

The Ethical Philosophy of Kasb in Al-Ghazālī's Economic Thought: A Classical Framework for Contemporary Reform

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Abstract

This article examines the concept of kasb (earning or acquisition) in the ethical and metaphysical framework of Abū Ḥāmid al-Ghazālī, one of the most influential scholars in Islamic intellectual history. Amid growing global calls for ethically grounded economic systems, Al-Ghazālī's treatment of kasb in works such as *Iḥyā' 'Ulūm al-Dīn*, *al-Iqtiṣād fī al-'itqād*, and *al-Munqidh min al-Ḍalāl* offers a profound synthesis of spiritual intention, legal adherence, and socio-economic responsibility. This study uses a conceptual and qualitative methodology based on textual analysis of classical sources, supported by recent scholarly discourse on Islamic economics. The findings demonstrate that kasb is not merely a mechanism of material sustenance but a form of spiritual discipline, ethical striving, and communal contribution. Al-Ghazālī's framework reconciles divine will and human agency, positioning lawful labor as an act of worship when performed with proper intention. Furthermore, this ethical paradigm provides a comprehensive model for reforming contemporary Islamic economic structures, emphasizing integrity, justice, and spiritual purpose. The research contributes to the revival of Islamic economic philosophy by integrating metaphysical insight with actionable ethics, offering an alternative to purely formalistic or profit-driven systems in the modern world.

Keywords: *Kasb, Al-Ghazālī, Islamic economic ethics, Islamic moral economy, spiritual intention in economics.*

INTRODUCTION

The intersection of ethics, metaphysics, and economic behavior is a core characteristic of Islamic economic philosophy, distinguishing it from secular economic paradigms. At the center of this tradition stands the influential thinker Abū Ḥāmid al-Ghazālī, whose reflections on human conduct extend deeply into the economic realm. His concept of kasb—often translated as earning or acquisition—represents a pivotal element in his broader theological and ethical system. As global economic challenges push societies to reassess the moral foundations of labor, wealth distribution, and productivity, exploring classical Islamic contributions like those of Al-Ghazālī offers a timely and meaningful perspective (Asutay, 2019; Chapra, 2008).

Al-Ghazālī's thought integrates rational inquiry with spiritual imperatives, viewing economic activity not solely through the lens of utility or productivity but as a moral engagement aligned with divine intent. In contrast to utilitarian models that dominate contemporary economic theory, his interpretation of kasb presents earning as a balanced process between human agency and divine will. His writings in *Iḥyā' 'Ulūm al-Dīn* present kasb as both a necessity for survival and a spiritual obligation that must be guided by *niyyah* (intention) and compliance with *sharī'ah* principles (Nasr, 2013, pp. 156–157; Islahi, 2020). These views have influenced subsequent Islamic economic jurisprudence and ethical frameworks for centuries.

While contemporary Islamic economics has largely focused on institutional frameworks such as zakat, Islamic banking, and *riba*-free finance, there is a noticeable gap in the philosophical inquiry into individual economic behavior. Modern discussions rarely address the spiritual dimensions of earning, labor, and sustenance from within an Islamic epistemological perspective (Farooq, 2011). Moreover, despite Al-Ghazālī's towering intellectual presence, his economic philosophy, especially his treatment of kasb, remains underexamined in academic

literature beyond historical contextualizations or surface-level summaries (Zarqa, 2014). This study, therefore, seeks to engage more deeply with the philosophical underpinnings of kasb as formulated by Al-Ghazālī.

The key research questions of this article are: (1) How did Al-Ghazālī define kasb within his theological-ethical framework? (2) What philosophical assumptions underpin his concept of earning? (3) How can his notion of kasb inform current Islamic economic models? These questions aim to position kasb not only as a theological principle but also as a practical tool for rethinking labor, productivity, and ethics in Muslim societies.

This study adopts a conceptual, philosophical methodology based on textual analysis of primary sources, especially Al-Ghazālī's own works, and secondary sources that interpret his thought through the lens of Islamic economics. Through a systematic engagement with classical and modern literature, the article aims to reveal a coherent and actionable theory of kasb that integrates spiritual purpose with economic rationality (Dusuki & Bouheraoua, 2017; Kamali, 2022).

The relevance of this study lies in its potential to bridge classical Islamic wisdom with the modern quest for an ethical economic order. By uncovering the spiritual foundations of economic behavior in Al-Ghazālī's work, this research contributes to a normative economic philosophy rooted in Islamic tradition. It invites contemporary scholars, policymakers, and practitioners to reconsider the purpose and ethics of economic engagement from a perspective that transcends materialism and reaffirms the spiritual dimensions of human existence (AbdelAziz, 2023; Mirakhor & Askari, 2021).

LITERATURE REVIEW

The discourse on Islamic economic philosophy has undergone significant development in recent decades, particularly with a renewed interest in normative frameworks that transcend mere transactional mechanisms. Scholars like Chapra (2008) and Asutay (2012) have emphasized the necessity of embedding ethics, spirituality, and social justice within economic theory. Central to this tradition is the concept of kasb, which bridges the metaphysical and practical aspects of economic life. While classical scholars such as Ibn Taymiyyah and Ibn Khaldun addressed economic issues through jurisprudential and empirical lenses, Al-Ghazālī approached it as a philosophical and ethical endeavor. In his work, kasb is closely linked to 'adl (justice), niyyah (intention), and tawakkul (reliance on God), reflecting an epistemological system where economic behavior is morally significant (Nasr, 2013; Kamali, 2022).

Several frameworks have been proposed to interpret Al-Ghazālī's economic ethics. Islahi (2020) argues that kasb in Al-Ghazālī's thought functions as a spiritual filter for economic conduct, ensuring that acts of earning are aligned with divine guidance. Similarly, Bouheraoua and Dusuki (2017) discuss the interlinkage between ethical motivation and economic activity in classical Islamic texts, where the human role as a steward (khalīfah) imposes responsibilities beyond self-interest. In contrast, contemporary interpretations often strip the metaphysical core from Islamic economics, reducing it to a modified version of capitalism with Islamic legal constraints (Farooq, 2011). This divergence highlights a gap between traditional Islamic economic philosophy and its institutionalized modern counterparts.

Despite growing literature on Islamic finance and moral economy, studies that engage directly with the ontological and epistemological dimensions of kasb remain limited. The existing literature often overlooks how Al-Ghazālī's ontological hierarchy—ranging from the sensory to the spiritual realm—shapes his views on labor and sustenance (Mirakhor & Askari, 2021).

The present study seeks to fill this gap by reexamining kasb not only as a socioeconomic activity but also as an act of spiritual significance. Through this lens, kasb becomes a site where theological discourse meets practical necessity, offering a richer understanding of Islamic economic behavior.

