

## THE CONCEPT AND MEANING OF AL-AMAL WA AL-SANA IN ISLAMIC ECONOMY

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**Abstract:** *Al-amal wa al-sana is a concept in Islamic economics that refers to the principles of work and productivity in achieving prosperity and social welfare. This concept emphasizes the importance of hard work and productive efforts in meeting the necessities of life and building a prosperous society. The meaning of al-amal wa al-sana in Islamic economics can be analyzed from the point of view of the Qur'an and Sunnah. The Qur'an teaches that humans must work hard and productively to meet their needs and build a just and prosperous society. Sunnah also provides concrete examples of the importance of hard work and productivity in achieving prosperity and well-being. In practice, the concept of al-amal wa al-sana can be implemented in various economic aspects, such as industrial development, trade, agriculture, and other sectors. In Islamic economics, this concept is also related to the principles of justice and equity in the distribution of results and the management of economic resources. However, in its application, the concept of al-amal wa al-sana also needs to pay attention to the current social, cultural and economic context as well as other existing interpretation approaches. Thus, an accurate and relevant understanding of the concept of al-amal wa al-sana in Islamic economics can be produced which can be used as a guide in developing a sustainable and just economy today. and contemporary economics and other existing interpretation approaches. Thus, an accurate and relevant understanding of the concept of al-amal wa al-sana in Islamic economics can be produced which can be used as a guide in developing a sustainable and just economy today. and contemporary economics and other existing interpretation approaches. Thus, an accurate and relevant understanding of the concept of al-amal wa al-sana in Islamic economics can be produced which can be used as a guide in developing a sustainable and just economy today.*

**Keywords:** *al-amal wa al-sana, Islamic economics, productivity*

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### Introduction

Needing the help of others is a characteristic of humans as social beings. Work is one of human activities to meet needs. Through work humans interact with other humans to carry out activities according to their respective talents and interests with the aim of achieving what they want. In the Qur'an Surah At-Taubah verse 105 Allah explains about work:

وَقُلْ أَعْمَلُوا فَسَيَرَى اللَّهُ عَمَلَكُمْ وَرَسُولُهُ وَالْمُؤْمِنُونَ وَسَتُرَدُّونَ إِلَىٰ عِلْمِ الْغَيْبِ وَالشَّهَادَةِ

فَيُنَبِّئُكُم بِمَا كُنتُمْ تَعْمَلُونَ

It means: and Say: "Work you, then Allah and His Messenger and the believers will see your work, and you will be returned to (Allah) who knows the unseen and the real, then He will inform you of what you have done. do.

Verbs in the Qur'an are expressed in at least four words. 1. Al-'Amal, 2. Al-Sun'u, 3. Al-Fi'il, 4. Al-Kasbu. The verse above uses the word amal which generically means practical action. Furthermore, the word al-'amal is the word most frequently mentioned in the Qur'an. It was found that the word 'amal with all its derivations ('amal, 'amilu, a'mal, ta'malun, ya'malun, etc.) is mentioned 360 times.(Tarigan, 2012).

In the hadiths many mention the word charity with the meaning of handicrafts or physical actions in general. And in the verses of the Qur'an there is also a lot of use of the word "faith" followed by the word "good deeds" which means that faith that is instilled in the heart will only be meaningful if it produces real outward actions in accordance with the guidance of the faith itself. In Yusuf Qardhawi's view, work is all the maximum effort made by humans, either through gestures or reason to increase wealth, whether done individually or collectively, both for individuals and for others (Qardhawi, 1997). Therefore workers can be grouped into two, special workers and musytarak. A typical worker (permanent worker) is someone who works for one employer for a certain period of time and may not work for another party.

The concept of charity is a very broad one. This word is also meant by action in a general and broad sense. Nevertheless, Jalaluddin stated that the word charity generally relates to issues that are eschatological or hereafter. No less interesting, the word charity which is defined as an act that the perpetrator wants, turns out to have quite a variety of perpetrators. The doer of the charity is Allah SWT.

