al-Qardhawi ini sangat berkaitan dengan zakat profesi, etika ekonomi, harta di dalam agama islam dan pajak.

Kata Kunci: *Ekonomi, Islam, Pemikiran,,Yusuf Qardhawi*

Abstract

Analyzing the economic thinking of Muslim figures is very important to do for the current era in order to develop Islamic economics, because their Islamic economic minds are closely related to the times. There are so many diversity of thoughts about Islamic economics. So it is important for various parties to find out and study various models of economic thought concepts from Islamic economists such as Joseph Qardhawi. Then this article will focus on studying Islamic economic thinking according to Yusuf Al-Qardhawi. This study aims to find out the Islamic economy according to the view of Yusuf Al-Qardhawi and its biography. The method used for research this article is a qualitative study based on library (library reseach). Approaches taken with descriptive analysis. The results of this study show how Islamic economic thinking Yusuf al-Qardhawi is closely related to professional zakat, economic ethics, property in Islam and taxes.

Keywords: *Economics, Islam, Thought, Yusuf Qardhawi*

Introduction

Islam is a comprehensive religion that is always *shalih li kul alzamân wa al-makân* (sesuai serta mengikuti perkembangan waktu dan tempat). Islam covers all aspects of human life (kaffah). From personal affairs to matters of society, from the aspects of worship to the mood or aspects related to the *hablun min Allah* (relationship with Allah) or the *Hablun min al-nas* (hubungan dengan sesama manusia). Among the aspects covered in the teachings of Islam are the demands on economics, which includes production, distribution, and consumption. Therefore, economic activity within Islam must be within the framework of Akidah and Shariah (Zamzam, 2020, Aravik, et.al, 2021).

The emergence of Islamic economy in this era is seen as a solution and a way out of the trap of chaos of the two economic powers in the world, capitalism and socialism. Islamic economics presents a religious economic concept that is taken directly from the principles of Islamic religion originating from the Quran, Hadith, and Sunnah. Thus, Islamic economy is often referred to as the economy of Shariah. Thus, until now, the Islamic economy has become a source and an object for the Muslims and includes the economic system in Islam and the ideology that has become very important for the nation as it is today.

Islam is a comprehensive religion that is always *shalih li kul alzamân wa al-makân* (sesuai serta mengikuti perkembangan waktu dan tempat). Islam covers all aspects of human life (kaffah). From personal affairs to matters of society, from the aspects of worship to the mood or aspects related to the *hablun min Allah* (relationship with Allah) or the *Hablun min al-nas* (hubungan dengan sesama manusia) (Aravik, 2017). Among the aspects covered in the teachings of Islam are the demands on economics, which includes production, distribution, and consumption. Therefore, economic activity within Islam must be within the framework of Akidah and Shariah (Zamzam, 2020) The emergence of Islamic economy in this era is seen as a solution and a way out of the trap of chaos of the two economic powers in the world, capitalism and socialism. Islamic economics presents a religious economic concept that is taken directly from the principles of Islamic religion originating from the Quran, Hadith, and Sunnah. Thus, Islamic economy is often referred to as the economy of Shariah. Thus, until now, the Islamic economy has become a source

and an object for the Muslims and includes the economic system in Islam and the ideology that has become very important for the nation as it is today.

Thoughts about the economy arose from the efforts of society in order to find solutions to various economic problems. Thus, economic activity or activity emerged before economic theory. The various forms of thought that emerged influenced economic problems that were thought and experienced by society or other groups. Such thinking is able to provide the necessary concepts of society and result in the occurrence of a continuous causal and consequential relationship between science and the development of concepts. Therefore, economics continues to undergo a rapidly advancing revolution of the various human minds born in an attempt to solve economic problems.(Maulana Nora, 2023).

Research Methods

Qualitative research is research that produces findings that cannot be achieved using statistical or other methods of quantification. (Murdiyanto, 2020). This research is done by studying information from a variety of books and journals or other articles. The author carries out research on this library by analyzing and collecting research data to find the required data as well as carrying out a recording of library materials in order to gather relevant and accurate information according to the initiation data. The data is processed by preparation and classification of materials and also synthesized as required in language.