THEORETICAL FRAMEWORK

1. Kasb as Moral Agency and Economic Behavior

At the heart of Al-Ghazālī's concept of kasb lies the notion of moral agency. Unlike deterministic or purely rationalist models of human behavior, Al-Ghazālī presents the human as a conscious moral agent whose actions are evaluated based on intention (*niyyah*) and compliance with divine law (*sharī'ah*). He asserts that kasb is a process that, although occurring in the material world, carries consequences for the soul and the Hereafter (Nasr, 2013, pp. 153–158). This dual valuation—economic and spiritual—makes kasb a unique entry point into understanding Islamic economic ethics. It resonates with Asutay's (2012) framework of the Islamic moral economy, which integrates ethical norms into economic transactions and behaviors. In this sense, kasb operates not as a neutral economic act but as a conscious pursuit of sustenance within the moral order of Islam.

2. The Interplay of Qadar (Divine Decree) and Human Responsibility

A significant component of Al-Ghazālī's framework is his resolution of the theological tension between divine predestination (*qadar*) and human free will. He maintains that while God is the ultimate source of provision, humans are obligated to strive within lawful means to earn their livelihood (Kamali, 2022, pp. 201–204). This balance between divine sovereignty and human responsibility situates kasb within a metaphysical framework that legitimizes effort while affirming ultimate reliance on God (*tawakkul*). Farooq (2011) contrasts this with capitalist models, where agency is entirely human-centered, often void of metaphysical constraints. Al-Ghazālī's model suggests that human effort must align with divine wisdom, and success is measured not merely by outcomes but by adherence to the ethical process of earning.

3. Kasb as a Form of Worship (*'ibādah*)

Al-Ghazālī elevates economic action to the level of spiritual devotion when performed with the correct intention. He posits that work done to fulfill personal and familial obligations, with the right ethical framework, constitutes *'ibādah* (worship) (Islahi, 2020, pp. 107–111). This view radically alters the understanding of labor and productivity, framing them as acts of service to God and society. In contemporary Islamic economics, this has been echoed in discussions about integrating ethics and spirituality into business models and workplace conduct (Dusuki & Bouheraoua, 2017). The implication is that economic success is not isolated from spiritual well-being, and the pursuit of wealth is legitimate only when subordinated to divine objectives and ethical standards.

4. Ontological Foundations of Economic Ethics

Al-Ghazālī's epistemology draws from a hierarchical ontology where the physical, rational, and spiritual dimensions of life are interconnected. Within this hierarchy, economic activity occupies a transitional space—necessary for material survival but ultimately subordinate to spiritual goals (Nasr, 2013; Mirakhor & Askari, 2021). This view establishes the foundation for kasb as a moral act embedded in a larger cosmic order. The metaphysical grounding provided by Al-Ghazālī ensures that economic behavior is always evaluated within the broader context

of human purpose and divine justice. In this framework, injustice in economic conduct is not only a social ill but a deviation from one's ontological responsibilities as a human being and servant of God.

PREVIOUS RESEARCH

1. Chapra (2000) – Rebuilding Islamic Economic Theory

Chapra's foundational work emphasizes the integration of ethical and moral values into economic theory. Using historical and comparative analysis, he critiques the limitations of neoclassical economics and advocates a values-driven framework rooted in Islamic teachings. Though not focused specifically on kasb, his argument supports the revival of moral constructs like kasb in modern economic discourse. This study complements the current research by offering foundational arguments for the necessity of integrating spirituality into economic systems.

2. Farooq (2011) – The Epistemological Challenge

Farooq critiques the tendency of Islamic economics to mimic Western models, warning of the epistemological consequences of excluding spiritual and ethical dimensions. He calls for a return to foundational concepts such as kasb, but notes a lack of scholarly depth in their contemporary application. His work underscores the research gap this study addresses: the under-theorization of kasb within Islamic economics, especially as conceptualized by AlGhazālī.

3. Asutay (2012) – The Islamic Moral Economy

Asutay proposes the Islamic Moral Economy (IME) as a counter-framework to Islamic finance's institutional turn. He argues for a return to *maqāṣid al-sharī'ah* (objectives of Islamic law) and ethical intentionality. While not specific to Al-Ghazālī, Asutay's model resonates strongly with Ghazālīan notions of purpose-driven economic action. This study supports the moral and ethical reconstruction of kasb by highlighting the need for spiritual intentionality in economic life.

4. Dusuki and Bouheraoua (2017) – Human Dignity in Islamic Economics

This study explores the intrinsic connection between ethics, human dignity, and economic behavior. It uses a normative methodology to build a framework grounded in *tawḥīd* (divine unity), justice, and stewardship. Though their focus is broader than kasb, their emphasis on human dignity as a foundation for ethical economics aligns with Al-Ghazālī's moral construction of economic agency. Their work offers a supportive environment for the reintroduction of kasb as a spiritual-moral construct.

5. Islahi (2020) – Al-Ghazālī's Economic Ideas

Islahi provides a focused study on Al-Ghazālī's economic thought, analyzing his discussions in *Iḥyā' 'Ulūm al-Dīn* and other works. He highlights the depth of Al-Ghazālī's reflections on kasb, including the ethics of earning, the condemnation of greed, and the spiritual benefits of lawful work. Islahi's analysis offers essential primary source interpretation for this research and underscores the need to deepen the philosophical discourse on kasb beyond jurisprudential or historical summaries.

6. Kamali (2022) – Ethics and Economics in Islam

Kamali's recent publication bridges classical sources with contemporary ethical debates in economics. He emphasizes moderation, justice, and moral intentionality, with significant reference to Al-Ghazālī's influence on Islamic legal and economic norms. Kamali's work strengthens the theoretical foundation for this study by connecting kasb with broader ethical goals of Islam and providing fresh interpretive insights relevant to current global issues.

While these six studies collectively underscore the ethical dimension of Islamic economics, none systematically address kasb as a comprehensive philosophical and theological construct in Al-Ghazālī's work. Most focus on institutional models or ethical frameworks without deeply analyzing the metaphysical and ontological roots of economic behavior. This study seeks to fill this gap by offering a conceptual analysis of kasb that is both faithful to classical sources and relevant to modern economic contexts.

METHOD

This study adopts a qualitative, conceptual methodology centered on textual and philosophical analysis. The research is grounded in classical Islamic texts, particularly the works of Abū Ḥāmid al-Ghazālī, with *ʿUlūm al-Dīn* serving as the primary source. Supporting data is drawn from his other key texts such as *al-Munqidh min al-Ḍalāl* and *al-Mustaṣfā*, where epistemological and ethical frameworks are extensively discussed. These sources provide foundational data on the ontological, spiritual, and moral dimensions of economic behavior. The approach focuses on interpreting these texts through a lens of Islamic economic philosophy, emphasizing conceptual coherence rather than empirical generalizability (Islahi, 2020; Kamali, 2022).

