

WHO-IS-HOMO-ISLAMICUS--- Revised---Editor-comments_- _Clean.doc *by*

Submission date: 17-Dec-2021 10:14AM (UTC+0700)

Submission ID: 1732493659

File name: WHO-IS-HOMO-ISLAMICUS---Revised---Editor-comments_-Clean.doc (152.5K)

Word count: 7161

Character count: 37917

WHO IS HOMO ISLAMICUS? A QUR'ANIC PERSPECTIVE OF ECONOMIC AGENT IN ISLAMIC ECONOMICS

Abstract

Purpose – This paper aims to explain the nature of economic agent in Islamic economics (homo Islamicus). This is done by deriving the concept from the Qur'an as the primary epistemological sources in Islamic economics.

Design/methodology/approach – This paper attempts to explore and grasp the message of the Qur'an and internalized its concepts and values in their totality into the conception of economic agent in Islamic perspective (homo Islamicus).

Findings – The paper brings an insight on the nature of economic agent who will portray economic theorist' conception on his actions and activities in Islamic perspective. The concept of economic agent that is built from the Qur'anic teachings will be useful in developing assumption and theories in Islamic economics.

Research limitations/implications – It is acknowledged that the existence of an individual who will actualize the assumptions, theories and concepts in practical realities is necessary. Nevertheless, scholarly works that seriously attempts to clarify who is homo Islamicus in a comprehensive perspective is limited.

Practical implications – This paper promotes normative behavioral framework to be portrayed in actual realities and hence could be the basis in developing the framework and body of knowledge of Islamic economics.

Originality/value – This paper promotes a concept of economic agent in Islamic perspective (termed as homo islamicus) who is going to portray Islamic ethical teachings in economic actions. Homo Islamicus will be a representative model in theorizing Islamic economics.

Keywords - Homo Islamicus, Economic Agent, Islamic Economics, al-Qur'an

Paper type – Research paper

Introduction

The philosophy of ethics has always been revolved in the exploring the nature of human being. Philosophers of ethics begin philosophical speculation of what human being is, who really he is, what is his purpose and destination, what he wants to achieve, and so on that lead to outlining and establishing ethical premises. Philosophers have

brought to light some of the presuppositions of the human nature in all dimensions of moral, practical, social and spiritual aspects (Harré, 2000: 267; Fromm, 1990: 27).

Ethics, has undoubtedly been developed to serve the purpose embedded in the concept of human nature. Economics as a discipline is also embedded with certain ethical position in conceiving the nature of economic agent who is going to portray all its conceptions in actual behavior. However, as Pojman (2006: ix) notes that ethics “is often being constructed to serve human needs and ¹²ires” rather than to be the guidance of how human being should be as we will note ¹²in this article.

It is acknowledged that economics is not value-neutral discipline. It has been infused with certain ethical position in assumptions, theories and concepts. Mitchell (2002) recognizes that economic theory takes certain background institutional structures and is shaped by Western historical experiences. Therefore, Hasan (2002) is rightly observed that the debate is not whether economics is value-free sciences, but what ethics has been infused in economics that needs to be scrutinized in Islamic economics cases.

In this regards, a comprehensive ethical concept of economic man that would convey proper ethics in accord with human nature by not reducing the nature of man, nor to exaggerate him into other entities which is not him is important to be studied. Erich Fromm (1990: 7) expects that the concept of human nature should be “based upon man’s inherent qualities, and that their violation results in mental and emotional disintegration”.

Endeavors to develop normative guidelines and conceptual foundations of Islamic economics will fall short of their goals if there is no sound conceptualization of the nature of human being, existence, behavior, and objectives (Al-Najjar, 2000).¹³ Islamic economics as a social sciences, is also expected to provide a comprehensive ¹³insights into human behaviour at personal and societal levels (Rafikov and Akhmetova, 2020).

The Qur’an as primary source of knowledge in Islamic epistemology encourages man to reflect on himself, his creation, his essence, and the purpose of his creation (Qur’an, 30: 8; 41: 53; 51: 20-21; 86: 5-7). It is argued that no one knows more about the nature of man than God who created him (67: 14). Articulating this could be conducive to realizing the objectives of developing Islamic economics as a discipline and practical system.

Finding the most plausible version of the theory of human nature is very important for Islamic economics as a value-based science. It is not only to gain validity of concepts and theories, but also to gain legitimacy from the scientific community (Mahyudi and Abdul Azis, 2017).

This paper argues that Islamic ethic position is very much prevalent in its conception of economic agent (homo Islamicus) who is going to portray Islamic ethical teachings in economic actions. A theory of ethics that would properly capture all-dimensions of human-self, his nature, well-being, and his relationship with other beings will be developed based on the Qur’anic teachings. For Islamic economics, this becomes necessary since its conception on the nature of human being stems from its worldview and epistemological sources which are different to conventional economics sources.

Therefore, this paper attempts to clarify human nature in Islamic perspective based on the concept and principles derived from the Qur'an as the primary source of knowledge in Islamic epistemology. To do so, it first starts exploring the nature of human being in the Qur'an by compiling various related verses on the topics. Then, the paper investigates the process of how human is being created, what is the *raison d'être* of his creation, how human should interact with other beings, what is his true self, and what constitute his wellbeing.

Human Nature in the Qur'an

The Qur'an constantly addressed human being (*insan*), or the people (*al-nas*), the descendants of Adam (*banu adam*), humankind (*al-bashar*) in various places of the verses. This shows that human is permanent object of God's attention more than any other creatures; angels, jinn, universe, or Satan (Arkoun, 1994: 53). The Qur'an addresses human nature, his *raison d'être*, of why he has been created and what is the purpose of his creation (Izutsu, 2002).

