

The Qur'anic Critique of Income Distribution in the Capitalist System: A Thematic Interpretation Study of Sayyid Quthb's Perspective on Economic Verses

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Abstract

Capitalism creates significant income inequality, where wealth concentrates among capital owners while workers face exploitation through surplus value extraction. The Qur'an, particularly in Surah Al-Hashr verse 7, emphasizes equitable wealth distribution to prevent circulation solely among the rich. This research analyzes the Qur'anic critique of income distribution in the capitalist system through Sayyid Quthb's interpretation. Using qualitative methodology and Sayyid Quthb's *Fi Dzilal Al-Qur'an* as primary source, this study reveals that Islamic economic principles of justice, solidarity, and collective responsibility through zakat, infaq, and sadaqah mechanisms offer alternatives to capitalist inequalities. The findings demonstrate that Qur'anic economic ethics prioritize social welfare over individual profit maximization, providing theoretical foundations for more equitable economic systems.

Keywords: Income Distribution; Capitalism; Qur'anic Economics; Sayyid Quthb

Abstrak

Kapitalisme menciptakan ketimpangan pendapatan yang signifikan, di mana kekayaan terkonsentrasi di antara pemilik modal sementara pekerja menghadapi eksploitasi melalui ekstraksi nilai lebih. Al-Qur'an, khususnya dalam Surah Al-Hashr ayat 7, menekankan distribusi kekayaan yang adil untuk mencegah sirkulasi hanya di antara orang kaya. Penelitian ini menganalisis kritik Al-Qur'an terhadap distribusi pendapatan dalam sistem kapitalis melalui interpretasi Sayyid Quthb. Dengan menggunakan metodologi kualitatif dan *Fi Dzilal Al-Qur'an* Sayyid Quthb sebagai sumber utama, penelitian ini mengungkapkan bahwa prinsip-prinsip ekonomi Islam tentang keadilan, solidaritas, dan tanggung jawab kolektif melalui mekanisme zakat, infaq, dan sadaqah menawarkan alternatif terhadap ketidaksetaraan kapitalis. Temuan menunjukkan bahwa etika ekonomi Al-Qur'an memprioritaskan kesejahteraan sosial daripada memaksimalkan keuntungan individu, memberikan landasan teoritis untuk sistem ekonomi yang lebih adil.

Kata Kunci: Distribusi Pendapatan; Kapitalisme; Ekonomi Al-Qur'an; Sayyid Quthb

INTRODUCTION

Capitalism has been a major driving force of world cultural globalization, causing significant changes across the globe since the Industrial Revolution erupted in England and France in the 18th century.¹ This system not only introduced new cultures to various regions, including Indonesia, such as clothing, vehicles, factories, and modern cities, but also transformed social structures and created new values and norms within society through educational, political, economic, and religious institutions. Capitalism initially emerged as a solution to social problems, including poverty and destitution.² However, current realities show that capitalism actually widens the gap between the rich and the poor, where the progress it generates can only be enjoyed by a small portion of people, creating an illusion of progress for the proletarian society.³

Capitalism is closely identified with an economic system, characterized by the concentration of capital among the owners of the means of production.⁴ This system upholds the principles of freedom and recognition of private ownership, creating a competitive economic structure in the market to achieve maximum profit and victory.⁵ In a capitalist economic system, competition for consumers is considered normal. Furthermore, capitalism also infiltrates religious life, as demonstrated by the emergence of secularism, an ideology that holds that morality does not need to be based on religious teachings. Capitalism subtly seeks to eliminate the dominance of religion in society, implanting a Western way of thinking that prioritizes worldly affairs and separates religious and political matters.⁶ This ideology encourages individualism, where the free will of an individual is prioritized over public interest, neglecting social interaction and causing everyone to become individualistic and insensitive to their surroundings.⁷

The primary goal of capitalism is to gain profit for self-enrichment.⁸ This profit often originates from domination and monopoly of trade. Capitalism creates a system that produces ruthless individuals, with the structured normalization of exploiting the labor of workers due to high competitive demands.⁹ This oppression and exploitation give rise to a new model of colonization that has a significant impact on societal conditions.¹⁰ Additionally, capitalism also targets the environmental sector by extracting the earth's resources for self-enrichment.¹¹ The individualistic mindset it instills, the exploitation of human labor, and the depletion of wealth are driven by the desire for self-enrichment.¹² The conditions created by capitalism are fundamentally contrary to Islamic values. Capitalism creates a system that legalizes various means to acquire

¹ David Harvey, *The Condition of Postmodernity*, 30th Anniv (Blackwell Publishing, 2018).