Results And Discussion

1. Biography of Yusuf Al-Qardhawi

Yusuf Al-Qardhawi was born on September 9, 1926 in Saft Turba, Egypt, his name began to appear at the beginning of the 20th century when he tamed the polemic between reformers and professionals, which emerged around the beginning of the 14th century until the 19th century. Yusuf al-Qardhawi is an Egyptian cleric living in Doha, Qatar and chairman of the International Union of Muslim Scholars. Not only that, Yusuf Al-Qardhawi's name is getting bigger because he has made many contributions to the Islamic religion (Khalilurrahman, 2011).

Yusuf Al-Qardhawi is a contemporary thinker, scholar and intellectual who lives a simple life. When he was two years old he lost his father (Ghazali, 2012). Then, after his father died, he was cared for and raised by his mother, but when he was still in his fourth year of ibtida'iyah and he was fifteen years old, his mother died and was called by the Almighty. Before he died, his mother still had time to witness her only son memorizing the entire contents of the Koran when he was nine years and ten months old. So he was nicknamed Shaikh by his relatives.

Yusuf al-Qaradawi received his initial education at kuttab (religious education) when he was five years old and Madrasah Ilzamiyyah when he was seven years old. Before he was 10 years old, he succeeded in memorizing the Al-Quran completely, including memorizing the book al-Tuhfat and mastering the science of recitation (Ghazali, 2012). Because of his extraordinary abilities and talents, he was nicknamed 'Sheikh Yusuf' when he was 10 years old and appointed as a priest. He then continued his studies at Maahad Bawah Tanta (Madrasah Ibtid'aiyyah) for four years and at Madrasah Thanawiyyah for five years (Hasan, 2013). After completing his education at Ma'had Thanthah and Ma'had Tsanawi, he continued his education at the Ushuluddin Faculty of al-Azhar University, Cairo, Egypt until completing the doctoral program in 1973 (Saprida, 2016).

Al-Qardhawi started his career as a lecturer and teacher at various mosques, he also became a supervisor at the ma'had al-aimmah (academy of imams), an institution that was established under the Egyptian Ministry of Waqf in 1956. After that he moved and changed to the general administration for Islamic cultural issues at Al-Azhar University in Egypt in 1959. He served as supervisor of printed output and all work related to the field of da'wah (Amir Hamzah, 2017)

Al-Qardhâwî is one of the ulama who is very productive in writing seminar papers, articles in various magazines and newspapers as well as a very large number of books. The books written by al-Qardhâwî consist of various religious disciplines, which from the past until now and even for the future can be used as references and will always be remembered as very valuable intellectual works. According to information provided by Tarmizi M. Jakfar, the number of books written by al-Qardhâwî has reached hundreds of books (Adam, 2020).

In 1961 Yusur Al-Qardhawi went to Qatar, he founded Madrasah Ma'had al-Diin which developed into the Sharia Faculty and Qatar University. He has held several important positions during his career, including:

- a. Dean of the Faculty of Sharia and Islamic Studies at Qatar University
- b. Director of Sunnah and Sirah Studies at Qatar University
- c. Member of the Supreme Council for Fatwa and Sharia Supervision at the International Islamic Organization
- d. Islamic Fiqh Expert at the Islamic Conference Organization
- e. Member or Founder of the International Islamic Policy Foundation
- f. Member of the Council for the Development of Islamic Da'wah in Africa

AlQardhâwî's works which focus on discussing Islamic economics are: (1) Fiqh al-Zakâh consists of 2 volumes; (2) Musykilat al-Faqr wa Kaifa 'Âlajaha al-Islâm; (3) Bai' alMurâbahah li al-'Âmir wa al-Syirâ'; (4) Fawâid al-Bunûk Hiya al-Ribâ al-Harâm; (5) Daur al-Qiyâm wa al-Ahklâq fî al-Iqtishâd al-Islâmî; and (6) Daur al-Zakâh fî Ilâj alMusykilât al-Iqtishâdiyah. The fiqh books written by al-Qardhâwî which contain elements and discussions of Islamic economics include (1) al-Halâl wa alHarâm fî al-Islâm and (2) Fatâwâ Mu'âshiah consisting of 3 volumes (Adam, 2020).