Those Quranic teachings are sources of ethics will be the basis to free the "cardinal deficiencies in basic insights into human nature" as we are facing now in modern ethical discourse (Rahman, 1999). This is possible since according to Al-Faruqi (1963) "the infinity or divine character of the Qur'an was assigned the meaning of giving us values rather than real-existents, the ethico-religious rather than the other realms of values, and the principles of the hierarchization of the ethico-religious values rather than a complete listing of them".

The Qur'an describes human nature in comprehensive perspective in the following ways:

- (1) The process of creation of how human has been created and elements of his creations (Qur'an, 6:2, 15:2, 17:61, 23:12, 55:14, 76: 2);
- (2) The reason of his creation, duties and responsibilities and the ultimate ways he should follow so that his life would be succeed (Qur'an, 23: 115, 51: 56).
- (3) The relationship of human being with his Creator (Allah SWT) and other beings (Qur'an, 2:30, 61:10-14).
- (4) The nature, characteristics, tendencies and potentials of human being (Qur'an, 3:152, 7:179, 17:19, 78:39);
- (5) The values and qualities to be achieved to attain a higher self-realization (Qur'an, 5: 15-16).

Islamic economists, in attempting to develop assumptions and appraise theories on the behavior of individual will always be guided by those Qur'anic foundations. This paper attempts to grasp the message of the Qur'an and internalized its concepts and values in their totality into the conception of economic agent in Islamic perspective (*homo Islamicus*).

The Creation of Human Being

To understand the nature of homo Islamicus, we have to look at the Qur'anic description of how human being is created, why he has been created, and what are the elements of his creation. Human being is described in the Qur'an as a unique creation that has been created in a perfect state (Qur'an, 95: 4). Human being has been created with the combination of two different elements, namely the material/body (*jasad*) and immaterial/soul (*ruh*). The Qur'an describes the material dimensions that man was made of as from a sounding clay like the clay of pottery, from mud and from a drop of mingled sperm (Qur'an, 6:2, 15:26, 17:61, 23:12, 55:14, 76: 2). God has fashioned him in due proportion and subsequently has perfected human creation by endowing him with an immaterial element, which is a "soul (*ruh*)" which is "of the breadth of God" (Qur'an, 15: 29, 32: 9, 38: 72).

Human being is therefore a *two dimensional-being* which differentiates him with all other beings which are one-dimensional. Man in this regard is "a synthesis from which no element, from the highest to the lowest, is excluded, and it is a mirror in which are reflected the Names and Attributes of God before Whom he stands upright, now and forever" (Eaton, 1991: 358).

This implicates that human being tendencies and needs are also complex consist of physical needs, psychological, moral and spiritual needs. In fulfilling the needs of the self, an *i'tidal* (balance) approach to fulfill all those needs according to balance and their respective needs is required. Imam al-Ghazali in this regard says:

"a person who castrates himself to get rid of sexual desire or leaves marriage, even though he can afford it, or a person who abandons eating so that his body becomes unable to carry out worship, he has reduced the balance. On the other hand the person who is immersed in the lust of the stomach and sex, then it has exceeded the balance. A fair attitude is that he should keep his balance from reduction and addition, so that both sides become balanced".

It should be noted that contradictory desires and tendencies in human beings can disturb the balance. the biological base of human being shares many common "material" aspects of physical senses with other animals that put awareness in him of the world. The spirit of God (*ruh*) which is the most sacred, exalting, and the noblest "part" of His being, however brings him into a higher place.

The earthy pole (body and matter) tends to lower him to the group of animal, love to matters, love in himself (selfishness), tends to forget the others, society or even God. Once he is dominated by this earthy perspective then human's morality as well as spirituality is decline. Individuals in this regard love consumerism, hedonism, and tend towards selfishness, corruption and injustice. The heavenly pole on the other hand, tends to convey human being to higher level, to the goodness, to the ideals, the spiritual where human prefer justice, sympathy, love, sacrifice, and altruism (Mutahhari, 1983: 19).

In this respect, he has inclination towards either good or evil (Qur'an, 3:152, 7:179, 17:19, 78:39). It is up to man to choose where to go, towards mud or providence. An individual has to struggle not to gravitate his self-down but to achieve high level of being. The struggle will perpetually rage in him and his life will be valued based on his choice and conscious actions he made (Shariati, 1981: 4).

In this struggle, he has been endowed with internal capacity of intellect (*'aql*), free-will (*ikhtiyar*), capabilities (*qudrah*) and desires (*ahwa'*). However, those facilities are not sufficient to win the battle. Therefore, God has also revealed religion (*din*) in order to foster consciousness in human self (*iman*) so that he is able to manage those facilities for self-realization and transformation to achieve success and happiness. Religion is functionally regarded to induce the believer to transcend his animal nature to a higher spiritual aspect in a balance way that will separate him from the animal species unto which the Qur'an puts it as *khayr wa abqa* (better and external).

The Self of Homo Islamicus

The Qur'an describes that human's self has dual dimensions, body and soul, matter and spirit (Qur'an, 15: 28-29). This implicates that the self of human being is a complex nature with potentials and tendencies to realize values in a positive or negative ways. The self is described as capable to move to the lowest level of morality of wickedness (*fujur*) or the to the higher impelling self (Qur'an, 12:53), and also of virtue (*taqwa*), which is the urge of the higher self (Qur'an, 75: 2).