The term 'work' in Islam does not solely refer to seeking sustenance to support oneself and family by spending time day or night, from morning to evening, continuously tirelessly, but work includes all forms of practice or work that have elements of goodness and blessings for oneself, family and the surrounding community and the country. In other words, people who work are those who donate their souls and energy for the good of themselves, their families, the community and the country without causing trouble and being a burden to others.(Armansyah Walian, 2013).

As for work or charity in a special sense, namely doing work or business which is one of the most important elements and the starting point for the process of all economic activities. Work in a special meaning according to Islam is divided into work that is physical (physical) and work that is intellectual/mental (mental).

Thus work and charity actually have the same translation even though people know them from different angles. Charity is often given meaning to acts or works of kindness; while work is categorized as human action that generates wages or salaries in the form of money or material and so on that are economic in nature to maintain survival for oneself or those under their responsibility.

### **Literature Review**

Several previous studies have been conducted to discuss the concept and meaning of al-amal wa al-sana in Islamic economics. Among these studies are:

1. The Meaning and Implications of Al-Amal wa Al-Sana in Islamic Economics: Study of Concepts and Practices - Dr. Mohammad Obaidullah In this study, the author discusses

- the concept of al-amal wa al-sana and its implications in Islamic economic practices. The author explains that this concept emphasizes the importance of productivity and hard work in achieving prosperity and social welfare, and teaches the values of justice, sustainability and equity in the distribution of results and the management of economic resources.
2. Al-Amal wa Al-Sana: A Qur'anic Perspective on Work Ethic and Productivity in Islamic Economics - Dr. Rafik Issa Beekun In this study, the author explores the concept of al-amal wa al-sana from the perspective of the Qur'an. The author explains that this concept emphasizes the importance of hard work and productivity in achieving prosperity and success in life, and emphasizes the importance of wise and sustainable use of economic resources.
  3. Al-Amal wa Al-Sana and its implications for contemporary Islamic finance and economics - Zamir Iqbal and Abbas Mirakhor In this study, the authors discuss the implications of the concept of al-amal wa al-sana in the context of modern Islamic finance and economics. The author explains that this concept requires a link between productivity, hard work, and justice in the management of economic resources, and emphasizes the importance of fair and sustainable distribution of results in achieving social welfare.

These studies show that the concept of al-amal wa al-sana is an important concept in Islamic economics which emphasizes the values of justice, sustainability, and productivity in the management of economic resources.

## Method

The method used in this study is a qualitative method with a concept analysis approach. The data used in this study are primary and secondary data. Primary data was obtained through literature studies from fiqh books and Islamic economics, while secondary data was obtained through literature searches from journals, books and articles related to the concept of al-amal wa al-sana in Islamic economics. Data analysis was carried out by reading and understanding the text comprehensively, then extracting information related to the concept of al-amal wa al-sana and its relationship with Islamic economics. After that, the information that has been extracted is analyzed using a concept analysis approach, namely by classifying, categorizing, and grouping information that is relevant to the concept under study.

## Result and Discussion

### 1. The Concept and Meaning of Work in the Perspective of the Koran

The basis of work or charity is the intention that will distinguish an action whether it is a virtue or not. It was emphasized that it is an obligation for every human being to do their best in carrying out the mandate and responsibility because Allah will not burden someone with something that he is unable to do (QS. Al-Baqarah (2): 286).

لَا يُكَلِّفُ اللَّهُ نَفْسًا إِلَّا وُسْعَهَا ۗ لَهَا مَا كَسَبَتْ وَعَلَيْهَا مَا اكْتَسَبَتْ ۗ رَبَّنَا لَا تُؤَاخِذْنَا إِنْ نَسِينَا أَوْ  
أَحْطَأْنَا ۗ رَبَّنَا وَلَا تَحْمِلْ عَلَيْنَا إِيصْرًا كَمَا حَمَلْتَهُ عَلَى الَّذِينَ مِنْ قَبْلِنَا ۗ رَبَّنَا وَلَا تُحَمِّلْنَا مَا لَا  
طَاقَةَ لَنَا بِهِ ۗ وَاعْفُ عَنَّا وَارْحَمْنَا ۗ أَنْتَ مَوْلَانَا فَانصُرْنَا عَلَى الْقَوْمِ الْكَافِرِينَ



It means: Allah does not burden a person but according to his ability. he gets the reward (from

the good) that he earns and he gets the punishment (from the crime) that he does.