Yusuf Qardhawi's thoughts in the religious and political fields are heavily colored by the thoughts of Sheikh Hasan al-Banna. Regarding his scientific insights, he was influenced by the thoughts of al-Azhar scholars. Yusuf al-Qardhâwi made a major contribution in comprehensively answering ethical issues in business. His moderate attitude eroded the centrist school of thought, this was done so as not to fall into the trap of blind fanaticism. Also, his *tasamuh* (tolerant) attitude makes his *fiqh* thinking progressive and innovative, not trapped in confusion, which makes him able to contribute to answering contemporary problems in a comprehensive manner. In Yusuf al-Qardhawi's view, the most pressing aspects of life that require *ijtihad* are the fields of economics and finance, science and technology and medicine (Sutopo, 2015).

2. Yusuf Al-Qardhawi's Islamic Economic Thought

According to Yusuf Al-Qardhawi's view, Islamic economics is an economy based on divinity. This system comes from Allah SWT which is taken from the Qur'an, Hadith and Sunnah. Islamic economics is carried out using Sharia law which has been established in the Islamic religion. Al-Qadrhawi's actions in establishing a fatwa are guided by and take a middle path, with the aim of making his fatwa easy to understand and understand among the Islamic community.

In Islamic economic thought, Yusuf Al-Qardhawi has had a huge effect on the development of Islamic economics in the world. By using his thoughts which are very appropriate to the situation and thus using him as a reference. As is the right of Islam towards its people, both individuals and society. These two rights are placed in a just Islamic balance, such as the world and the hereafter, body and soul, parable and reality. Likewise, the economy must be balanced by seeking income for life's needs in this world but not forgetting obligations for the afterlife (Aravik, 2016).

Yusuf Al-Qardhawi's thoughts on Islamic economics are based on the fact that humans, as soon as they are born, have rights. Namely the right to receive learning, the right to be protected, the right to the interests of life and humans also have obligations that must be carried out, including obligations in the afterlife, obligations to Allah SWT, obligations to oneself, obligations to society, and obligations to the family. Among these

obligations, there is an aspect that must be carried out in this world, namely the economic aspect, so that every human being can fulfill the needs of life for themselves, their families and society, humans must work. In Islam, work is not only recommended but also strictly obligatory to meet life's needs.

According to Yusuf al-Qardhawi, Islamic economics is an economy based on divinity. This system originates from Allah SWT, intends to Allah SWT, and uses the laws of Allah SWT. Islamic economics is a science that studies all human behavior to fulfill their life needs with the aim of obtaining *falah* (peace and prosperity in the world and the hereafter). Human behavior here cannot be separated from sharia laws as a guide to behavior and tendencies of human nature. These two things interact with their respective portions to form a unique economic mechanism based on divine values. The economic problem in Islam is to ensure the circulation of wealth among humans in order to maximize the function of their lives as servants of Allah to achieve *falah* in the world and in the hereafter (Ramadani Desy Mustika, 2020)

According to Yusuf Qardhawi, the Islamic economic system is different from conventional economic systems and other economies such as capacity and socialist economic systems. These differences lie in values and norms as well as morals and their impact on economic activities both in production, distribution, consumption and monetary economic aspects. Islamic economics is an economy whose starting point is divinity and whose source is based on Allah SWT. With the aim of an effort to create a prosperous life. According to him, economic-related analyzes can change according to conditions, time and place. Islam in this case only plays a role as a maker of rules and regulations. (Maulana Nora, 2023).

3. Analysis of Yusuf Al-Qardhawi's Islamic Economic Thought

Below are some of Yusuf Al-Qrdhawi's Islamic Economic thoughts

a. Profession Zakat

Of course we are familiar with the term zakat, especially among Muslims, in the Islamic religion zakat is obligatory for every Muslim who can afford it. Zakat is a certain portion of our wealth that every Muslim must pay if it has reached the stipulated provisions, and zakat is only given to people who are entitled to receive it in accordance with existing provisions (Aravik, 2018).