Therefore, the Qur'an employs duality of values which are in line with the potentialities of human being to choose and realize in order to denote right and wrong, good and bad, such as *salihat* and *sayyi'at* (Qur'an, 45:21), *khayr* and *sharr* (Qur'an, 99:7,8), *birr* and *ithm* (Qur'an, 5: 3), *hasanah* and *sayyi'ah* (Qur'an, 27: 89-90), *ma'ruf* and *munkar* (Qur'an, 3: 104), *halal* and *haram* (Qur'an, 10: 59), *tayyib* and *khabith* (Qur'an, 2: 172).

Homo Islamicus is able to manifest the values when he chooses to do so since he is endowed with a free will, intelligence, understanding, as well as potency and capability that enable him to act and choose either good or evil (Qur'an, 53: 39-40; 76:3; 90:10).

However, unlike homo Economicus, homo Islamicus is having clear objectives in all his actions, namely "to maximize moral energy, to control and harness his desire, make it obedient to his intellect and thus arrive at spiritual freedom" (Mutahhari, 1983: 33). The choice of good is in fact the true growth or self-realization to protect self from degradation and to attain the higher levels of spiritual attainment. In fact, humans have more potencies to choose good values since the basic premise of human nature in the Qur'an is originally good and pure (Qur'an, 95: 4-5). His inherent nature (*fitrah*) is good and free from any spiritual and morality flaw as long as they do not corrupt it during his life (Qur'an, 30: 30).

Therefore, the action of homo Islamicus, his motive and decision, should be made within the matrix of a consciousness to choose the higher level of spirituality, the straight path (*al-sirat al-mustaqim*) (Qur'an, 90: 5-20). However, his strive to realize values is inseparable from the struggle (*jihad*), namely, the real possibility of moral evil which comes from internally his self-desire (*hawa, shahwah*), his inclination to the earthly dimension of his self, or externally from others and from his everlasting enemy the *Shaytan* who is perpetually trying to further seduce him away from his natural straight path into deviant behavior (Qur'an, 17:61-65).

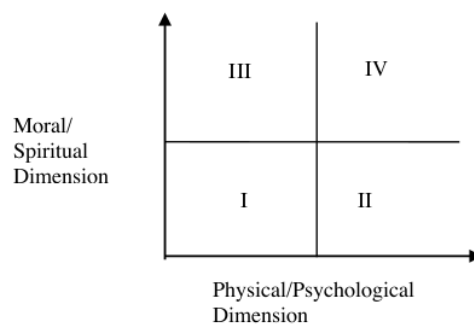
For this reason, human being is also equipped by the Divine guidance (the Qur'an and Sunnah) that would guide him to the right path, assist him in making a

'right' decision, not to violate the balance of inclining to opposing tensions, and inspire him to choose and act in a right action. In this regards, Abdul-Rauf (1991: 92) insightfully elaborates that "Islam does not confine man to a single course with no choice, nor does it leave him a victim of uncontrolled greed, human vagaries and stubbornness. It grants man a wide range of choices and creativity, motivates him to satisfy his physical and psychological needs in progressive processes, but seeks to protect him from evil."

In addition, Allah SWT declares that He is always with human in this struggle provided human being makes the necessary effort (Qur'an, 15:42, 16:99, 17:65). The situations that require human beings to direct themselves, with all potential perfections they have, to eliminate the negative aspects in himself, to control the earthly desires, committing themselves to the higher ideals and to bring the positive aspects of his self to the stage of action and to develop themselves into a perfect ethical being. But most importantly, man's conscious self-alignment with God (*iman*) in order to strengthen and develop the good tendencies that he carries in himself by nature (Qur'an, 8:29).

Homo Islamicus' action should be directed in this right direction of achieving unity in all dimensions of his personality, the physical, the moral, the rational, the aesthetical and the spiritual (Ansari, 2001: 163). This could be achieved by realizing moral values (Qur'an, 67: 2), which is actually, an ontological reason of his existent (Qur'an, 11: 7). This commitment to the moral ideals as envisaged in the Qur'an is actually a primordial covenant that he has agreed before he was created.

Homo Islamicus will strive not to 'gravitate' himself down to the earth but to transcend to a higher order of being, to the heights of purity, to the spiritual, to the Divine where is his origin (Rahman, 1999). This is reflected in quadrant IV whereby the material / psychological dimension is pursued in line with moral / spiritual achievement. In quadrant I and II, a homo Islamicus is unable to gain moral / spiritual achievement as desired. His behavior, as a result, will become erratic and undesirable as it does not based on ethics or spiritual foundations.



Islamic economics as an ethical-based economics attempts to envisage this ethical position in its conception of the nature of economic agent. This is done by introducing moral values as part of preference functions, internalizing moral norms or

rules as motives as well as constraints in actions, and incorporating those values and moral positions in policy prescriptions (Furqani, 2017).

Human Being and His *Raison D'etre*

Understanding the *raison d'etre* of human's creation would give the overall picture of the reason of his continued sustenance in life and history that would serve as the purpose and destiny of his life. The ethical concept of the nature of homo Islamicus (i.e., of his self and his behavior) stems from this identification. This is because, his 'nature', in Islamic perspective, has been designed in order to support human life 'existence' on earth as well as to complete the 'purpose' of human creation.

Human creation, in the Qur'an, is stated has been reckoned exactly, it has not been by coincidence or for baseless reasoning. Human being is a chosen creature for serious task (Qur'an, 23: 115). To support this task, Qur'an (95: 4) says that "We have indeed created man in the best mold".