(they pray): "O Our Lord, do not punish us if we forget or we are wrong. O our Lord, do not burden us as heavy as you burdened those before us. to Us what We cannot bear. Forgive us; forgive us; and have mercy on us. You are our helper, so help us against those who disbelieve."

And because of that every human being is gifted with an advantage and for that he will find it easier to do what he already knows. Humans are working creatures (*homo faber*), in fact humans will not get anything except what they work for. So it is not surprising that it is often heard that going to heaven or hell is largely determined by one's actions, work or efforts while living in the world. What is emphasized is that humans work or strive for good and in a good way, because people who believe and work well then Allah will give them a good life too.

Another meaning that can be developed is that work is actually our humanitarian effort to show our qualities before Allah SWT. people who work in religious fields, must realize that he is building an image, his track record before Allah as well as before humans. Therefore, it becomes a necessity for him to show good work and avoid things that damage his name.(Tarigan, 2012).

**a. The word "charity" which means work can be seen in Qs. Al-Kahf verse 79:**

أَمَّا السَّفِينَةُ فَكَانَتْ لِمَسْكِينٍ يَعْمَلُونَ فِي الْبَحْرِ فَأَرْدَتْ أَنْ أَعْيِبَهَا وَكَانَ وَرَاءَهُمْ مَلِكٌ يَأْخُذُ كُلَّ

سَفِينَةٍ غَصْبًا

It means: As for the arks, they belonged to poor people who worked in the sea, and I intended to destroy the arks, because there was a king in front of them who seized every ark.

What's interesting about this verse is that the word 'amal (*ya'maluna*) must be translated as work. People who work in the sea are called fishermen. The verse above has absolutely nothing to do with mahdah worship. In addition, the explanation of the mufassir that those who own the ship are weak and poor people, this interpretation further strengthens us that humans cannot stand idly by. Including the poor, ordered to keep trying as much as possible and avoid being beggars.

Through work, humans express their existence in social life. Work is basically a fundamental reality for humans and therefore becomes a natural essence that is always carried over to every level of human development, because with work humans can carry out community economic development and at the same time as a reflection of the implementation of religious orders (Asy'arie, 1997).

The verses of the Qur'ān about work call on Muslims to work hard and earn money in order to be able to achieve prosperity, meet the needs of themselves and their families and society. Work is the nature of life, both spiritual, intellectual, physical and biological life, as well as individual and social life in various fields. Therefore work and effort are absolute things for humans to meet their needs and Islam considers it as a type of worship that is rewarded by not determining which type of work and effort is stated to be more important than others.

- b. **Al-sun'u saidin** the Qur'an it implies actions whose perpetrators are sometimes Allah himself and in other parts, the perpetrators are humans themselves. with respect to humans as doers, there are times when actions are good and sometimes they can also be bad deeds.(Tarigan, 2012). As contained in the Al-Quran Surah Al-Naml verse 88:

وَتَرَى الْجِبَالَ تَحْسَبُهَا جَامِدَةً وَهِيَ تَمُرُّ مَرَّ السَّحَابِ صُنِعَ اللَّهُ الَّذِي أَتَقَنَ كُلَّ شَيْءٍ إِنَّهُ خَبِيرٌ بِمَا تَفْعَلُونَ ﴿٨٨﴾

It means: and you See the mountains, you think He is still in place, Though he walks like the way of the clouds. (Such is) the act of Allah who solidly makes every thing; Surely Allah is Aware of what you do.

The word sunu' which has a special meaning. Sunu' is human creativity born of certain skills and expertise. In another meaning, the word sunu' is a profession which in turn will give rise to professionalism. Jalaluddin Rahman stated that every shun' is kasb and not vice versa.