Profession or profession, in Arabic terminology is known as Al-mihn. This sentence is the plural form of al-mihnah which means work or service. Profession in terms means a job that requires knowledge, skills and intelligence. Yusuf Qardhawi stated more clearly that a profession is a job or business that generates money or wealth, whether the work or business is done alone, without depending on other people, or by depending on other people, such as the government, private companies, or individuals to earn wages. salary, or honorium (Saprida, 2016).

One of the objects of zakat which is still in question today is the professional zakat. There are a number of things that cause the concept of zakat profession in the context of fikih considered without any basis in the law of Islam, one of them is because of the existence of the zakat professions had not been practiced by the Prophet SAW in his time still alive. As for the opinion of al-Qardhaw in the question of the zakat of the profession, it is in the book which he wrote and is the result of his dissertation entitled *fiqh al-zâkah* (Adam, 2020).

Yusuf al-Qardhawi saw that the zakat of prophecy was the expenditure of a portion of the wealth of an income from a profession or work. As for the source of the prophecy, it is the word of Allah in Surah At-Taubah, verses 103 and 267; Take the zakat of their wealth, and purify them with it, and pray for them. Surely your prayer is a comfort for them; and Allah is All-hearing, All-knowing. (QS At-Taubah : 103); "O you who believe, spend (in the way of Allah) some of the results of your good efforts and some of what We have brought out from the earth for you. And don't choose the bad things and then spend on them, even though you yourself don't want to take them but by narrowing your eyes towards them. And know that Allah is Most Rich, Most Praiseworthy." (QS Al-Baqarah: 267).

From the two words of Allah SWT above, it can be seen that Allah orders some of your wealth and some of the results of your efforts to be given to people who need it more. However, humans must seek wealth in a good way or in a halal way. Because, in every asset or income there is a portion of other people's property, so it is obligatory for people who are able to spend the results of their business and their assets to people who really need it (Hamzani, et.al, 2020).

b. Zakat and tax

Zakat and tax are two different terms because zakat itself was born from the Islamic religious concept, while tax is a concept born from the State (Sulastyawati, et.al, 2019). However, with these differences, zakat and taxes have similarities, namely that both are obliged to pay, but zakat is in accordance with religious law, while taxes are in accordance with the regulations set by the State. According to Yusuf Al-Qardhawi's view, tax is an order that has been set by the State for the management of state development.

Tax is a contribution that is required to the community and is counted as a debt that must be paid in accordance with statutory provisions. Rochmat Soemitro also put forward the definition of tax as the transfer of assets from the people to the State treasury as a form of citizen participation in financing routine and development expenditures as well as public savings in financing public investment (Murtadho, 2016).

According to Yusuf Qardhawi, zakat has higher spiritual and moral purposes than taxes. The noble purpose is inherent in the word zakat contained in it. It is not only for the wealth, but also for mankind, for the one who gives the zakat and for him who earns it. Whoever has gained his wealth from hatred and hatred so that life grows and grows because of the need for self-fulfillment. As for the one who gives the zakat, he is a saint of greed and covetousness. He made himself holy by sacrifice and mercy so that he blessed

himself, his wealth. As for the purpose, sometimes the purpose in tax is opposed to the zakat because the purpose of worship in the tax is not pure. (Sudarmaji, 2019).

The two of them are: the name and the ethics, the truth and the purpose, the limits and the limitations, the durability and the survival, the expenditure, the relationship with the ruler, the purpose and the end. Joseph Qardhawi argued that the principle of justice between taxes and zakat encompasses four things, namely: first, justice which covers equality in the obligation of zakat and tax, payment of wealth (zakat and taxes) less than the prescribed limits, prohibition of the zeal and the tax twice, greater zakaat and tax compared to the energy spent, consideration of the conditions in the payment of tax and Zakaat, as well as justice in the practice of the tax and the zakat.(Yurista, 2017a).