At the first place, the Qur'an clarifies that the purpose of human creation is to serve God (*'ibādah*). "I (Allah) **13** *did not create jins and humans, but they should worship (serve) me (alone)*" (Qur'an, 51: 56). This is done by consciously acknowledging God's magnificence, supremacy, and obeying His call for human progress and righteousness by complying God's patterns pertaining to ritual and non-ritual activities (Abdul-Rauf, 1991: 91). It is through *'ibadah* that human integrity and perfection can be achieved (Al-Najjar, 2000).

A proper human action is in this complete commitment to God by obeying the prescribed frameworks (Qur'an, 61:10-14). Human prosperity in this earthly life and in the hereafter is also valued based on his level of commitment to God (Qur'an, 30:38-9, 63: 9, 87:14).

Secondly, the Qur'an, clarified that human creation **15** earth, unlike the others' creation, has also another special purpose, namely to be God's vicegerent on earth (*khalifah*). The Qur'an said: "He it is who created for you all that is on earth..." (Qur'an, 2: 30). The *khalifah* of God on earth has a mission to fulfill the Divine patterns on earth, implementing Allah's intent on earth and practicing His rules (Qur'an, 11:61) by maximizing the moral energy as much as possible during his life in the world (Qur'an, 6:165, 7:129).

Being a *khalifah*, he is the only creature that may pursue the totality of values as he has the mind and vision requisite for such pursuits. Al-Faruqi (1992: 66) in this regard asserts that *khalifah* is "a sort of cosmic bridge through which the divine will, in its totality, can enter space-time and become actual." Eaton (1991: 69, 359) also puts that human alone of all created beings is "situated directly beneath the Divine axis where the Divine Will may operate through him without impediment." Al-Attas (1993: 68) likewise describes that "while Islam is the epitome of the Divine cosmic order, the man of Islam who is conscious of his destiny realizes that he is himself, as physical being, also an epitome of the cosmos, a microcosmic representation (*'alam saghir*) of the macro-cosmos (*'alam kabir*). Hence in the manner that Islam is like a kingdom, a social order, so the man of Islam knows that he is a kingdom in miniature, for in him, as in all mankind, is manifested the Attributes of the Creator." Every action of individuals

is therefore ⁷capable of adding, however little, to the total value of the cosmos, as an act of worship, of service to God (Al-Faruqi, 1992: 82).

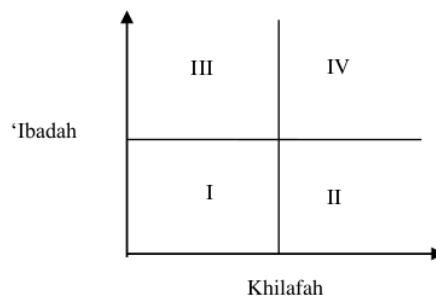
To support this mission of *khalifah*, human is endowed with the spiritual capacity to receive divine injunctions and with the intellectual capacity to be able to implement those injunctions on earth. The Qur'an (2: 31-33) informs that once human being was created, God taught him the names (*al-asma'*) which are knowledge. By knowledge, intellectual ability to think, and physical capacity, human is able to discover natural laws and utilize natural resources for their purposes (Qur'an, 45: 13).

A role of *khalifah* is essentially a trust (*'amanah*) (Qur'an, 33: 72). *Amanah* established responsibility of *khalifah* to manage and flourish the earth by means of endowed virtues and bounties from God, and human initiative, effort, and creativity. A Homo Islamicus is expected to play a role of *khalifah* by creating a moral social order on earth. However, this action is voluntarily applied as he is free to choose either to fulfill it or not (Qur'an, 76: 2-3).

The task of *khilafah* and to keep *amanah* (trust) implies responsibility: responsibility for his own well-being, responsibility for the well-being of his society and environment, and responsibility before His Lord, the Creator of all things. Homo Islamicus' action is his attempt to fulfill all responsibilities. This action is expected not to be mechanically, blindly or instinctively, but consciously, deliberately, and voluntarily emerge from his inner moral consciousness (Abdul-Rauf, 1991). Without being moral, this responsibility could not be achieved successfully. In fact, fulfillment of God's command, the divine trust, is identical with moral felicity (Al-Faruqi, 1963). The life on earth is about implementing the ethical "ideals" as being outlined by God through His revelation into the real "practices". In this perspective, "the Human will is perfected only when it reflects the Divine Will" (Eaton, 1991: 362). The Divine pattern is required to be fulfilled by man by his conscious ethical actions as a *khalifah*.

The nature of homo Islamicus in this regards has been perfectly designed to be able to complete the mission (*raison d'être* of human creation) by which no other creature has that ability. He is both a physical and spiritual well-being, a perfect combination of body and soul which makes him qualifies to be a cosmic bridge of micro and macro-cosmos. The virtues endowed to him in order to be able to properly accomplish the mission of an *'abd* and *khalifah* of the God are the positive aspects of human being that also marked his superiority compared to the other creation.

The following quadrant explains four possibilities of homo Islamicus in performing the role of *'abd* and *khalifah* and hence the task of *'ibadah* and *khilafah*.



In quadrant I, homo Islamicus does not carry out the role of 'abd or khalifah or performs a very minimal role. In quadrant II, homo Islamicus plays the role of khalifah more and less role of 'ibadah. On the other hand, in quadrant III, homo Islamicus performs more 'ibadah duties and less duties of khilafah. What is desired is quadrant IV, where homo Islamicus is having a balanced action and perfectly carries out the duties of 'ibadah and khilafah. He is fully understood that the task of khilafah is essentially an 'ibadah, and vice versa. 'Ibadah means serving God by implementing what God enjoins and refraining from what He forbids and khilafah means implementing God's intent on earth, patterns and injunctions in economic activities (Al-Najjar, 2000).