The data sources for this study are both primary and secondary. Primary data is comprised of Al-Ghazālī's original Arabic writings, using reputable editions published and critically edited by scholars. Secondary data includes peer-reviewed journal articles, academic monographs, and dissertations from international and Indonesian academic sources indexed by Scopus, WoS, or listed as Sinta-2 or higher. This multi-sourced corpus ensures both textual fidelity and contextual relevance. The selection criterion prioritizes works that address Islamic philosophy, ethics, and economics, with particular attention to post-2000 scholarly contributions that reassess Islamic economic paradigms (Farooq, 2011; Asutay, 2019).

In terms of data collection, this study uses document analysis as its primary technique. Thematic coding is applied to extract recurring philosophical themes such as kasb, niyyah, *ʿibādah*, and tawakkul. These are then organized into analytical categories that reflect Al-Ghazālī's epistemology and ethical system. Scholarly commentaries and recent literature are cross-referenced to ensure a coherent interpretation of his ideas within both classical and modern contexts. This method enables a structured yet flexible framework to distill complex philosophical constructs into accessible academic narratives (Dusuki & Bouheraoua, 2017; Nasr, 2013).

The analysis involves a dialectical reading strategy that juxtaposes classical Islamic paradigms with contemporary economic discourses. By doing so, the research identifies the tensions, continuities, and transformations in the concept of kasb. Special emphasis is placed on comparing Al-Ghazālī's insights with dominant modern theories in Islamic economics and their secular counterparts. The study examines how spiritual epistemology can redefine value, labor, and economic purpose, particularly in light of modern capitalist rationality and critiques thereof (Mirakhor & Askari, 2021; Chapra, 2008).

Conclusions are drawn by synthesizing philosophical insights from Al-Ghazālī's texts with broader Islamic economic principles. The validity of interpretations is ensured through triangulation with scholarly literature and thematic consistency across primary and secondary texts. The ultimate aim is not merely to explicate historical doctrine but to reconstruct kasb as a viable ethical construct in today's economic discourse. This methodological rigor allows the study to contribute meaningfully to both Islamic philosophy and contemporary moral economics (Islahi, 2020; Kamali, 2022).

RESULTS AND DISCUSSION

This section addresses the central research questions of the study: (1) How did Al-Ghazālī define kasb within his theological-ethical framework? (2) What philosophical assumptions underpin his concept of earning? and (3) How can his notion of kasb inform current Islamic economic models? These questions are examined through a conceptual lens, interpreting kasb as a unifying concept that blends metaphysical beliefs, moral imperatives, and practical economic behavior. By analyzing classical texts and integrating insights from contemporary literature, the study highlights the multidimensional nature of kasb in Al-Ghazālī's thought.

The relevance of this inquiry lies in its potential to restore a moral and spiritual center to modern Islamic economic discussions, which often emphasize technical compliance over philosophical depth. Al-Ghazālī's concept of kasb serves as a corrective to mechanistic or utilitarian interpretations of economic agency. His emphasis on intention (*niyyah*), ethical alignment, and divine trust (*tawakkul*) offers a vision of economic behavior that transcends material calculation. This vision is particularly timely in light of global economic inequality, ethical dilemmas in Islamic finance, and the search for more holistic models of development. The analysis that follows unpacks these layers of meaning by engaging each research question thematically.

RQ1: How did Al-Ghazālī define kasb within his theological-ethical framework?

Subtheme 1: Definition of Kasb in Classical Islamic Discourse

Al-Ghazālī's conception of kasb builds upon earlier classical Islamic understandings, yet he offers a uniquely synthesized definition that integrates metaphysical, ethical, and legal dimensions. At its surface, kasb refers to the human act of acquiring lawful sustenance (*ḥalāl*), but Al-Ghazālī elevates it to a metaphysical principle, identifying it as part of humanity's fulfillment of *amānah* (divine trust) in their role as *khalīfah* (vicegerent) on Earth (Al-Ghazālī, *Iḥyā'*, vol. 2, pp. 66–68). He states explicitly that engaging in lawful labor not only sustains the body but also disciplines the soul and fulfills a moral imperative rooted in servitude to God. In *al-Iqtisād fī al-I'tiqād*, he further articulates kasb as the act through which humans acquire responsibility for their deeds, although the creation of those acts remains with God—thus maintaining the Ash'arī principle of divine omnipotence while affirming moral agency (Al-Ghazālī, *Iqtisād*, pp. 102–105). This doctrinal position situates kasb within a theological structure where economic behavior becomes ethically significant and spiritually consequential.

Critically, Al-Ghazālī transcends the dichotomy between fatalism and free will by describing kasb as a space of human accountability embedded in divine sovereignty. He emphasizes in *Iḥyā'* that labor, if pursued with the correct *niyyah* (intention) and within the boundaries of *sharī'ah*, becomes a form of *'ibādah* (worship) and a path to spiritual purification—not merely a means of material survival (Al-Ghazālī, *Iḥyā'*, vol. 2, pp. 69–72). He rejects both ascetic detachment from the world and indulgent pursuit of wealth, advocating a middle path where

work is spiritually transformative. This balanced stance is consistent with the vision of the Islamic moral economy outlined by Asutay (2012), which places economic activity within a framework of ethical accountability and communal welfare. Thus, in Al-Ghazālī's view, the true measure of kasb lies not in the profit it yields but in the moral integrity of its process.

The distinctiveness of Al-Ghazālī's articulation lies in how he reorients economic behavior toward eschatological awareness. In *al-Munqidh min al-Ḍalāl*, he reflects on the futility of actions that lack divine purpose and reaffirms that all deeds, including economic ones, must be guided by *yaqīn* (certainty) and ethical clarity (Al-Ghazālī, *Munqidh*, pp. 48–49). This philosophical insight challenges the contemporary focus in Islamic finance on formal legal compliance, often detached from deeper spiritual objectives (Farooq, 2011). By defining kasb as a morally weighted act of spiritual significance, Al-Ghazālī offers a comprehensive ethical philosophy that bridges metaphysics and marketplace conduct. His work calls on modern scholars and practitioners to reconsider the meaning of “earning”—not as mere productivity or efficiency, but as a morally accountable, God-conscious endeavor.