Taxation (in Islamic law) is one of the forms of employment in the field of economy, as a means of fulfilling the needs of the state and society to finance various common needs. (kolektif). In the absence of a Nash explicitly regulating taxation in Islamic law, this implies the occurrence of differences of opinion among scholars regarding the status and law of tax collection.(Maman Surahman dan Fadilah Ilahi, 2017). Al-Qardhawi allows for taxes in addition to zakat. In the al-Qardhâwâ, some scholars support the integration of taxes but only in the purposes of intent. Imam Nawawi and mazhab Shafi'i, Imam Ahmad and Ibn Taimiyah argue that paying taxes with the intent of zakat his law is permissible, because the Muslims pay taxes enough. Ibn Hajar Haitami of the mazhab Shafi'i, Ibn 'Abidin of the Mazhab Hanafi, and Sheikh Ulaith of Maliki, on the contrary, argue that zakat and tax are two different things, and therefore the payment of tax does not waive the obligation of zakat.(Adam, 2020).

Al-Qardhâwî is of the opinion that tax is an obligation imposed on taxpayers, which must be paid to the state in accordance with the provisions, without receiving any return from the state, and the proceeds are to finance general expenses on the one hand and to realize economic and social goals. , politics, and the goals the State wants to achieve (Yurista, 2017b).

According to Yusuf Al-Qardhawi's view, zakat and taxes have similarities and differences, the following are the similarities between zakat and taxes:

- 1). There is an element of obligation and coercion, which is a way to generate zakat and taxes.
- 2). Zakat and taxes both have the same goal, namely taxes are paid to the State and zakat is also handed over its zakat to those responsible according to the Koran, namely Amil Zakat.
- 3). The similarity between the two is that they both have no reward. In taxes, taxpayers pay their taxes as members of the public and will receive several facilities to carry out their activities. Likewise, with zakat, people who pay zakat are members of the Islamic community. Then Allah will provide protection, care and solidarity through society.
- 4). If taxes today have a goal for the general public, then zakat has a broader goal with predetermined aspects.

Apart from the points of similarity between zakat and taxes, there are also points of difference between zakat and taxes, which are as follows (Dedi, 2017)

- a). Zakat is worship and taxes are an obligation to the state.
- b). From the aspect of obligations. Zakat is only imposed on Muslims, while other religions are not subject to zakat obligations. Meanwhile, taxes are mandatory for every citizen, whether Muslim or other.
- c). From the utilization aspect. In Islam, zakat must be distributed directly to those who are entitled to it, namely the eight ashnaf mustahik zakat, zakat assets are not permitted to be held for too long. Meanwhile, in concept and practice, tax is used indirectly. So taxpayers cannot demand that the government immediately use it for the benefit of the people, but it depends on the existing mechanisms in the government.

d). In Islam, the concept of zakat has been regulated in detail regarding rates and this has become standard, cannot be changed. Meanwhile, tax rates can be changed to suit conditions

1). Economics and Ethics

Ethics is a collection of rules, teachings (doctrines) and values that can lead humans to happiness in life, both now in this world and in the afterlife. Therefore, it is natural that Islam links ethics in carrying out muamalah activities, namely honesty, trustworthiness, fairness, ihsan, virtue, friendship and compassion (Koni, 2017). Islamic Economic Ethics is an ethical norm based on the Al-Quran, Hadith and As-Sunnah. In Islamic economic ethics, human behavior in carrying out economic activities must be in accordance with the established principles of the Islamic religion. By prioritizing what is halal and haram when carrying out economic activities. So it is interpreted that Islamic economic ethics is human obedience to Allah SWT as the creator by obeying the rules of Islamic economics.

Furthermore, al-Qaradhâwî argued that Muslim society is not free without control in producing all natural resources, distributing them, or consuming them, it is bound by noble religious and ethical values, as well as sharia laws. According to al-Qaradhâwî, Muslim economic experts recognize the superiority of the Islamic economic system. According to them, Islam has succeeded in combining ethics and economics, while capitalist and socialist economic systems separate the two (Adam, 2020).