Homo Islamicus and Other Beings

Homo Islamicus in the Islamic worldview is not viewed in an isolated perspective from other beings. In fact, the Qur'an also has explained the *expected* relationship and attitude of man to himself, his fellow man, nature, and God, and the *huquq* (rights and obligations) emerge in this relationship (Furqani, 2015).

Central in this relationship is the difference between the real, absolute and ultimate Reality to the manifestation and the relative reality. God, in Islamic worldview, as the *Khaliq* (creator) is the real, the absolute and the Ultimate, and human being and universe are the creation (*makhluk*) which are the manifestation of reality and thereby relative and not ultimate. Therefore, in explaining the Being and Realities, the *Qur'anic weltanschauung* is most evidently theocentric where God stands in the very center of the world of beings. All other things are His creatures, they are inferior to Him in the hierarchy of being, and submit (willingly or unwillingly, in the case of human) to Him (Izutsu, 2002: 76). Ansari (2001: 102) insightfully puts "God is the fountain-head of the highest values and ideals that reveals itself in the Cosmic Order, He is the basis of all Existence, the Source of all Excellence".

The task of *khalifah* to be performed by Homo Islamicus is addressed by the Qur'an as an individual as well as collective task (Qur'an, 6: 165). This means the task of *khalifah* can only be done perfectly through synergy of individuals and society. Islamic economics in this perspective is having both individual as well as social agenda and attempts to harmoniously blend individual as well as the society in the spirit of brotherhood (*ukhuwwah*) in its concepts as well as theories.

Therefore, the perspective of individual self-interest, public interest and or the sacrifice for society is not viewed as a conflicting goal. Likewise, the concept of altruism to the society in Islamic economics is not built on individual sacrifice for the sake of collective interest and hence individuals have to suffer loss of individuality and personality and vice versa, nor the society has to suffer loss of its polity and authority.

How is it possible? According to Al-Attas (1993: 66), this is possible since in Islamic system of life, individual and society are bonded with morality. Islamic man and Islamic society is characterized by their commitment to Islamic ethics which makes "individual is at once himself and his community, and his community is also he, since

every other single member strives like him, to realize the same purpose in life and to achieve the same goal”.

In other word, the individual as well as society are bound in a firm ‘spiritual foundation’ of being God’s servant. This unity comes from the primordial covenant to the God that should be fulfilled by human being collectively as society (*ummah*) as well as individually. The principle of *tawhid* conveys the message that all mankind are the creation of God with no worldly distinction is relevant. Furthermore, the concept of *ukhuwwah* (brotherhood of mankind) would further strengthen the individual consciousness of others (Azzam, 1993: 49).

Obedience to His commands and His favors is the primary principle that constitutes the foundation of morality in Islam. The objective would be to achieve greater spiritual refinement and moral goodness (Al-Attas, 1993: 75).

Therefore, self-interest and self-sacrifice (to the society) are never in conflict. Both, in fact, could be linked directly with the spiritual ascension. The society is in fact the place where individual could gain self-realization, spiritual achievement. Individual’s self-sacrifice in a social action is highly appreciated by God. Such actions will purify individual self-soul, deserving individual self for God’s rewards, and at the same time, contribute to social harmony (Qur’an, 2: 263, 267, 274, 277).

It should be noted that Human earthly life has been designed by God in such a way of not in equal manner whereby humans consist of the rich and the poor, the bright and the dark, the good physical condition and the sick, the have and the have not. The Qur’an reveals that the purpose of this inequality is to set the ground of moral struggle by the individuals, in whatever degree they may have received the difference Divine gifts. Man in this inequality will have a circumstance of mutual dependency among individuals (Qur’an, 4: 37; 8: 74). Man is expected to cooperate among themselves, to help the needy and the poor (Qur’an, 9: 71, 24: 22), rather than opportunity to exploit others (Qur’an, 107: 2–7). While competition among society is appreciated, cooperation that results from the spirit of brotherhood is more appreciated (Qur’an, 2: 277; 6: 165; 16: 71). Such social commitment is praised in the Qur’an as such action remind human that they have come from God (Qur’an, 4: 80–81). The individual success which is marked by spiritual ascends and God’s love is in this spirit of sacrifice to the others, to create a just society. In this perspective, it is for human self-interest to sacrifice for society (Qur’an, 4: 114, 12: 88), to purify their self (Qur’an, 9: 103), as God will blesses him (Qur’an, 9: 71), for the well-being in the eternal hereafter life (Qur’an, 30: 38).

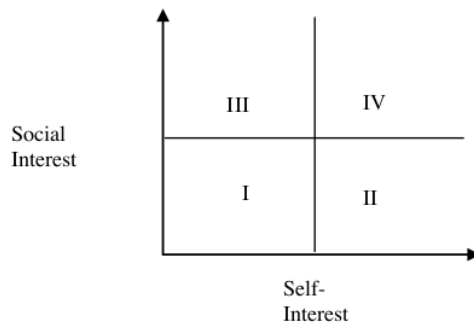
Likewise, homo Islamicus’ relationship with nature is viewed in an integrated and mutual co-existence perspective. It is recognized that nature is one of the facilities endowed to human being to support the role of *khalifah*. Nature has been created subservient to human’s need (*taskhir*). Nature, with its beauty, well-planned, well-structured, sufficient resources, discovered and undiscovered mysteries, is for man’s serviceability and exploitability for wellbeing (Qur’an, 2:29, 14:32, 16:12, 22:65, 29:61, 31:20, 35:13, 39:5, 43:12, 45:12).