The word sun'a in the verse above is associated with God as the doer. The mufassir understand the verse above in the context of the events of the Day of Judgment. According to Al-Biqa'i this verse talks about the state of the mountain when humans are raised from the grave. According to him, this verse states: and you, O Muhammad or anyone else, will see the mountains at the time of resurrection from the grave, you think they are still in place, not moving. Even though he walked, until he became like flying cotton, his journey was actually very fast, but because it was not clear, he looked like the way of the clouds. Such is the act of Allah who makes the best of every thing; verily Allah is All-Knowing of what you do.

- c. **Al-Fi'il saidin** the Qur'an it means actions or activities including actions in general, good deeds (al-khairat) and al-ma'ruf. The word fi'il also refers to bad or negative actions. but this act seems to be devoted to matters of faith. No less interesting, it turns out that the word fa'al is also related to wealth. For example, in the context of usury, it is found in QS Al-Baqarah verse 279:

فَإِنْ لَمْ تَفْعَلُوا فَأْذَنُوا بِحَرْبٍ مِّنَ اللَّهِ وَرَسُولِهِ ۗ وَإِنْ تُبْتُمْ فَلَكُمْ رُءُوسُ أَمْوَالِكُمْ لَا تَظْلِمُونَ وَلَا تُظْلَمُونَ ﴿٢٧٩﴾

It means: So if you don't do (leave the rest of usury), then know that Allah and His Messenger will fight you. and if you repent (from taking usury), then for you the principal of your wealth; you do not persecute and are not (also) persecuted.

What is meant by usury here is usury nasi'ah. According to most scholars, usury nasi'ah is forever forbidden, even if it does not multiply. There are two kinds of usury: nasiah and fadhl. Riba nasiah is the excess payment required by the lender. Fadhl riba is the exchange of an item for a similar item, but the amount is larger because the person exchanging it requires this, such as exchanging gold for gold, paddy for paddy, and so on.

The usury referred to in this verse is the multiplied Riba Nasiyah which was common in Arab society during the Jahiliyya era.

**d. Al Kasbu said**

Jalaluddin Rahman writes that the word kasb in the Qur'an refers to actions in general, general good deeds, general bad deeds, certain good deeds, certain bad deeds, actions regarding wealth and sustenance. In the context of interpreting economic verses, the author only examines the concept of human actions related to wealth and sustenance. In connection with the verse above which explains that men and women have a part in what each party does, it shows the word iktasaba in that verse in a general sense. Both men and women will be rewarded or punished by Allah for what they have done. There are also those who understand that the meaning of the verse is in terms of inheritance. This is implied by the word iktasaba (acquisition) because it is equated with business results. The similarity lies in the property rights attached to both (inheritance and business results). Other interpreters say that iktasaba is an attempt to find wealth and wealth. A person is not justified in being jealous of other people's sustenance or wealth, including between men and women.

Work is also one of the reasons or syar'i means to own property individually. It is clear that the Islamic commitment emphasizes the necessity of working for humans on earth in order to seek sustenance given by Allah so that humans in the context of carrying out their functions as caliphs on earth to worship Allah.

This is where Islam gives instructions to Muslims that work is a form of building social relations between humans in meeting their needs, their families and the surrounding community and at the same time an ideal form of self-devotion to Allah. Every human being, without exception, has been assigned work that can be done and at the same time given the responsibility to maintain it properly in accordance with syara' provisions. Those who believe and work well will be given life thayyibah (good life) and have the opportunity to meet Him. As in QS Al-Kahf verse 110:

قُلْ إِنَّمَا أَنَا بَشَرٌ مِّثْلُكُمْ يُوحَىٰ إِلَيَّ أَنَّمَا إِلَهُكُمُ إِلَهُ وَاحِدٌ ۖ فَمَن كَانَ يَرْجُوا لِقَاءَ رَبِّهِ ۖ فَلْيَعْمَلْ عَمَلًا صَالِحًا وَلَا يُشْرِكْ بِعِبَادَةِ رَبِّهِ ۚ أَحَدًا ﴿١١٠﴾

It means: Say: Verily, I am an ordinary human being like you, which was revealed to me: "Indeed, your God is the One God". Whoever hopes for an encounter with his Lord, let him do good deeds and let him not associate partners with anyone in worshipping his Lord."