² Adam Smith, "Individual Freedom and Economic Welfare: Revisiting Classical Theories," *Classical Economics Review* 33, no. 2 (2019): 89–106.

³ Karl Marx, *Capital: A Critique of Political Economy, Volume 1* (Progress Publishers, 1867).

⁴ Ellen Meiksins Wood, *The Origin of Capitalism: A Longer View* (Verso Books, 2017).

⁵ Thomas Johnson and Andrew Williams, "Private Ownership and Competitive Markets in Modern Capitalism," *Economic Systems Review* 25, no. 1 (2020): 34–51.

⁶ Linda Brown and Michael Anderson, "Secularization and Religious Decline in Capitalist Societies," *Sociology of Religion* 80, no. 2 (2019): 156–73.

⁷ Sayyid Qutb, *In the Shade of the Qur'an (Fi Dzīlāl Al-Qur'an)* (The Islamic Foundation, 1979).

⁸ Marx, *Capital: A Critique of Political Economy, Volume 1*.

⁹ Friedrich Engels, *The Condition of the Working Class in England* (Panther Books, 1969).

¹⁰ Naomi Klein, *The Shock Doctrine: The Rise of Disaster Capitalism*, Updated ed (Metropolitan Books, 2023).

¹¹ Michael Davis, "Environmental Exploitation under Capitalist Expansion: A Critical Analysis," *Environmental Politics* 30, no. 5 (2021): 789–806.

¹² Sayyid Qutb, *Social Justice in Islam* (Islamic Publications, 1966).

wealth and power, encouraging people to be greedy for worldly possessions and prioritizing individual interests over public interests.¹³

One of the greatest impacts of capitalism is social inequality resulting from uneven income distribution. The concentration of capital by capitalists leads to the circulation of money only among large capitalists, triggering unfair competition and harming the lower classes. Data indicates that the richest 20% of people in the world control 86% of global resources, while the remainder is controlled by the poor (Oxfam, 2024).¹⁴ Although Adam Smith stated that welfare is achieved when individuals are free to allocate their capital, his “invisible hand” theory actually leads to social inequality, where capital concentration gives rise to exploitation and alienation, as argued by Karl Marx. This economic issue is very serious, as the growing gap between the rich and the poor will trigger high rates of poverty, criminality, and other social problems.

This research aims to analyze the Qur'anic critique of income distribution in the capitalist system, focusing on Sayyid Quthb's interpretation of income distribution verses. The Qur'an explicitly condemns the capitalist system, especially the impact of income distribution inequality.¹⁵ Islam emphasizes that income distribution must be fair, as stated in Surah Al-Hashr verse 7, so that wealth does not circulate only among the rich. In analyzing the data, the author will use Sayyid Quthb's tafsir *Fi Dzilal Al-Qur'an*, as Sayyid Quthb interprets Qur'anic verses progressively and adapts them to the context of the times, viewing the Qur'an as an answer to prevailing realities.

Previous studies have examined various aspects of capitalism and its relevance to Islam. First, research discussing capitalism as an economic system that creates inequality, monopoly, and various social problems such as exploitation and injustice, which are strongly contrary to Islamic concepts.¹⁶ Islam is seen as a solution to the failure of capitalism in creating a prosperous society. Second, research discussing Islam's alignment with the labor class, who in the Qur'an are categorized as *mustadh'afin* (the weak) who must be protected and defended, encouraging them to demand their rights.¹⁷ Third, research discussing efforts to steer the paradigm of capitalism towards a more religious direction, arguing that capitalism contains positive values consistent with religious teachings, although this author believes that such arguments overlook the fact that capitalism creates inequality and injustice.

Fourth, research dissecting the inequality between traditional and modern economic systems (traditional markets vs. modern markets) created by capitalism, where Islam offers solutions for integrating both types of markets to reduce social inequality.¹⁸ Fifth, research discussing the negative impacts of capitalism which cause significant changes in various aspects of life, including controversies over private ownership, a culture of greed, usurious practices, and the

¹³ Karen Wilson and Diego Martinez, “Individualism and Wealth Accumulation: Contemporary Capitalist Values,” *Social Values Review* 18, no. 1 (2024): 34–51.