This principle embarks from the perspective that nature belongs to God alone (Qur’an, 25:2) and it is given to fully utilize by mankind as an ‘*amanah*’ with the condition of responsibility to preserve the nature, not to corrupt the nature (*fasad fi al-ard*, Qur’an, 11: 85) and ensure that their utilization would bring benefit (*maslahah*) to all creature and for the successful mission of *khalifah* (Qur’an, 23:115).

Central in this task is the individual consciousness and relationship with God (*tawhid*) through the attitude of *taqwa* (having God's consciousness) in all economic activities. The 'disequilibrium' or 'disharmony' of man and nature is due to the 'destruction' of the harmony between man and God (Nasr, 2003: 21). Nature in this regards is not viewed as an '*amanah*' from God, instead individuals thinks himself as the 'master' of nature and can do anything he likes.

Therefore, the Qur'an repeatedly reminds that nature is not created for only to satisfy man's need or to merely gain satisfactions from nature (Qur'an, 30:34), but to gain in spiritual goals (Qur'an, 23: 51-52). As a *khalifah* (Qur'an, 2: 30), individuals is endowed with capabilities and facilities to perfectly implement God's authority in managing the earth and allocating the resources (Qur'an, 7:32, 18:7) to realize all potentials and moral energy to to achieve spiritual attainment of higher levels of being (Qur'an, 51: 56).

Homo Islamicus is expected to be in quadrant IV where he has consciousness of pursuing a balanced orientation of social goals and self-interest by understanding respective *huquq* (rights and obligations), synergy of individuals and society in the spirit of brotherhood (*ukhuwwahi*) and cooperation (*ta'awun*) (Furqani, 2015).



This is possible through spiritual consciousness (*taqwa*). Internalizing Islamic ethics in economics aims at establishing this kind of behavior where homo Islamicus will have consciousness of the central role of God in his relationship with other beings and in all of his affairs (Qur'an, 9:67, 59: 19, 89: 20-28). Morality is actually the effort to comply with the patterns of behavior within the Divine guidance, and vice versa, it is immoral if individuals act contrary by pursuing only self-interest and neglecting social goals as in quadrant II, or pursuing only social interest while neglecting self-interest as in quadrant III, or even worst by neglecting both self-interest and social orientation as in quadrant I.

Homo Islamicus' Wellbeing

The dual dimension of human self of body and soul, physic and spirit, mundane and profane, reflects that homo Islamicus is a complex creature and consequently his

needs is also complex. His wellbeing depends on the fulfillment of all his needs and therefore, should be viewed in a comprehensive perspective. The nature of homo Islamicus as Gai Eaton (1991: 358) puts is “a synthesis that reflects totality and can be satisfied with nothing less than the total”. His bodily aspect has its particular needs and requirements to be fulfilled so that man can live happily. His spiritual side also has particular needs and requirements to be taken care of so that his life could be well.

Humans are endowed with motives which are the driving force that evokes activity. Motives trigger behavior and lead humans to a certain goal. Humans are endowed with an inner motive by God that drives them to work and struggle to fulfill their needs such as physical, psychological, social, intellectual, recreational, or spiritual. The self-preservation therefore is not only to preserve his natural urge of having more wealth, profit or utility, but also to gain comprehensive well-being of mental, spiritual and moral that will exceed this life and the hereafter life (Roy, 1994). Chapra (2008) also argues the *real* well-being cannot be realized and sustained by merely raising in income, wealth and satisfying the material needs of human at the cost of the spiritual.

The Qur’an, however, teaches homo Islamicus to have a proper orientation that the physical satisfactions, bodily and earthly pleasure, although they are necessary for his wellbeing, are not the ultimate end that would give him the ultimate well-being (Qur’an, 53: 30). They are not an end by themselves for body, the world is not eternal and will be diminished (Qur’an, 27: 36); they are in fact ‘intermediate ends’ (or ‘means’) that should be pursued to achieve the ‘ultimate ends’ which is the spiritual well-being. In this total perspective, earthly life pleasure itself is not condemned as it is natural and necessary, but should be put in total perspective by not separating it with spiritual pleasure. Asad (2010: 13) in this regards rightly asserts that “of all religion, Islam alone makes it possible for man to enjoy the full range of his earthly life without for a moment losing its spiritual orientation”.

Therefore, the Qur’an repeatedly reminds the negative aspect of human beings who are focusing more on intermediate well-being and hence forgetting the ultimate wellbeing. For example, the Qur’an describes that human being is naturally tended towards greed or cupidity, although it is detrimental to their interest (Qur’an, 17:102, 89:15-25, 100:8). The Qur’an then advises that cupidity destroys human self (Qur’an, 100: 9-11), it makes him neglecting others (Qur’an, 92:8-10), and therefore should be overcome by the action of giving charity (*zakat*) that would purify his soul from over love in matters and selfishness.

In other verses, the Qur’an illuminate the real wellbeing is when individuals are willing to share their wealth through charity or good words (Qur’an, 9:88-89), instead of accumulating material goods for personal interest or for the future and thinking their treasures will contribute to give them the eternal life (Qur’an, 104:1-3). Such perception on the ultimate goal for individual wellbeing is actually the source of all social evils (Qur’an, 100: 8-11) because individual loss his God’s consciousness and unconsciously make his lust as god (Qur’an, 28:63, 45:22, 54:3, 89:17-20).

This dimension, according to Zaman (2012) impels another goal of Islamic economics, namely transforming human beings. Islamic Economics in its theoretical level as well as practical system attempts to realize economic justice, to urge the feeding of the poor, and to implement orders of Allah relevant to the economic realm. Islamic economics is therefore neither positive (which seeks to study the world), nor

normative (which seeks ¹⁷ to describe an ideal state of affairs), but it is transformative (which attempts to transform realities into desirable objectives).