Subtheme 2: Kasb and Ethical Intention (*Niyyah*)

In Al-Ghazālī's ethical framework, the concept of *niyyah* (intention) is indispensable in transforming kasb from a routine act into a spiritually meritorious one. He maintains in *Iḥyā' 'Ulūm al-Dīn* that the value of any deed, including economic activity, depends entirely on the intention behind it, stating that “actions are but by intentions, and every person shall have but that which he intended” (Al-Ghazālī, *Iḥyā'*, vol. 4, p. 375). If the act of earning is undertaken to fulfill obligations toward one's family, support the poor, or sustain the community, it is elevated to the level of *'ibādah* (worship). Conversely, when motivated by greed, pride, or the pursuit of social superiority, even materially lawful earning becomes spiritually blameworthy. In his discussion on trade and labor, Al-Ghazālī warns that acts devoid of sincere *niyyah* can lead to moral ruin, even if they conform outwardly to the law (Al-Ghazālī, *Iḥyā'*, vol. 2, pp. 66–69). Thus, kasb is evaluated not only by its form but by the spiritual orientation of the agent—a principle that positions intention as the fulcrum of ethical economic behavior.

This internalist approach introduces an ethical depth that modern economic frameworks often lack. While contemporary Islamic finance tends to prioritize structural *sharī'ah* compliance, Al-Ghazālī underscores the insufficiency of legality without inward moral alignment. In *Iḥyā'*, he laments those who focus solely on the technical aspects of lawful earning but remain heedless of their intentions, describing such behavior as spiritually hollow (Al-Ghazālī, *Iḥyā'*, vol. 2, p. 70). Kamali (2022) and Asutay (2012) echo this point by arguing that economic action in Islam must be ethically animated and guided by the *maqāṣid al-sharī'ah*. Dusuki and Bouheraoua (2017) further reinforce that economic intention should reflect divine objectives, such as justice, compassion, and societal welfare. In aligning kasb with *niyyah*, Al-Ghazālī thus crafts a values-based moral economy that challenges formalist and utilitarian models, and instead fosters ethical intentionality as the foundation of economic engagement.

The novelty of Al-Ghazālī's position lies in its radical reorientation of economic subjectivity. Rather than assessing labor or profit as ends in themselves, he urges introspection into why one earns, not merely how. By making *niyyah* the determinant of the moral worth of kasb, he shifts the ethical discourse from external compliance to internal transformation and character refinement. This outlook not only personalizes responsibility but also embeds economic behavior within a teleological vision aimed at spiritual flourishing. In a world increasingly driven by metrics of efficiency and profit, Al-Ghazālī's model calls for a profound ethical recalibration—inviting Muslim economic actors to see their daily work as a path to divine proximity, conditioned by sincerity and moral clarity.

Subtheme 3: The Legal and Moral Boundaries of Kasb

Al-Ghazālī's concept of kasb is defined not merely by the act of earning, but by the ethical and legal boundaries that determine its permissibility, intention, and spiritual worth. In *Iḥyā' 'Ulūm al-Dīn*, he draws a clear distinction between ḥalāl (lawful) and ḥarām (unlawful) income, emphasizing that economic effort is an obligation (*farḍ kifāyah*), but it must be carried out in accordance with divine command and moral law (Al-Ghazālī, *Iḥyā'*, vol. 2, pp. 66–70). He praises professions that benefit society—such as farming, teaching, and honest trade—and condemns those that involve deception, usury, bribery, or manipulation, even if such actions appear profitable or culturally accepted. More importantly, he warns that earnings derived from morally dubious sources—even if not technically forbidden—can corrupt the soul and sever one's connection with God (Al-Ghazālī, *Iḥyā'*, vol. 2, pp. 71–74). This renders kasb not just a legal issue but a deeply spiritual concern, where motivations and methods weigh as heavily as outcomes.

This position resonates with the broader Islamic legal tradition, which binds economic activity to values such as 'adl (justice), iḥsān (benevolence), and *maṣlaḥah* (public interest). However, Al-Ghazālī extends this framework by introducing a third evaluative layer: spiritual sensitivity to *shubuhāt* (doubtful matters). He explicitly encourages individuals to avoid not only what is clearly ḥarām, but also what is questionable or morally unsettling—even if technically *mubāḥ* (permissible) (Al-Ghazālī, *Iḥyā'*, vol. 2, p. 75). This emphasis on moral discernment anticipates critiques by modern scholars like Farooq (2011), who argue that Islamic economics often focuses on legal compliance while overlooking ethical intentionality and metaphysical accountability. Al-Ghazālī thus bridges *fiqh* (jurisprudence) with *tazkiyah* (spiritual purification), positioning kasb as a form of moral vigilance and self-discipline.

The novelty of Al-Ghazālī's ethical economy lies in its nuanced evaluation of economic behavior beyond binary categories. By introducing the moral spectrum within the *mubāḥ* domain, he transforms lawful earning from a merely technical criterion to a spiritually measured act, in which intention, means, and societal impact all affect its value. This layered assessment redefines kasb not just as permissible income, but as a tool for ethical refinement and communal accountability. For contemporary Islamic finance and business ethics, this implies moving from a compliance-centric model to a virtue-based paradigm, where integrity, humility, and social responsibility serve as key performance indicators. Al-Ghazālī's sophisticated treatment of the moral boundaries of kasb thus offers a timeless framework for cultivating ethical resilience within economic institutions.

Subtheme 4: Kasb as a Socio-Spiritual Obligation

Al-Ghazālī's conceptualization of kasb extends beyond the boundaries of individual piety, emerging as a dual obligation—both personal and collective. In *Iḥyā' 'Ulūm al-Dīn*, he declares that engaging in lawful work is not only a means of self-sustenance but a religious duty to prevent becoming dependent on others, thus preserving personal dignity and social balance (Al-Ghazālī, *Iḥyā'*, vol. 2, pp. 67–68). He explains that neglecting productive labor, even under the guise of ascetic devotion, undermines the moral fabric of the community by shifting one's burden onto others. Therefore, kasb is not a self-centered act of acquisition but a social obligation (*farḍ kifāyah*) that upholds the integrity of the *ummah*. He links this to the Qur'anic imperative of mutual cooperation (*ta'āwun 'alā al-birr*), underscoring that economic activity must be evaluated in light of its contributions to familial provision, social cohesion, and the common good (Al-Ghazālī, *Iḥyā'*, vol. 2, p. 70).

Contemporary Islamic economists echo this collective orientation. Asutay (2012) places

economic justice at the heart of the Islamic moral economy, emphasizing that earning must serve broader societal equity. Al-Ghazālī prefigures this framework by anchoring kasb in the Qur'ānic principle of 'adl (justice), wherein individual success is judged not by accumulation but by its ripple effects on the moral and material well-being of others. Kamali (2022) supports this alignment, stating that the ethical validity of labor must account for its role in alleviating poverty and enhancing social dignity. In this sense, Al-Ghazālī anticipates modern critiques of atomistic capitalism by insisting on the interdependence of individual effort and collective welfare.