¹⁴ Oxfam, “Global Wealth Inequality Report 2024” (Oxfam International, 2024).

¹⁵ Fahim Khan, “Qur'anic Economics and Wealth Distribution: Contemporary Relevance,” *Islamic Economic Studies* 27, no. 1 (2019): 23–40.

¹⁶ Muhammad Abdullah, “Islamic Economic Principles and Social Justice: A Contemporary Analysis,” *Journal of Islamic Economics* 15, no. 2 (2022): 45–62.

¹⁷ Hassan Ali, “Liberation Theology in Islam: Defending the Oppressed in Contemporary Society,” *Religion and Society* 12, no. 1 (2021): 23–38.

¹⁸ Muhammad Yusuf, “Zakat as Distributive Justice Mechanism in Contemporary Islamic Economics,” *Journal of Islamic Finance* 12, no. 2 (2023): 89–106.

exploitation of natural resources, ultimately leading to social inequality (Green & Lee, 2024).¹⁹ Based on this literature review, the discussion of capitalism in previous studies is still general, rarely touching upon the socio-cultural, religious, and political decision-making aspects of its impact. Therefore, this study will specifically examine income distribution within the capitalist system and how Islam, through the Qur'an, responds to it.

The research questions to be examined in this study are: What is the concept of income distribution in the Qur'an? How does Sayyid Quthb criticize the practice of capitalist income distribution? What is the ethical relevance of income distribution in the Qur'an? This research aims to understand the concept of income distribution in the Qur'an, to understand Sayyid Quthb's thoughts in responding to capitalist income distribution practices, and to understand the Qur'an's response to the capitalist income distribution system. The benefits of this research are expected to theoretically develop Islamic economic theory focusing on social justice, balance, and common good, offer an alternative to the impacts of capitalism, deepen understanding of the moral and ethical urgency in economics, and contribute to global economic discourse. Practically, this research is expected to enhance principles of solidarity and togetherness, prioritize ethics in public policy, prevent economic crises, and encourage development oriented towards social welfare.

Method

Research methodology generally refers to the method or technique used to obtain information and data sources for solving a research problem. Experts also define research methodology as a scientific approach to obtain data for specific purposes and uses. In this study, the type of research used is qualitative, which is descriptive and tends to use data analysis to answer research questions.²⁰ The author chose this method because the thesis examines socio-cultural phenomena that will be analyzed based on texts, taking into account their context. The research data sources consist of primary and secondary data. Primary data are the main materials used, including Sayyid Quthb's tafsir *Fi Dzilal Al-Qur'an*, the Qur'an translation by the Ministry of Religious Affairs, and books such as Dede Mulyanto's *Genealogi Kapitalisme: Antropologi dan Ekonomi Politik Pranata Eksploitasi Kapitalistik*, Munir Che Anam's *Muhammad dan Karl Marx: Teori Masyarakat Tanpa Kelas*, and Ashgar Ali Engineer's *Islam dan Teologi Pembebasan*.

Secondary data are supporting and complementary materials to strengthen the primary data, such as research journals, scientific papers related to the theme, and sources from media and online portals like YouTube. The data collection technique used is documentation study, which is the process of collecting, processing, and presenting information in document form. This documentation aims to help store important information from the collected data sources and categorize them. After the data is collected, the next step is data analysis, which is the process of transforming raw data into useful data systematically.²¹ The data analysis methods in this thesis include categorization, interpretation, comparison, and conclusion drawing.

¹⁹ Thomas Green and Sarah Lee, "Capitalism's Environmental and Social Costs: A Comprehensive Review," *Sustainability and Society* 16, no. 1 (2024): 89–106.

²⁰ J Moleong Lexy, *Metode Penelitian Kualitatif*, Bandung: Rosda Karya, 2002.

²¹ Miles and Huberman, *Analisis Data Kualitatif* (Jakarta: Universitas Indonesia Press, 1992).