In connection with Islamic business ethics, in his seminal work *Daurul Qiyam wal Akhlaq Fil Iqtishadil Islami*, al-Qardhawi describes and explains the importance of norms and ethics in economics, their position and influence in different economic fields such as; production, consumption and distribution fields (Ambarwati, 2013).

In Yusuf Al-Qardhawi's view, when carrying out a business or work, you should only do work that is lawful. Because Allah SWT also forbids humans from producing haram goods or carrying out work that is prohibited in the Islamic religion. So, ethics in this field of production is very important, we must be able to differentiate between what is halal and what is haram.

Meanwhile, the main morals (ethics) in production that must be considered both individually and collectively are working in ways that are permitted by Allah, and not

going beyond what He has prohibited. So, production is not only producing goods and services, but also producing everything that destroys human faith and morals.

According to Yusuf al-Qardhawi, individuals and groups adhere to everything that Allah has permitted and do not cross the line. Then, the next ethic is preserving natural resources. Natural resources are God's blessings to His creatures, and humans must be grateful for them. Among the forms of gratitude is protecting it from damage and destruction.

2) Ethics in the field of consumption

The second ethic that is al-Qrdhawi's main focus is in the field of consumption. According to Yusuf al-Qardhawi, it is not only a simple attitude in consumption activities, but it must also be implemented to avoid luxury (extravagance). Exaggerating is an attitude that is prohibited because it will lead to enjoyment and boasting. Boasting will lead to a wasteful attitude. A wasteful attitude itself is an attitude that is hated by Allah and an attitude that destroys property, underestimates it or does not care for it so that it is damaged and destroyed. This act includes wasting money which is prohibited.

3) Ethics in the field of Distribution

Distribution is one aspect of marketing. Distribution can also be interpreted as marketing activities that try to expedite and facilitate the delivery of goods and services from producers to consumers, so that their use is in accordance with what is needed. In this regard, Islam wants distribution to be based on two aspects, namely freedom and justice. The freedom in question is the freedom to act which is supervised by religious values and justice. As a form of balance between individuals and society. Islam also teaches its followers to do justice in various aspects.

3. Islamic attitude towards wealth

In Islam, wealth is usually called maal. Property is a gift from Allah SWT to His people, Allah makes property his property, then this is given to the people he wishes and then used in Allah's way. Wealth is only a deposit from Allah in this world, so we as humans must always obey Allah SWT and utilize these assets for the purpose of taqqarub (getting closer) to Allah. When utilizing wealth, it should not only be used personally but also used for social functions to help fellow humans who are in need.

According to Yusuf Al-Qardhawi's view, property or wealth is a means for Muslims to achieve reward from Allah SWT, the wealth that a person has without distinguishing one wealth from another because, with wealth, humans can sometimes forget about the afterlife. In Islam, it is strictly prohibited to take other people's property rights, such as orphans and the weak. Below is the Word of Allah SWT which explains about wealth as a way to emigrate: "Indeed, those who believe and emigrate and strive with their wealth and souls in the way of Allah and those who provide shelter and help (to the Muhajirin), they protect each other. And (for) those who believe, but have not emigrated, then there is no obligation whatsoever on you to protect them, before they emigrate. (However) if they ask you for help in (defense of) religion, then you are obliged to provide help except for those people with whom you have an agreement. And Allah is All-Seeing of what you do" (QS Al-Annfal: 72).

Islam strictly forbids people from obtaining wealth in unlawful ways, as in the current era where so many people seek wealth in any way they forget the rules of the Islamic religion that have been established. So in Islamic economics regulations are set for humans to seek wealth in the correct way in accordance with Islamic religious law that has been established.

4. Riba and Flowers

It was forbidden in the sight of Yusuf al-Qardhawi. According to its etymology, the interest is understood as an additional, surplus, rente and interest money. Riba is called an additional or surplus because in the transaction of the interest there is an extra or

advantage (Aravik, et.al, 2022). The latter is called as a rente or interest because there are groups that perceive that the interest has a scheme as the interest money is due to the money increases or birth. In a broader sense/terminology, interest is an addition to a loan or exchange charged by one party to the other. (Rahayu, 2021). The economic thinking of Yusuf Qardhawi about taking excess profits in the sale and sale is included in the ideal contemporary example of ijihad such as the speech of Yusuf Kardhavi. In this case, select the various opinions of the previous scholars considered more relevant and strong, then the opinion is added with new elements of ijihad. (Mubarokah, 2020).