The above characteristics and guidelines of homo Islamicus as ³ derived from the Qur'an as the primary sources of knowledge in Islamic epistemology will be the guidelines in developing the assumption ¹⁰ and hypothesis of analysis. Abalkhail (2020) in this regard have provided evidence ¹⁰ that religion ¹⁰ plays important role in shaping beliefs, knowledge, attitude, decisions and behaviour at both individual and societal levels.

Conclusion

The Qur'an not only provides insights on the nature of man, but also offers systematic approach or a complex and penetrating analysis of human being in a bigger picture of his relationship with other Realities. This paper has elaborated the concept of homo Islamicus, his nature, characteristics, tendencies, goals and wellbeing is developed in accordance with the Qur'anic insights of how man should deal with himself, society, nature as well as God. This conception could be the foundation in developing theories of Islamic economics and the basis for analyzing the behavior of economic agent in Islamic economics.

Based on the above explanation, the nature of economic agent in Islamic economics (homo Islamicus) can be characterized as follows:

- (1) Homo Islamicus has been created in a perfect state of a synthesis of two elements, namely the material/body (*jasad*) and immaterial/soul (*ruh*). As a result, his tendencies, potentials, and needs consist of physical needs, psychological, moral and spiritual needs. Endowed with guidance of Qur'an and Sunnah and internal capacity of intellect ('*aql*), free-will (*ikhtiyar*), capabilities (*qudrah*) and desires (*ahwa'*), homo Islamicus is expected to pursue a balanced attitude in satisfying these various tendencies and needs.
- (2) Homo Islamicus plays a role and task of '*ibadah*' by serving God by carrying out all that is charged (*taklif*) in orders and prohibitions and *khilafah* (God's vicegerent on earth) by implementing God's intents, patterns and injunctions in economic activities (*ta'mir* or '*imarah al-ard*').
- (3) Homo Islamicus is an individual and social being, spiritual and material being. He attempts to maintain the relationship by preserving the *huquq* (rights and obligations) of respective realities (God, nature, individual and society) and gain harmony through attitude of *taqwa* (having God's consciousness in all actions).
- (4) Homo Islamicus wellbeing (*maslahah*) is in satisfying the material, psychological, moral, social and spiritual needs in a balance and holistic perspective. This is possible if he has consciousness of the nature of himself (*ma'rifah al-nafs*), his role of an '*abd*' and *khilafah* who has task of carrying out the *taklif* and trust (*amanah*) to prosper the earth (*ta'mir*), and having God's consciousness (*taqwa*) in preserving the rights and obligations (*huquq*) of others.

Homo Islamicus actions, as has been illustrated in the above quadrants, will have various possibilities with low and high commitment. The desired output will only be achieved if homo Islamicus is having the consciousness and clear spiritual orientation. Therefore, Islamic economics as a discipline also attempts to explicitly guide a proper ethics for individual choices and actions and hence harmony and equilibrium could be achieved. Choudhury (2018) in this regards notes that “Islamic economics in its present state does not have a theory and foundation that can be called truly Islamic in terms of systematizing economic and social learning in a holistic way. The methods and models of Islamic economics today ignore the need to model Islamic morals and ethics in an endogenous way with materiality”. Therefore, this research is an initiative to clarify the nature of economic agent in Islamic economics. Further research to examine the reliability of the proposed concepts as well as their practical implementation is therefore very much needed.

References

- Abalkhail, T.S. (2021), “The impact of religiosity on luxury brand consumption: the case of Saudi consumers”, *Journal of Islamic Marketing*, Vol. 12 No.4, pp. 763-775.
- Abdul-Rauf, M. (1991), *Ummah and the Muslim nation*, Dewan Bahasa dan Pustaka, Kuala Lumpur.
- Ahmad, K. (1979). “Economic Development in An Islamic Framework”. In Khurshid Ahmad and Zafar Ishaq Ansari (eds.). *Islamic Perspective* (pp. 223-240), The Islamic Foundation, Leicester.
- Al-Attas, S. M. N. (1993), *Islam and Secularism*, ISTAC, Kuala Lumpur.
- Al-Faruqi, I. R. (1963), On Raison D’etre of the Ummah, *Islamic Studies*, Vol. 2 No. 2, pp. 159-203.
- Al-Faruqi, I. R. (1992), *Al-Tawhīd: Its Implication for Thought and Life*, IIIT, Herndon, Virginia.
- Al-Najjar, Abd al-Majid. (2000). *The Vicegerency of Man Between Revelation and Reason*. Virginia, USA: IIIT.
- Ansari, M. F. (2001), *The Qur’anic Foundations and Structure of Muslim Society*, Islamic Book Trust, Kuala Lumpur.
- Arkoun, M. (1994), *Rethinking Islam: Common Questions, Uncommon Answers*. (Robert D. Lee, Trans.), Westview Press, USA.
- Asad, M. (2010), The Spirit of Islam, in Khurshid Ahmad (ed.), *Islam: Its Meaning and Message*, Kube Publishing Ltd, USA.
- Azzam, A. R. (1993), *The Eternal Message of Muhammad*, The Islamic Texts Society, Cambridge.
- Chapra, M. U. (2008), *The Islamic Vision of Development in the Light of Maqasid al-Shari’ah*, IRTI – IDB, Jeddah.