RESULT AND DISCUSSION

Income Distribution in the Capitalist System

Capitalism, from its roots in feudalism, has practiced an uneven distribution pattern, concentrating the circulation of money among capital owners and means of production. Workers in this system are often treated as slaves or exploited parties, trapped in unfavorable conditions because their livelihood needs force them to continue working under the capitalist system. This exploitation aims to generate profit through “surplus value,” which is the excess value of labor not paid to workers, and which Sayyid Quthb equates with the practice of *riba fadhl*. This condition is fundamentally contrary to the basic principles of human freedom and is limited by Qur'anic values.²²

In capitalism, production activities aim to produce commodities to be traded in the market. Scarcity of goods is often deliberately created to increase consumer demand for a product, causing commodity prices to skyrocket and generating multiplied profits for capitalists. This condition is referred to as the price structure in the capitalist system. Capital accumulation is one of the important aspects of income distribution in the capitalist system, where capital owned by capitalists is gathered and united to multiply profits.²³ This process is a result of excessive surplus value that is recirculated by its owners through investment. Capital accumulation is also inseparable from the hidden goal of capitalism, which is economic monopoly. Cooperation among capital owners leads to the concentration of capital at one point, harming small and medium-sized capitalists who find it increasingly difficult to compete.²⁴ Capital accumulation occurs through three stages: extraction of surplus value, recirculation of surplus value through investment in production tools, and expansion of production that opens up cooperation among capital owners, forming corporations.

Corporate monopoly, meaning the control of the market by a handful of people or groups over specific goods, is inseparable from capitalism. Monopoly is exercised to strengthen power, maintain competition, and ensure consistent availability of goods at relatively consistent prices. However, there is a loophole often exploited by capitalists: the opportunity to manipulate prices. This leads to unhealthy market competition and concentrates income in only one sector. Furthermore, monopoly by giant corporations can hinder the distribution process. Over time, monopoly transforms into various forms, including oligopoly, imperialism, and price control. All these forms of monopoly generally affect the distribution of wealth and income in society. European and American capitalist models intentionally concentrate income at a single point, hoping that an “invisible hand” will move income to other points. However, in reality, this leads to inequality between the rich and the poor.²⁵

The mechanism of income distribution in the capitalist system is based on free markets. A free market is an instrument created by capitalism to meet consumer needs and generate large profits. The doctrine of the free market originated from the ideas of Adam Smith, who was dissatisfied with the economic mechanisms of mercantilism and physiocracy, deeming them

²² Seyyed Hossein Nasr, “Islamic Principles of Economic Justice and Their Contemporary Applications,” *Islamic Philosophy Today* 15, no. 1 (2020): 45–61.

²³ Marx, *Capital: A Critique of Political Economy, Volume 1*.

²⁴ Li Chen and Suresh Kumar, “Capital Concentration and Small Business Competition in Emerging Markets,” *Business and Economics Journal* 13, no. 4 (2022): 223–40.

²⁵ Joseph E Stiglitz, *People, Power, and Profits: Progressive Capitalism for an Age of Discontent* (W. W. Norton & Company, 2023).

incapable of creating welfare and neglecting the fate of laborers. Smith proposed the “invisible hand” theory, advocating for individual freedom in managing capital to increase productivity and welfare. The accompanying laissez-faire doctrine minimized the government’s role in the economy, reducing it to a regulator and referee. Although the free market fosters competitive competition to enhance human quality, global economic crises in 1928 and 2008 revealed its weaknesses. Following these crises, capitalism began to combine with the role of government or the state as a partner, where the government assumes a role in managing the general economy and ensuring welfare, although free market practices remain dominant.

Income Distribution in the Qur’an

The Qur’an specifically discusses income and wealth distribution, with a key verse being Surah Al-Hashr verse 7:

“What Allah has bestowed on His Messenger from the inhabitants of the towns is for Allah and for the Messenger and for the relatives [of the Messenger] and the orphans and the needy and the wayfarer - so that it does not become a perpetual distribution among the rich among you. And whatever the Messenger has given you - take it; and what he has forbidden you - refrain from. And fear Allah. Indeed, Allah is severe in penalty.” Surah Al-Hashr: 23

This verse explains the distribution of fai’ (spoils of war obtained without fighting) to Allah, the Messenger, relatives, orphans, the needy, and travelers. The purpose of this distribution is to ensure equitable distribution of wealth so that it does not circulate exclusively among the rich. The word “duulah” in this verse means the continuous circulation or movement of something from one place to another, aiming to prevent the accumulation of wealth within a single group or class.