Conclusion

From the above discussion it can be concluded that the Islamic Economic Thought of Yusuf Qardhawi is very useful for us in the present era, in his thought of Joseph Qardhawi focused on the discussion of economics in Islam. The above description relates to the zakat of a profession in which each of the income or part of the obligation is zakatkan (zakat profesi). As for the concept of zakat and taxes that have the same is a duty to be paid but the difference is the zakat is arranged in the Islamic Shariah while the tax is regulated by the State. However, Yusuf Qardhawi believed that the aspect of zakat was more extensive than the coverage of the zakat. As far as Islamic economic thinking is concerned about ethics in economics, Yusuf Qardhawi argues that there are three ethics of economics namely, ethic in the field of production, ethical in consumer goods, and ethical distribution. He believes that wealth is a means or a way for people to emigrate or get closer to God. And the last ribs and fruits that are mostly forbidden in the religion of Islam.

References

- Aravik, H., Hamzani, A. I., & Khasanah, N. (2021). Dari Konsep Ekonomi Islam Sampai Urgensi Pelarangan Riba; Sebuah Tawaran Ekonomi Islam Timur Kuran. *Islamic Banking: Jurnal Pemikiran dan Pengembangan Perbankan Syariah*, 6(2), 215-232.
- Aravik, H. (2017). Esensi zakat sebagai instrumen finansial islami dalam pandangan Muhammad Nejatullah Siddiqi. *Ekonomica Sharia: Jurnal Pemikiran dan Pengembangan Ekonomi Syariah*, 2(2), 101-112.
- Aravik, H. (2016). Ekonomi Islam: Konsep, Teori, dan Aplikasi serta Pandangan Pemikir Ekonomi Islam dari Abu Ubaid sampai Al-Maududi. *Malang: Empatdua*.
- Aravik, H. (2018). Pemikiran Ekonomi Sayyid Qutb. *Islamic Banking: Jurnal Pemikiran Dan Pengembangan Perbankan Syariah*, 3(2), 31-43.
- Sulastyawati, D., Aravik, H., & Yunus, N. R. (2019). The Existence of Tax as an Instrument of the State Revenue in the Perspectives of Islamic Law and Economics. *Research and Analysis Journal*, 2(11), 128-137.
- Hamzani, A. I., Sugiharto, I., Rahayu, K., Haryadi, T., Asmarudin, I., Aravik, H., ... & IGM, S. (2020). The New Direction of Islamic Economics: Review of Masudul Alam Choudhury's Thought. *European Journal of Molecular & Clinical Medicine*, 7(3), 4097-4107.
- Aravik, H., Hamzani, A. I., & Khasanah, N. (2022). *Percikan Pemikiran Ekonomi Islam Kontemporer*. Penerbit NEM.
- Adam, P. (2020). Pemikiran Ekonomi Islam Yusuf Al-Qardhawi. *Jurnal Pemikiran Dan Pengembangan Perbankan Syariah*, 6 (1), 86.
- Ambarwati, D. (2013). Etika Bisnis Yusuf Al-Qaradâwi (Upaya Membangun Kesadaran Bisnis Beretika). *Adzkiya: Jurnal Hukum Dan Ekonomi Syariah*, 1, 77-78.
- Amir Hamzah, N. D. (2017). Kontribusi Pemikiran Yusuf AL-Qardhawi Dalam Kitab Kaifa Nata'amal Ma'a Assunah Nabawiyah. *At-Tahdist : Journal of Hadith Studies*, 1(1).
- Aravik, H. (2017). *Sejarah Pemikiran Ekonomi Islam Kontemporer*. Depok : Kencana.
- Dedi. (2017). Konsep Kewajiban Membayar Pajak Dan Zakat Dalam Islam. *Turast: Jurnal Penelitian & Pengabdian*, 5, 211-212.
- Ghazali, M. R. (2012). *Yuauf Al-Qardhawi dan Pengaruhnya Dalam Msyarakat Islam di Malaysia*. USIM : Malaysia.
- Hasan, Z. (2013). Yusuf al-Qaradawi dan Sumbangan Pemikirannya Yusuf al-Qaradawi and Contribution of His Thoughts. *Jurnal At-Thaqafah*, 3(1), 53.
- Khalilurrahman, M. (2011). Syaikh Yusuf Qardhawi : Guru Umat Islam Pada Masanya.