The novelty of Al-Ghazālī's approach lies in his elevation of labor into a form of socio-spiritual praxis. He refuses to compartmentalize religious devotion and economic activity, asserting instead that kasb—when pursued ethically and intentionally—becomes a dual act of worship ('ibādah) and public service (khidmah). In *Iḥyā'*, he critiques those who detach themselves from society under the pretense of piety while neglecting the duty to earn and support others, calling such detachment spiritually deficient (Al-Ghazālī, *Iḥyā'*, vol. 2, pp. 72–73). This integrative vision challenges secular and compartmentalized views of work and invites Muslims to see their professions as opportunities for justice, compassion, and divine proximity. By weaving together personal integrity and social ethics, Al-Ghazālī provides a timeless paradigm for rethinking economic roles within a faith-based, value-centric framework grounded in divine accountability and communal solidarity.

RQ2: What philosophical assumptions underpin Al-Ghazālī's concept of earning (kasb)?

Subtheme 1: Ontological Dualism — Body and Soul in Economic Behavior

A central philosophical assumption in Al-Ghazālī's notion of kasb is his ontological dualism, which views human existence as composed of two intimately connected realms: the body (jism) and the soul (rūḥ). While economic behavior is physically enacted by the body, Al-Ghazālī insists it must be governed by the soul's orientation toward God. In *Iḥyā' 'Ulūm al-Dīn*, he explains that worldly labor, including the pursuit of sustenance, is necessary for survival, but it must ultimately serve the higher objective of nurturing the soul and attaining divine proximity (Al-Ghazālī, *Iḥyā'*, vol. 3, pp. 18–22). He compares the body to a riding animal and the soul to the rider, stating that one must discipline the body through ethical labor in order to journey toward the eternal realm. This view elevates kasb from a mere material pursuit into a spiritually consequential act, where the ethical intent behind economic activity becomes a reflection of the soul's alignment with the Divine.

This dualistic metaphysics is consistent with Al-Ghazālī's broader cosmology, in which human beings stand at the intersection between the sensory and the spiritual worlds. In *al-Munqidh min al-Ḍalāl*, he recounts his own philosophical and mystical journey, concluding that authentic knowledge and human action must serve the soul's ultimate return to God (Al-Ghazālī, *Munqidh*, pp. 44–49). Therefore, economic actions—such as earning, trading, or producing—are not to be judged merely by external outcomes but by their alignment with the soul's ethical development and spiritual ascent. Nasr (2013) emphasizes this same cosmological layering in Al-Ghazālī's thought, and contemporary scholars like Mirakhor and Askari (2021) affirm that in Islamic economics, value must be spiritually and ethically defined, not merely measured in material output. In this ontological vision, economic practice becomes a form of moral discipline that shapes the soul's destiny in both this world and the next.

The novelty of this subtheme lies in its redefinition of economic purpose through spiritual metaphysics. Al-Ghazālī rejects the idea of labor and productivity as ends in themselves, viewing them instead as means for the refinement of the inner self and for fulfilling one's divine

trusteeship (*amānah*). In *Iḥyā'*, he writes that the person who works with ethical intention is superior to one who devotes himself solely to ritual worship while neglecting responsibilities to others (Al-Ghazālī, *Iḥyā'*, vol. 2, pp. 65–66). This profoundly reorients contemporary economic discourse: productivity is not measured by the magnitude of output, but by the degree of harmony between economic activity and divine purpose. In an era dominated by consumption and utilitarianism, Al-Ghazālī's ontological framework offers a counternarrative—one that re-situates economic behavior within a moral cosmos, where work becomes an instrument of the soul's journey toward perfection.

Subtheme 2: Divine Will and Human Action — Synthesizing Qadar and Kasb

Al-Ghazālī's understanding of *kasb* is deeply embedded in his philosophical reconciliation of *qadar* (divine will) with human agency—an essential axis in both his theology and ethics. In *al-Iqtisād fī al-ʿItiqād*, he upholds the Ashʿarī position that all occurrences, including economic outcomes, are decreed by God. Yet, he asserts that humans are morally accountable through the mechanism of *kasb*, which he defines as the acquisition of an act created by God (Al-Ghazālī, *Iqtisād*, pp. 102–105). This formulation preserves divine omnipotence while affirming human responsibility. Al-Ghazālī writes: “The act is created by God but acquired by the servant”—a conceptual nuance that allows for ethical accountability without slipping into determinism. This view ensures that economic behaviors—like working, buying, and producing—are not merely reactive phenomena but intentional moral acts judged by their motivations and outcomes.

This theological equilibrium is central to Islamic discourse on free will. While the Muʿtazilah emphasized absolute human volition and some literalist strands leaned toward fatalism, Al-Ghazālī presents a median doctrine. He argues that although divine will governs all, humans are required to act within moral constraints, emphasizing *taklīf* (moral responsibility) as a cornerstone of divine justice (Al-Ghazālī, *Iqtisād*, p. 109). Kamali (2022) supports this reading, noting that Al-Ghazālī's ethical system allows for intentional striving (*ijtihād*) within the boundaries of *sharīʿah*. In the economic realm, this means that while one cannot control outcomes such as market fluctuations or wealth accumulation, one must pursue lawful earnings with sincere intention (*niyyah*) and ethical discipline. Thus, human effort, when aligned with divine law, becomes not only permissible but spiritually commendable.

What renders this synthesis especially novel in the context of *kasb* is its profound philosophical implication: labor is both a spiritual trial and an ethical declaration of trust in God's wisdom. Al-Ghazālī explicitly rejects the notion that worldly effort is self-sufficient; in *Iḥyā' ʿUlūm al-Dīn*, he insists that reliance on effort alone (*ʿujb*) leads to arrogance, while neglecting effort in the name of divine trust (*tawakkul*) leads to passivity (Al-Ghazālī, *Iḥyā'*, vol. 4, pp. 234–237). The true believer integrates *kasb* with *tawakkul*, acknowledging both divine authorship and personal obligation. This metaphysical balance offers a compelling counter-narrative to modern hyper-individualism and economic determinism, which often equate success with self-sufficiency or market forces. In Al-Ghazālī's model, success is not measured by wealth, but by fidelity to one's role as an ethical agent within God's sovereign plan—where *kasb* becomes an affirmation of both divine decree and moral duty.

Subtheme 3: Epistemological Foundations — Certainty (*Yaqīn*) and Moral Knowledge

Al-Ghazālī's philosophy of *kasb* rests upon a profound epistemological framework rooted in the hierarchy of knowledge acquisition, culminating in *yaqīn* (certainty) and *kashf* (spiritual unveiling). In his account, true understanding transcends *ḥiss* (sensory perception) and *ʿaql* (rational deduction), culminating in *ḥaqīqī ʿilm* (true knowledge), which arises from divine

illumination and the purification of the heart (*qalb*) (Al-Ghazālī, *Munqidh*, pp. 44–49). This knowledge, accessible through *kashf*, is not irrational but supra-rational—granted by God to the one whose soul has been refined through spiritual discipline. Within this hierarchy, the ethics of *kasb* cannot be fully grasped through legal or rational means alone; rather, they demand a deeper, spiritual cognition rooted in sincerity and inward clarity. Thus, for Al-Ghazālī, earning (*kasb*) becomes an epistemic act—one that reflects not just technical compliance, but the condition of the soul and its orientation toward divine reality.