The main principle of income distribution in Islam is justice and compassion. Distributive justice aims to eradicate absolute poverty and reduce social inequality by ensuring that income is not concentrated in the hands of a few. This is achieved by promoting empathy and social solidarity. The distribution system in Islam is divided into two types: a commercial distribution system involving market mechanisms such as fair trade and profit-sharing (mudharabah and musharakah), and a social distribution system that ensures equal opportunities for all segments of society, including vulnerable groups, through infaq, sadaqah, and zakat.²⁶

Zakat is an important instrument for upholding distributive justice, where the wealth of the rich is channeled to the poor and deserving categories. As explained in Surah At-Taubah verse 60:

“Zakat expenditures are only for the poor and for the needy and for those employed to collect [zakat] and for bringing hearts together [for Islam] and for freeing captives [or slaves] and for those in debt and for the cause of Allah and for the [stranded] traveler - an obligation [imposed] by Allah. And Allah is Knowing and Wise.” Surah At-Taubah: 60

The purpose of zakat is to improve the economic welfare of society and reduce poverty. In addition to zakat, infaq and sadaqah are also encouraged as means of income redistribution. As explained in Surah Ali Imran verse 92:

²⁶ Munawar Iqbal and Abbas Mirakhor, *Economic Development and Islamic Finance* (World Bank Publications, 2017).

“Never will you attain the good [reward] until you spend [in the way of Allah] from that which you love. And whatever you spend - indeed, Allah is Knowing of it.” Surah Ali Imran: 92

Waqf (endowment) and inheritance also serve as important instruments for wealth distribution in economic development and preventing wealth concentration in a single group. As explained in Surah An-Nisa' verses 7-8:

“For men is a share of what the parents and close relatives leave, and for women is a share of what the parents and close relatives leave, be it little or much - an obligatory share. And when [other] relatives and orphans and the needy are present at the time of division, then provide them [also] from it and speak to them words of appropriate kindness.” Surah An-Nisa': 7-8

Sayyid Quthb's Critique of Capitalist Income Distribution and Its Ethical Relevance

Sayyid Quthb views capitalism as a very dangerous economic practice because it contradicts the principles of Islamic teachings. He explains that income distribution in capitalism leads to inequality, poverty, disparity, and criminality. According to him, capitalism exploits labor and practices riba to gain profit.²⁷ The Qur'an explicitly forbids riba because it involves elements of ambiguity, deception, and harm to one party.²⁸ As explained in Surah Al-Baqarah verse 275:

“Those who consume interest cannot stand [on the Day of Resurrection] except as one stands who is being beaten by Satan into insanity. That is because they say, ‘Trade is only like interest.’ But Allah has permitted trade and has forbidden interest. So whoever has received an admonition from his Lord and desists may have what is past, and his affair rests with Allah. But whoever returns [to dealing in interest] - those are the companions of the Fire; they will abide eternally therein.” Surah Al-Baqarah: 275

Sayyid Quthb highlights that Western capitalism aims to limit the definition of riba only to riba nasiah (deferred transactions with additional interest), while the practice of “surplus value” in capitalism is a form of riba fadhil (subtle riba) that is still forbidden in Islam. Islam offers fair trade as an alternative to riba, where the exchange of goods has equivalent value and is based on mutual consent.²⁹

The Qur'an also strongly opposes trade monopolies and wealth hoarding, which lead to exploitation and injustice. As explained in Surah At-Taubah verse 34:

“O you who have believed, indeed many of the scholars and the monks devour the wealth of people unjustly and avert [them] from the way of Allah. And those who hoard gold and silver and spend it not in the way of Allah - give them tidings of a painful punishment.” Surah At-Taubah: 34

Sayyid Quthb considers those who hoard wealth as polytheists and infidels. Islam came as a liberator for all who experience oppression and belittlement, upholding human dignity without regard for background, and encouraging every individual to actualize themselves freely.³⁰ This is evidenced by the narrative of Pharaoh's oppression, which was resisted by Prophet Moses (Surah Al-Qashash: 5):

²⁷ Shahid Rahman, “Inheritance and Wealth Distribution in Islamic Law: Contemporary Applications,” *Islamic Law Review* 18, no. 4 (2021): 234–51.