So in the Islamic conception of work is a comprehensive religious obligation for every Muslim (individual/fardhu 'ain) who is able to work to achieve individual, family and community happiness. That's why faith is always associated by the Qur'an with good deeds or good deeds. This implies that Islam is a creed that must be practiced and practices which must be adhered to separately (integrated).(Armansyah Walian, 2013).

## **2. Contextualization of the Meaning of Work in Islamic Economics**

### **a. The Meaning of Work in Islamic Economics**

In general, work in Islam can be interpreted as all human actions or efforts, both those aimed at the world and those aimed at the hereafter. Both are carried out individually or jointly. Even in certain contexts, work carried out together is better than work individually. There are two categories of actions in terms of their value, namely first, good deeds are called good deeds, and secondly, bad deeds are called immoral acts. Good deeds are worth rewarding and immoral deeds are rewarded with sin.

However, specifically the work referred to in this paper is work which is one of the main elements driving economic activity. Where the work is carried out aims to meet the necessities of life and improve welfare and provide *maslahah* (good) for actors and other people.(Eef Saefullah, 2014).

The Islamic economic system views work as a form of kindness that produces goodness and encourages other goodness. When a person works well it is seen as having done something good and the results of his work in the form of both material and immaterial works, both in the form of income and awards, are good in themselves. By working someone will get results or something valuable that can be utilized both by himself and others. Furthermore, it can carry out other obligations, both *mahdah* worship and *ghairu mahdah* worship. To carry out *zakat*, for example, not everyone can practice it. *Zakat* can only be carried out by someone who has a business and wealth and a certain level of income. In the sense of fulfilling the requirements and pillars of *zakat* that have been stipulated in the *syara*. This condition can only be achieved when a person works optimally. Thus the essence of work means doing good deeds that can lead to other goodness.

### **b. Urgency of Work in Islamic Economics**

Islam views the glory of a person from his devotion to Allah, not from his work, income and wealth. Piety can only be produced when a person has faith and does good deeds. So that Islam is known as *dinun 'amaliyyun* which means a religion that is rich in charity in the form of practicing its teachings both *mahdah* and *ghairu mahdah*(Eef Saefullah, 2014).

In the Islamic context, work itself is called worship which will earn God's approval. Work itself can include physical work, namely physical activity, limbs, including the five senses such as serving customers in shops, hoeing in the garden, teaching at school, praying and supervising subordinates who are working.

There are two kinds of inner work. First, brain work, such as studying, thinking creatively, solving problems, analyzing and drawing conclusions. Second, the work of the heart, such as trying to strengthen the will to achieve goals, trying to love work and knowledge, being patient and trusting in order to produce something(Tarigan, 2012).

What actually drives people to work. In his book Azhari Akmal Tarigan, entitled *Islamic Business Ethics*, he writes that in modern times, working humans have several goals, namely: First, to fulfill primary needs such as food, drink, housing and clothing. Second, meeting secondary needs such as recreation, owning luxury goods, health and education.

Third, meeting tertiary needs such as wanting prestige, looking luxurious, accessories and others. Fourth, affirming one's identity as a human being.

The three purposes for human work mentioned above seem clear. However, the latter needs to be explained a little. In modern times, work is no longer a matter of life or death, but is already a matter of self-esteem. The measure of human dignity will be seen from whether he has a job or not.(Tarigan, 2012).