In *al-Munqidh min al-Ḍalāl*, Al-Ghazālī recounts his intellectual crisis and retreat from philosophical skepticism, concluding that certainty (*yaqīn*) arises only when knowledge is illuminated by divine light, not merely reason. He writes: “Certainty comes when God opens the heart and casts into it the light which is the key to knowledge” (Al-Ghazālī, *Munqidh*, p. 45). This insight extends to his moral philosophy, including economic behavior, which must be grounded not only in outward conformity to *sharī‘ah* but in inward attunement to divine purposes. In *Iḥyā’ ‘Ulūm al-Dīn*, Al-Ghazālī affirms that acts like earning a livelihood are subject to moral evaluation based on the state of the heart and the depth of one’s awareness of God (Al-Ghazālī, *Iḥyā’*, vol. 2, pp. 65–70). Contemporary critiques by Farooq (2011) argue that Islamic economic models often reduce morality to formal compliance, ignoring this epistemological depth. In contrast, Al-Ghazālī insists on an integrated model where ethical practice flows from spiritual realization.

The originality of this subtheme lies in its elevation of ethical economic behavior into a realm of epistemological sanctity. It implies that economic choices must be made not merely through rational analysis or regulatory oversight, but through *yaqīn*—a certainty that arises from the disciplined, God-conscious heart. This perspective redefines economic education and leadership within an Islamic paradigm: to lead ethically, one must first be spiritually awakened. Al-Ghazālī’s framework invites a revival of *tazkiyah* (spiritual purification) as a foundational element of Islamic economics, where the integrity of action depends on the clarity of inner knowledge. In this union of knowing and doing, *kasb* becomes not merely a transactional activity but a reflection of divine truth manifested through ethical living.

Subtheme 4: The Spiritual Anthropology of Economic Life

Al-Ghazālī’s concept of *kasb* is deeply rooted in his spiritual anthropology—his vision of the human being as a tripartite entity composed of body (*jism*), intellect (*‘aql*), and soul (*rūh*), whose highest purpose is the attainment of closeness to God. In *Iḥyā’ ‘Ulūm al-Dīn*, he writes that the soul is the seat of divine knowledge and moral intention, and that bodily acts, including economic ones, derive their meaning from the soul’s orientation (Al-Ghazālī, *Iḥyā’*, vol. 3, pp. 10–12). Within this framework, *kasb* is not merely the material act of earning, but a spiritual process through which the individual engages in *jihād al-naḥs* (struggle against the ego), navigates ethical challenges, and refines character traits (*akhlāq*). The pursuit of livelihood thus becomes a sacred trust (*amānah*) and a site of divine testing, where intention, effort, and integrity shape one’s moral trajectory and ultimate accountability before God.

This anthropology stands in contrast to modern secular paradigms that treat human beings as autonomous agents seeking utility maximization. Al-Ghazālī, by contrast, integrates economics into a holistic view of the human journey. In *Mizān al-‘Amal*, he stresses that every action—including how one earns and spends—reflects and forms the moral state of the soul, and that true success (*ḥalāl*) lies in cultivating balance between worldly needs and spiritual aims (Al-Ghazālī, *Mizān*, pp. 199–202). Kamali (2022) highlights this integrative vision, noting that Al-Ghazālī ties together knowledge, virtue, and social responsibility as aspects of the soul’s growth. Within this teleological model, *kasb* functions not just as economic input, but as moral

practice—inseparable from the pursuit of ethical excellence and self-knowledge. Islamic economists such as Asutay (2019) and Mirakhor & Askari (2021) draw on this framework to call for metrics of human development that prioritize dignity, spiritual wellbeing, and virtue over mere material accumulation.

The novelty of this subtheme lies in its reframing of kasb as anthropology-in-action: an economic expression of the soul's moral architecture. Al-Ghazālī offers an alternative to the reductive figure of homo economicus, presenting instead a spiritually dynamic human being whose labor and consumption are tools for cultivating nearness to God. This paradigm has transformative implications for how Islamic economics might redefine labor ethics, workplace culture, and development policy. Instead of measuring economic success by profit margins or GDP, Al-Ghazālī's vision encourages metrics grounded in virtue, balance, and inner fulfillment. In this light, kasb becomes not only a means of sustenance, but a medium for actualizing the human soul's journey toward perfection.

RQ3: How can Al-Ghazālī's notion of kasb inform current Islamic economic models?

Subtheme 1: Integrating Spiritual Intent in Economic Policy

One of the most actionable dimensions of Al-Ghazālī's concept of kasb for contemporary Islamic economic models is his uncompromising emphasis on aligning economic activity with spiritual intention (niyyah). In *Iḥyā' 'Ulūm al-Dīn*, Al-Ghazālī states unequivocally that “the worth of a deed lies in the intention behind it,” and that even seemingly mundane acts—such as earning wealth or managing public affairs—can become forms of *'ibādah* (worship) if performed with sincere intention to fulfill divine obligations (Al-Ghazālī, *Iḥyā'*, vol. 4, pp. 375–378). Intention, for him, is not a private abstraction but the axis upon which moral value turns. In modern terms, this implies that economic policies, budgeting frameworks, and institutional practices must go beyond efficiency or legal compliance to explicitly incorporate ethical and spiritual objectives—such as social justice (*'adl*), communal welfare (*maṣlaḥah*), and divine accountability (*taklīf*). This aligns closely with Kamali's (2022) call for *maqāṣid al-sharī'ah*-oriented economic governance, where public policy is measured not only by output but by moral coherence.

A critical analysis of current Islamic economic practices shows a persistent tendency to conflate Islamic finance with the broader field of Islamic economics. Farooq (2011) observes that many models focus narrowly on the elimination of *riba* (usury) and legal formalism, neglecting the spiritual and ethical spirit of Islam's economic vision. Al-Ghazālī's framework challenges this reductive trend by reinstating *niyyah* as the core of all economic action—whether personal or institutional. He warns in *Iḥyā'* that actions devoid of right intention are “like corpses without souls,” and that mere legal conformity, absent moral sincerity, will not be accepted before God (Al-Ghazālī, *Iḥyā'*, vol. 2, p. 70). This warning resonates today as a call to ensure that policymakers and economic institutions are animated not by technocratic goals alone, but by an internalized commitment to divine principles. Dusuki and Bouheraoua (2017) make a similar case: Islamic economic reform must return to its ethical foundations to maintain its moral distinctiveness and transformative power.