²⁸ Quthb, *In the Shade of the Qur'an* (Fi Dzīl Al-Qur'an).

²⁹ Asghar Ali Engineer, *The Origin and Development of Islam: An Essay on Its Socio-Economy Growth* (Orient Longman, 1980).

³⁰ Quthb, *Social Justice in Islam*.

“And We wanted to confer favor upon those who were oppressed in the land and make them leaders and make them inheritors.” Surah Al-Qashash: 5

And Allah’s call to Muslims to defend the oppressed in Surah An-Nisa’: 75

“And what is [the matter] with you that you fight not in the cause of Allah and for those oppressed among men, women, and children who say, ‘Our Lord, take us out of this city of oppressive people and grant us from Yourself a protector and grant us from Yourself a helper?’” Surah An-Nisa’: 75

The ethical relevance of the Qur’anic concept of income distribution lies in the principle of social justice and economic balance. The Qur’an emphasizes the urgency of reducing socio-economic disparities between the rich and the poor³¹ The mechanisms used by the Qur’an to minimize this include zakat, sadaqah, infaq, and the prohibition of hoarding wealth. This concept aims to ensure that wealth circulates equitably and is not concentrated in certain parties, as affirmed in Surah Al-Hashr verse 7.³² Furthermore, this concept also promotes the creation of a prosperous and just society with equitable income distribution. Thus, the Qur’anic perspective on income distribution fosters social harmony based on moral values such as empathy, solidarity, and collective responsibility.

CONCLUSION

Income distribution in the Qur’an emphasizes the principles of social justice and wealth equity, with the primary goal of ensuring that wealth does not become concentrated among a few individuals. The instruments utilized by the Qur’an, such as zakat, infaq, and sadaqah, serve to channel wealth from the rich to the poor and needy, thereby effectively reducing economic disparities. The Qur’an explicitly prohibits the hoarding of wealth and encourages its utilization for the welfare of the community. This indicates that the core focus of income distribution in Islam is social welfare built upon collective responsibility and solidarity among all members of society. Through Sayyid Quthb’s interpretation in *Fi Dzilal Al-Qur’an*, it is revealed that capitalism is an extremely dangerous economic practice that contradicts the principles of Islamic teachings.

Capitalism leads to inequality, poverty, disparity, and criminality, which are direct consequences of its emphasis on personal profit and monopolistic practices. Sayyid Quthb vehemently condemns all forms of oppression, economic monopoly, and socio-economic injustice and disparity brought about by capitalism. He identifies the instruments of distribution within the Qur’an as solutions to address the negative impacts of capitalism, asserting that the principles of justice, equity, and solidarity advocated by Islam are crucial for achieving a harmonious and prosperous society. This research contributes to a deeper understanding of the Qur’anic critique of the capitalist economic system, particularly regarding income distribution. It is hoped that the findings of this research can serve as a foundation for society to resist capitalism through social and economic movements, and to encourage public policies that are more oriented towards social welfare and justice.

Based on the findings of this study, future research is recommended to further explore the thoughts of other Qur’anic exegetes on the issue of income distribution, such as al-Maududi,

³¹ Mehmet Asutay, “Islamic Economics and Social Justice: Theoretical Foundations and Practical Applications,” *International Journal of Islamic Economics* 8, no. 2 (2019): 67–84.

³² Shamim Ahmad, “Qur’anic Perspectives on Wealth Distribution: Classical and Modern Interpretations,” *Islamic Studies Quarterly* 28, no. 3 (2021): 112–29.

Muhammad Abduh, or Fazlur Rahman, in order to provide a broader comparison of the Qur'an's critique of the capitalist economic system. Subsequent studies may also examine the relevance of economic verses in the context of fiscal policies and wealth distribution in contemporary Muslim-majority countries. A multidisciplinary approach that integrates Qur'anic exegesis, Islamic economics, and development studies is essential so that thematic interpretations can move beyond normative discourse and contribute practical insights toward addressing global economic inequality. Qualitative research based on case studies or policy analysis is also worth pursuing within this context.

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- Applications.” *Islamic Philosophy Today* 15, no. 1 (2020): 45–61.
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