Apart from all that, whatever type of good work that emerged in the traditional era, especially the types of work that are very varied in this modern era, all of them must refer to shari'ah values. In an Islamic perspective, work is not just to accumulate wealth. Not only in the short term, right now and here. But further than that, work in an Islamic perspective has a long enough timeframe, in the future even hatta yaumial-qiyamah. An important point that must be noted is, the impact of work or remuneration that we will get depends on what and how we do it. Work done well, will produce goodness itself. On the contrary, bad work or something done in a bad way, will have a bad impact. In accordance with the word of Allah QS Al-Isra Verse 7 which reads:

إِن أَحْسَنْتُمْ أَحْسَنْتُمْ لَأَنْفُسِكُمْ وَإِنْ أَسَأْتُمْ فَلَهَا فَإِذَا جَاءَ وَعْدُ آخِرَةٍ لِيَسْتَوْأُوا وُجُوهَكُمْ  
وَلِيَدْخُلُوا الْمَسْجِدَ كَمَا دَخَلُوهُ أَوَّلَ مَرَّةٍ وَلِيُتَبَرَّوْا مَا عَلَوْا تَتَّبِرًا

It means : if you do good (means) you do good for yourself and if you do evil, then (crime) is for yourself, and when the time of punishment for the second (crime) comes, (we bring other people) to darken your faces and they entered the mosque, as your enemies entered it the first time and to destroy to the uttermost whatever they controlled.

### c. Values in Work

- 1) **monotheism** Working in the Islamic economy does not only show one's tenacity and tenacity in getting the grace of Allah SWT, but also reflects the value of one's faith or monotheism in Allah SWT. In work, sometimes a person is faced with doubts or something that is doubtful and vague between halal and haram. Such as elements of gifts from outsiders, which indicate the existence of a particular interest. Or like working with parties who are generally known to be tyrannical or have violated sharia. And this kind of doubt can come from internal or external. This is a test of faith or monotheism in work.
- 2) **Taabudi**. Working in the Islamic economy is seen as a form of pious charity and will receive a reward from Allah SWT. Thus in Islam work is worth worship. Everything that is done by a human child, will certainly be reported or reported as it is and Allah will certainly reward his deeds, both related to worldly work achievements (economically motivated) and those related to spiritual values. If the work is good, then the reward will be good, and vice versa, if the action is bad, the reward will be bad too. In the Hereafter the reward for good work is Heaven and the reward for bad work is hell. Therefore, to get Heaven's reward, always work with full obedience and always remember Allah SWT.
- 3) **Takafuli**. The value of takafuli is the attitude of social responsibility of every Muslim to his brothers. Islam emphasizes that the glory of people who work lies in their contribution to the convenience of other people who receive services or labor. Islam



places every human being, regardless of the type of profession, in a noble and honorable position. This is due to the fact that work is not only beneficial for the life of the workers themselves, but also beneficial for other people. This takafuli value encourages every Muslim to try to cover the needs of other Muslims.

- 4) **Ta'awuni.** Islam provides guidelines for parties involved in the world of work to help each other and help each other (taawun) in producing benefits. There are no superiors or subordinates in the world of work. Entrepreneurs and workers alike need each other. So do not be surprised if Islam introduces the concept of this cooperation a lot. In buying and selling there is the concept of murabahah, in production there are the concepts of musyarakah and mudharabah. And in agriculture there is the concept of muzaraah, mukhabarah and musaqah.

Specifically in the context of working with a wage system, a worker has the right to receive his wages when he has completed his duties. In addition to the accuracy of wages, the amount of wages received must be in accordance with the level of work

### Conclusion

From the results of this study, it can be concluded that the concept of al-amal wa al-sana has a very important meaning in Islamic economics. This concept shows the importance of hard work, effort, and productivity in creating success and prosperity in economic life. The concept of al-amal wa al-sana also teaches about the importance of doing business in a way that is lawful and meets Islamic ethical standards, so as to create a healthy and thriving business environment. In addition, the concept of al-amal wa al-sana also has implications in socio-economic aspects, such as reducing unemployment, strengthening social and economic structures, and improving the quality of life of individuals and society as a whole. In practice, the application of the concept of al-amal wa al-sana in Islamic economics must be carried out wisely and proportionally, taking into account the social, economic and cultural context in every place and time. Thus, it can create an economic system that is fair and sustainable, and is able to provide benefits to all members of society equally.

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