- Jurnal Hukum Dan Syari'ah*, 2(1), 174.
- Koni, W. (2017). Etika Bisnis Dalam Ekonomi Islam. *Al-Buhuts*, 13(2), 75–89.
- Maman Surahman dan Fadilah Ilahi. (2017). Konsep Pajak dalam Hukum Islam. *Amwaluna: Jurnal Ekonomi Dan Keuangan Syariah*, 1, 167.
- Maulana Nora, Z. (2023). Relevansi Konsep Pemikiran Ekonomi Islam Yusuf Qardhawi dan Penerapannya di Indonesia. *Jurnal Ekonomi, Keuangan & Biais Syariah*, 5(6).
- Mubarokah, S. (2020). Analisis Pemikiran Ekonomi Yusuf Qardhawi Mengambil Keuntungan Berlebihan Dalam Jual-Beli. *AL-HAKIM: Jurnal Ilmiah Mahasiswa*, 2(1), 8–10.
- Murdiyanto. (2020). *Penelitian Kualitatif*. Yogyakarta.
- Murtadho, R. (2016). Zakat Vs Pajak: Studi Perbandingan Di Beberapa Negara Muslim. *ISWAF: Jurnal Zakat Dan Wakaf*, 1(1), 1–22.
- Rahayu, A. E. D. (2021). Perbandingan Konsep Riba Dan Bunga Bank Menurut Yusuf Qardhawi Dan Muhammad Sayyid Thantawi Serta Implikasinya Terhadap Perbankan Syariah. *Jurnal Ilmiah Ekonomi Islam*, 7(02), 181.
- Ramadani Desy Mustika, R. S. (2020). Pemikiran Yusuf Al-Qardhawi Mengenai Ekonomi Islam. *Dirasat: Jurnal Manajemen Dan Pendidikan Islam*, 15(2), 102.
- Saprida. (2016). Zakat Profesi Menurut Pandangan Yusuf Qardhawi. *Jurnal Economica Sharia: Jurnal Pemikiran Dan Pengembangan Ekonomi Syariah*, 2(1), 51.
- Setiyanto, D. A. (2016). Pemikiran Hukum Islam Imam Malik bin Anas (Pendekatan Sejarah Sosial). *Jurnal AL-Ahkam*, 2 (1), 106.
- Sudarmaji, W. (2019). Zakat dan Pajak Dalam Pemikiran Yusuf Qardhawi Dan Masdar Farid Mas'udi. *Jurnal Studi Islam*, 6(2), 223–224.
- Sutopo. (2015). Analisis Hermeneutik Atas Pemikiran Yusuf Qardhawi Tentang Hadis-hadis Ekonomi. *Jurnal Iqtishadia*, 8(2), 215.
- Yurista, D. Y. (2017a). Prinsip Keadilan dalam Kewajiban Pajak dan Zakat Menurut Yusuf Qardhawi. *Ulul Albab: Jurnal Studi Dan Penelitian Hukum Islam*, 1(1), 54–55.

Yurista, D. Y. (2017b). Prinsip Keadilan dalam Kewajiban Pajak dan Zakat Menurut Yusuf Qardhawi. *Ulul Albab: Jurnal Studi Dan Penelitian Hukum Islam*, 1, 45–47.

Zamzam, H. A. D. F. (2020). *Filsafat Ekonomi Islam: Ikhtiar Memahami Nilai Esensial Ekonomi Islam*. Kencana.