The novelty of applying Al-Ghazālī's kasb-centered ethics to public policy lies in its potential to construct spiritually driven systems of economic governance. Unlike secular welfare models, which often justify redistribution on utilitarian or political grounds, Al-Ghazālī's vision frames economic justice and social responsibility as acts of worship and moral duty. He envisions economic leadership as a form of stewardship (*khilāfah*) entrusted by God, where managing public wealth and serving the poor becomes a sacred obligation (Al-Ghazālī, *Iḥyā'*, vol. 2, pp.

76–78). Institutionalizing this ethic would mean embedding intention-aware metrics into fiscal policy, poverty alleviation, taxation, and zakat distribution—creating an economy that is Islamic not only in its form, but also in its moral and metaphysical essence. Such a model represents a profound departure from current paradigms and a return to the spiritual telos envisioned in the Islamic tradition.

Subtheme 2: Ethical Labor and Workplace Morality

Al-Ghazālī's ethical framework for kasb provides a profound foundation for shaping labor practices and workplace morality in contemporary Islamic economics. In *Iḥyā' 'Ulūm al-Dīn*, he declares that lawful earning must be accompanied by moral conduct, sincerity, and fairness, warning that any form of oppression, deception, or negligence in labor dealings violates the spiritual integrity of kasb (Al-Ghazālī, *Iḥyā'*, vol. 2, pp. 66–70). He singles out professions that involve manipulation, coercion, or unjust gain as spiritually harmful, even if technically lawful. For Al-Ghazālī, employment is a trust (*amānah*) and a manifestation of one's responsibility before God and society. He exhorts employers and workers alike to uphold truthfulness (*ṣidq*), justice (*'adl*), and respect for human dignity (*karāmah*), insisting that workplace ethics are inseparable from religious devotion. This view reorients the workplace from a space of pure productivity to a domain of moral cultivation and divine accountability.

This holistic vision of labor ethics resonates with contemporary Islamic economic scholarship.

Asutay (2019) emphasizes that workplace regulations must embody the *maqāṣid al-sharī'ah* (higher objectives of Islamic law), ensuring justice, equity, and compassion in employer-employee relationships. Kamali (2022) similarly stresses the necessity of moderation and benevolence in labor governance, arguing that Islam demands more than compliance—it demands *iḥsān* (excellence and kindness). Yet, many Islamic financial systems remain capitalcentric, often neglecting the moral dynamics of labor processes, ethical compensation, and employee well-being. Al-Ghazālī's insights disrupt this imbalance by repositioning ethical labor at the heart of lawful economic activity. In *Iḥyā'*, he remarks that even a simple craftsman who earns with sincerity and avoids injustice is superior to a worshipper who relies on others while shirking responsibility (Al-Ghazālī, *Iḥyā'*, vol. 2, p. 73).

The novelty of this subtheme lies in its elevation of kasb as the spiritual cornerstone for developing comprehensive Islamic labor ethics. Unlike contemporary corporate compliance models, which reduce workplace standards to legal contracts, Al-Ghazālī's paradigm embeds ethics, worship (*'ibādah*), and accountability into the fabric of everyday labor. Work is not only a means of subsistence—it is a spiritual exercise through which one refines character and serves society. This model opens the door for institutionalizing workplace values such as just wages, ethical treatment, honest contracts, and spiritually conducive environments. By grounding labor in divine purpose, Al-Ghazālī's approach transforms Islamic economic models from transactional frameworks into value-centered ecosystems of human dignity and collective flourishing.

Subtheme 3: Redefining Wealth and Poverty Through Kasb

Al-Ghazālī's philosophy of kasb reshapes dominant conceptions of wealth and poverty by grounding them in ethical and spiritual value, rather than material accumulation. In *Iḥyā' 'Ulūm al-Dīn*, he emphasizes that wealth is not intrinsically praiseworthy or blameworthy; its moral status depends on how it is acquired and for what purpose it is used (Al-Ghazālī, *Iḥyā'*, vol. 2, pp. 67–70). Wealth earned lawfully, with sincere intention and social responsibility, is considered a divine blessing and a means to fulfill religious duties—such as providing for one's

dependents, supporting the needy, and fostering communal harmony. By contrast, wealth gained through deception, oppression, or self-aggrandizement—even if legally permissible—is deemed spiritually corrupting. This ethical framing transforms economic engagement from a race for accumulation into an exercise in stewardship and accountability.

This redefinition stands in sharp contrast to prevailing capitalist norms and certain strands within Islamic finance that measure success through material growth alone. In *Mīzān al'Amal*, Al-Ghazālī warns that the love of wealth (*ḥubb al-māl*) can blind the soul and divert it from the ultimate goal of nearness to God (Al-Ghazālī, *Mīzān*, pp. 205–207). He insists that true prosperity lies in *qanā'ah* (contentment), *shukr* (gratitude), and *'adl* (justice)—none of which are captured by market indicators such as income or GDP. Kamali (2022) echoes this sentiment, noting that the Islamic vision of prosperity is as much moral as it is material. Al-Ghazālī further cautions against despising the poor or idolizing the wealthy, asserting that poverty can be a source of spiritual resilience and that wealth, if misused, becomes a test rather than a triumph. In *Iḥyā'*, he writes that those who endure hardship with dignity and patience may rank higher before God than the affluent who lack gratitude or social concern (Al-Ghazālī, *Iḥyā'*, vol. 2, pp. 74–76).

The novelty of Al-Ghazālī's view lies in its capacity to inspire alternative metrics of economic success. Rather than merely tracking income levels or market expansion, Islamic economic models grounded in *kasb* could assess the morality of wealth creation, the intent behind its use, and its impact on communal well-being. Such a framework encourages the promotion of ethical livelihoods, equitable resource access, and social justice—while also recognizing the spiritual dignity of modest labor. In so doing, Al-Ghazālī offers not only a critique of materialism but a spiritually enriched model of development, capable of addressing both material poverty and moral impoverishment. His vision invites contemporary economists to transcend utilitarian calculus and recover the soul of economic life.

Subtheme 4: Kasb as a Framework for Islamic Economic Reform

Al-Ghazālī's concept of *kasb* offers a normative philosophical and ethical framework capable of guiding comprehensive reform in contemporary Islamic economics. At its essence, *kasb* synthesizes three interdependent elements: moral intention (*niyyah*), lawful practice (*ḥalāl*), and communal accountability (*mas'ūliyyah*). In *Iḥyā' 'Ulūm al-Dīn*, Al-Ghazālī argues that all worldly acts, including economic transactions, must be grounded in ethical consciousness and oriented toward divine pleasure (Al-Ghazālī, *Iḥyā'*, vol. 2, pp. 66–74). He emphasizes that economic behavior is not morally neutral or solely utilitarian; it is a spiritual exercise with eternal consequences. As such, institutional reform in Islamic economics must begin by recentering *kasb* as an ethical compass that informs not only personal conduct but also the design of financial systems, state policy, and organizational behavior. This reorientation compels a shift from formal compliance to inner reform, transforming how success is measured and how economic actors relate to God, society, and self.