- Choudhury, M A. (2018), Tawhidi Islamic economics in reference to the methodology arising from the Qur'an and the Sunnah, *ISRA International Journal of Islamic Finance*, Vol. 10 No. 2, pp. 263-276.
- Eaton, C. (1991), Man. In Seyyed Hossein Nasr (ed.), *Islamic Spirituality: Foundations* (pp. 359-377), The Crossroad, New York.
- Fromm, E. (1990), *Man for Himself: An Enquiry into the Psychology of Ethics*, Routledge, London.
- Furqani, H. (2015), Individual and Society in an Islamic Ethical Framework: Exploring Key Terminologies and the Microfoundations of Islamic Economics, *Humanomics, Journal of System and Ethics*, Vol. 31 No. 1, pp. 74-87.
- Furqani, H. (2017), Consumption and Morality: Principles and Behavioral Framework in Islamic Economics, *Journal of King Abdul Aziz University: Islamic Economics*, Vol. 30, pp. 89-102.
- Harré, R. (2000), *One Thousand Years of Philosophy*, Blackwell Publishing, USA.
- Hasan, Z. (2002), "Maximization Postulates and Their Efficacy for Islamic Economics, *American Journal of Islamic Social Sciences*, Vol. 19 No. 1, pp. 95-118.
- Izutsu, T. (2002), *God and Man in the Qur'an: Semantics of the Qur'anic Weltanschauung*, Islamic Book Trust, Kuala Lumpur.
- Mahyudi, M and Abdul Aziz, E. (2017). Rethinking the structure of Islamic economics science: The universal man imperative. *International Journal of Economics, Management and Accounting*, Vol. 25, No. 2, pp. 227-251.
- Mutahhari, M. (1983), *The Human Being in the Qur'an*, Islamic Propagation Organization, Teheran.
- Nasr, S.H. (1968), *Man and Nature: The Spiritual Crisis in Modern Man*, George Allen and Unwin Ltd, London.
- Mitchell, Timothy. (2002), *Rule of Experts: Egypt, Techno-politics, Modernity*, University of California Press, Berkeley, California.
- Myers, M. L. (1983), *The Soul of Modern Economic Man: Ideas of Self-Interest, Thomas Hobbes to Adam Smith*, University of Chicago Press, Chicago.
- Pojman, L. P. (2006), *Ethics: Discovering Right and Wrong* (5th edn.), Thomson Wardworth, USA.
- Rahman, F. (1999), *Major Themes of the Qur'an* (2nd edn.), Islamic Book Trust, Kuala Lumpur.
- Ravikof, I and Akhmetova, E. (2021). Methodology of integrated knowledge in Islamic economics and finance: collective *ijtihad*. *ISRA International Journal of Islamic Finance*, Vol. 12, No. 1, pp. 115-129.
- Roy, O. (1994), The Islamic Economy: Between Illusions and Rhetoric. In *The Failure of Political Islam*, Harvard University Press, USA.
- Shariati, A. (1981), *Man and Islam*, Free Islamic Lit. Inc, Houston, Texas.
- Wilson, J.A. (2012), "The new wave of transformational Islamic marketing: reflections and definitions", *Journal of Islamic Marketing*, Vol. 3 No. 1, pp. 5-11.

Zaman, A. (2012), "Crisis in Islamic Economics: Diagnosis and Prescriptions", *Journal of King Abdul Aziz University: Islamic Economics*, Vol. 25 No. 1, pp. 147-169.

Zaman, A (2019), "Islam's Gift: An Economy of Spiritual Development", *American Journal of Economics and Sociology*, Vol. 78, No. 2 (March, 2019), pp. 443-491.

WHO-IS-HOMO-ISLAMICUS---Revised---Editor-comments_- _Clean.doc

ORIGINALITY REPORT

7%

SIMILARITY INDEX

4%

INTERNET SOURCES

5%

PUBLICATIONS

0%

STUDENT PAPERS

PRIMARY SOURCES

1	Hafas Furqani, Gunawan Adnan, Ratna Mulyany. "Ethics in Islamic economics: microfoundations for an ethical endogeneity", International Journal of Ethics and Systems, 2020 Publication	2%
2	repository.ar-raniry.ac.id Internet Source	1%
3	www.emeraldinsight.com Internet Source	1%
4	Abdullah, Syahida. "Risk Management via Takaful from a Perspective of Maqasid of Shariah", Procedia - Social and Behavioral Sciences, 2012. Publication	1%
5	www.scribd.com Internet Source	1%
6	studyres.com Internet Source	<1%

7	www.crvp.org Internet Source	<1 %
8	www.cognella.com Internet Source	<1 %
9	Asad Zaman. "Islam's Gift: An Economy of Spiritual Development", American Journal of Economics and Sociology, 2019 Publication	<1 %
10	Tagreed Saleh Abalkhail. "The impact of religiosity on luxury brand consumption: the case of Saudi consumers", Journal of Islamic Marketing, 2020 Publication	<1 %
11	fr.scribd.com Internet Source	<1 %
12	"Islamic Finance, Risk-Sharing and Macroeconomic Stability", Springer Science and Business Media LLC, 2019 Publication	<1 %
13	www.emerald.com Internet Source	<1 %
14	Islam Muslims and the Modern State, 1994. Publication	<1 %
15	dokumen.pub Internet Source	<1 %

16 etheses.dur.ac.uk

Internet Source

<1 %

17 أسد زمان أسد زمان. "أزمة الاقتصاد الإسلامي: التشخيص والحلول", journal of king abdulaziz university islamic economics, 2012

Publication

<1 %

18 quransunnah.wordpress.com

Internet Source

<1 %

Exclude quotes On

Exclude matches Off

Exclude bibliography On