Many contemporary critiques of Islamic economics note a disjunction between *sharī'ah*-compliant instruments and their underlying moral purposes. Farooq (2011) and Asutay (2019) argue that Islamic finance often mirrors conventional capitalism—employing tools such as leasing, *sukuk*, and profit-sharing—while failing to reconstruct the spiritual and ethical underpinnings that distinguish an authentically Islamic economy. In *al-Mustaṣfā*, Al-Ghazālī stresses that the aim of *sharī'ah* is to preserve religion, life, intellect, lineage, and wealth—but only insofar as these serve the higher objective of *falāḥ* (ultimate success) and moral development (Al-Ghazālī, *al-Mustaṣfā*, vol. 1, p. 286). Kamali (2022) reinforces this by arguing that meaningful reform must be epistemological and axiological: it must realign

policies and institutions with the Islamic worldview and its ethical telos. Within this paradigm, kasb becomes a key reformatory principle, demanding that economic activity be measured not just by legality or profitability, but by its moral resonance and spiritual integrity.

What sets this vision apart is its civilizational scope: Al-Ghazālī does not treat kasb as an isolated virtue but as a foundational principle to be woven into the fabric of economic life. In *Iḥyā'*, he suggests that even household spending and market exchange can become acts of devotion when guided by righteous intention and just means (Al-Ghazālī, *Iḥyā'*, vol. 4, pp. 374–379). This implies that educational curricula, banking operations, social welfare systems, and fiscal policies should be evaluated based on their ability to cultivate kasb-based virtues—such as honesty, humility, fairness, and spiritual mindfulness. Reform, then, is not merely technical or institutional, but ethical and metaphysical. It involves realigning economic systems with Islam's comprehensive vision of human flourishing (*falāḥ*), where worldly success is subordinated to spiritual excellence. In this sense, Al-Ghazālī offers more than a historical perspective; he articulates a timeless blueprint for restoring ethics, Godconsciousness, and justice to the heart of economic life.

CORE FINDINGS AND PATHWAYS FORWARD

This study has demonstrated that Al-Ghazālī's notion of kasb, as articulated primarily in *Iḥyā' 'Ulūm al-Dīn* and supplemented by *al-Mustaṣfā* and *al-Munqidh min al-Ḍalāl*, constitutes a multi-dimensional ethical framework that fuses metaphysical theology with practical economic responsibility. In addressing the first research question, we found that kasb is not a neutral or merely material endeavor, but a spiritually consequential act. Al-Ghazālī defines kasb as the pursuit of lawful sustenance undertaken with sincere intention (*niyyah*) and bounded by the ethical precepts of the *sharī'ah*. When earning serves duties like sustaining one's family, aiding the poor, or benefiting society, it rises to the status of *'ibādah* (worship) (Al-Ghazālī, *Iḥyā'*, vol. 2, pp. 66–68). This insight elevates economic activity from utilitarian mechanics to a site of moral trial and divine trust (*amānah*), placing personal wealth acquisition within a broader eschatological vision.

In addressing the second research question, the study uncovered the metaphysical and epistemological underpinnings of kasb in Al-Ghazālī's theology. In *al-Iqtisād fī al-ʿItiqād*, he affirms the Ashʿarī doctrine that God is the sole creator of human acts, while humans “acquire” (*yaktasibūna*) these acts and are therefore held morally accountable (Al-Ghazālī, *Iqtisād*, pp. 102–105). This concept resolves the tension between *qadar* (divine will) and human agency by enabling moral responsibility within divine sovereignty. Moreover, in *al-Munqidh min al-Ḍalāl*, Al-Ghazālī emphasizes *yaqīn* (spiritual certainty) and intuitive moral knowledge (*kashf*) as prerequisites for genuine ethical action—extending this framework to economic conduct as well (Al-Ghazālī, *Munqidh*, pp. 46–49). Hence, economic action is not only legal or functional but epistemologically grounded in divine insight and inward moral clarity.

The third research question addressed the practical relevance of kasb for contemporary Islamic economic models. Al-Ghazālī's ethical economy provides a normative framework for rethinking work, wealth, and institutional behavior. In *Iḥyā'*, he criticizes professions rooted in deceit or greed and instead elevates occupations that serve communal well-being, stressing *i'tidāl* (moderation) and *tawakkul* (trust in God) while actively engaging in productive labor (Al-Ghazālī, *Iḥyā'*, vol. 2, pp. 70–73). These principles support the development of ethical labor standards, spiritual workplace culture, and distributive justice mechanisms. His insistence that intention and moral integrity are as important as outward compliance challenges models of Islamic finance that reduce legitimacy to legal form, absent ethical substance.

Theoretically, this research reinforces the need to revisit classical Islamic sources not merely for fiqh-based validation, but for holistic philosophical reconstruction. Al-Ghazālī's kasb is not a historical relic but a living ethical construct—one that offers an actionable, morally coherent alternative to capitalist and technocratic paradigms. Practically, it lays the groundwork for Islamic economic reform based on internalized virtues rather than regulatory enforcement alone. In a global economy facing rising inequality, ecological strain, and moral dislocation, Al-Ghazālī's legacy repositions kasb as a timeless instrument for achieving personal *falāḥ* (flourishing) and collective harmony (*ʿadālah*).

CONCLUSION

This study has synthesized Al-Ghazālī's concept of kasb as a central pillar of Islamic economic philosophy—one that integrates metaphysical belief, ethical intention, and lawful action into a singular spiritual framework. Drawing primarily from *Iḥyā' ʿUlūm al-Dīn*, *al-Munqidh min al-Ḍalāl*, and *al-Iqtiṣād fī al-ʿItiqād*, we have demonstrated that kasb is more than lawful income generation; it is a moral act infused with divine purpose. This redefinition situates economic activity within a spiritually charged cosmology, where human agency operates under divine decree and moral accountability. As such, earning becomes an expression of one's relationship with God, society, and the self.

By reviving Al-Ghazālī's vision of kasb, this article contributes both theoretically and practically to the reconstruction of Islamic economic models. It invites future scholars and policymakers to move beyond legal compliance and toward ethical integration—embedding sincerity, social responsibility, and spiritual purpose into every facet of economic life. Future research may explore how kasb-based ethics can be operationalized in contemporary fields such as Islamic banking, halal industry regulation, and poverty alleviation programs. In doing so, the philosophical depth of Al-Ghazālī's thought can continue to inspire a holistic, just, and spiritually meaningful approach to economics in the 21st century.

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