



Al- Khallâl's Concept of Islamic Work Ethic: (Study on the treatise *al-Hathth alâ al-Tijârah*)

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ABSTRACT

Religion as a social institution has the authority to disseminate ethical values within the society, including its economic ethos. It creates a work ethic that encourages socio-economic development to a higher level. Thus, Islam, with its complete worldview that pervades every sphere of human life, also regulates a work ethic, namely the Islamic work ethic. Al-Khallâl is one of the classical Islamic scholars who discussed the Islamic work ethic. His treatise entitled *al-Hathth alâ al-Tijârah* mainly discussed the concept of Islamic work ethic. This article aims to discuss al-Khallâl's concept of Islamic work ethic in his treatise *al-Hathth alâ al-Tijârah*. This article employs a content analysis method that is based on qualitative research. The result shows that according to al-Khallâl, working is an integral part of religion. Attainment of the state of self-reliance by working contributes significantly to Islamic spiritual life. Specifically, the concepts of al-Khallâl's Islamic work ethic are mentioned as follows: 1) Work is both as a form and means of worship; 2) Engaging in meritorious livelihood; 3) Attainment of the state of self-reliance; 4) Prudence in expenditure; 5) Family commitment; 6) Social obligation; 7) Spiritual activity in leisure time; 8) and Realization of Falah.

Keywords: *Al-Hathth alâ al-Tijârah*, al-Khallâl, Islamic Work Ethic.

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1. Introduction

Work ethic refers to a belief in prioritizing work and putting it at the center of life. Work is considered a moral obligation and virtue [1]. Pada dasarnya etos kerja merupakan perkara yang sangat dituntut dalam dunia kerja modern, karena dapat mendatangkan produktivitas. Essentially, work ethic is highly demanded in the modern professional world as it drives productivity. However, according to Austrian-French social philosopher André Gorz, the narrative of work ethic is exploited by capitalists to extract labor. Work ethic-as a value dictated by capitalism-translates into overwork behavior, even leading to fatalities [2]. By 2019, the term 'workism' was introduced by Derek Thompson in *The Atlantic* essay, prompting people to re-examine the conventional view on work. 'Workism' defines as belief that work is not only necessary to economic production, but also the centerpiece of one's identity and life's purpose; and the belief that any policy to promote human welfare must *always* encourage more work [3]. Hammerton elaborates that workism is the phenomenon of people making their work the primary source of meaning and identity in their lives, especially in the United States.[4]

Work ethic in this context is defined as a belief that transformed into an attitude and spirit to perpetrate work, namely, work as a moral good [5]. It correlates with ethical values envisaged within working activities [6].

Work ethic has a strong connection with productivity, and it is systematically enforced through culture and social institutions [7]. The religious institution is one of the institutions which encourages the work ethic [8].

In relation to this context, Max Weber, in his book *The Protestant Ethic and The Spirit of Capitalism*, stated that religion (Protestant in this context) which gave birth to the work ethic that fueled the spirit of Capitalism, has contributed significantly to the society's economic prosperity in the modern era [9], even though many modern thinkers have criticized his theses [10]. In Weber's assumption, religion has an encouraging power to promote economic prosperity within the society [11]. Weber intended to emphasize that there is a cultural root embedded deeply within the escalation of economic conditions [12]. In particular, Weber mentioned that the Christians after the Reformation encouraged the advancement of the economic climate, which was consequently followed by the birth of modern Capitalism [13]. The Protestant Reformation fostered new attitudes, the new attitudes (the Protestant Ethic) affected behaviors, and the new attitudes and behaviors favored economic development and contributed to industrialization around the globe [14].

In spite of the fact that Weber made an exception for Islam, based on his conjectural assumption that Islam is the religion of a warrior class with a feudalism tendency, Islam does not have a developmental spirit towards modern Capitalism that promotes the advancement of economic well-being [15]. Weber's assumption can be admitted to some extent if it refers to the conception of Capitalism as an ideology inclined toward Individualism [16]. This means that Islam will never give birth to modern Capitalism; as will be seen in the discussion, the work ethic in Islam is not directed solely to the individual well-being [17]. However, if Islam is understood as a religion that has lack of spirit which encourages working, hence, Weber's assumption needs to be taken into consideration. His despotic view comes from his premature opinion regarding Islam that simply relies on the Orientalist's works which remained with their 'crusade war' hostility towards Islam [18]. His conjectural assumption becomes the reason why there are no single empirical studies using his conception of Islam to examine the Muslim society [8].

Based on the above explanation, this research aims to derive the Islamic work ethic concept, which was conceptualized by al-Khallâl in his treatise entitled *al-Hathth alâ al-Tijârah*. This research is expected to be crucial for several reasons as follows: 1) This research dismisses the allegation that Islam does not have any contribution to the development of the economy as a whole; 2) This research rejects Schumpeter's theses regarding the 'Great Gap'; 3) A study on the original thought of prominent scholars of Islam yet widely discussed; 4) This research can contribute in the development of economic studies that purely from the Islam's prominent thinkers; 5) The conceptual result of this research can be developed into a practical formula in producing Islamic social climate in their economic activities.

2. Theoretical Background

If we reveal the Islamic intellectual heritage, Weber's assumption seems not tenable, and the reason is that the work spirit, in reality, is an essential part of Islamic teachings. It can be found in a treatise written by al-Khallâl (234-311 AH/846-923 AD), which can be traced back to approximately twelve centuries ago, entitled *al-Hathth alâ al-Tijârah wa al-Şinâ'ah wa al-'Amal wa al-Inkâr alâ Man Yadda'i al-Tawakkul fi Tark al-'Amal wa al-Hujjah alayhim fi Dhâlika* (*al-Hathth alâ al-Tijârah* briefly), that discussed work ethic. This treatise is written in the context of responding to asceticism that abstains from working under the pretense of trust and reliance on Allah (*tawakkul*) [23]. Al-Khallâl's thought concerning work ethic is affixed with the adjective 'Islamic' as a distinguishing feature, that the work ethic is conceptualized based on the worldview, principles, and values of Islam [24].

Al-Khallâl's treatise also serves as evidence that the economic intellectual heritages were still developing throughout the middle ages, implying the rejection of Schumpeter's theses of the 'Great Gap' regarding the vacuum of economic thinkers for about five hundred years [25]. Al-Khallâl lived in the Abbasid regime (132 – 656 H), known as the golden age of the Islamic civilization. This era is marked by the highly developed Islamic intellectual legacy [26]. That era coincided with the era that is called by Schumpeter the 'Great Gap', that undergone a vacuum of economic thinkers which is separated between the Greek and the European Scholastic era, which St. Thomas Aquinas pioneered. When in fact, the Islamic civilization become the connecting link between the two periods regarding economic's intellectual heritage with numerous of its Islamic economic thinkers [27]. Therefore, this is a significant topic of discussion.

3. Method

This research is library research that employs content analysis as a method. Content Analysis in this context is a method of qualitative research that is defined as the systematic reduction of content, analyzed with particular attention to the context in which it was created, to identify themes and extract meaningful interpretations of the data [28]. The qualitative-descriptive method is employed in analyzing al-Khallâl's treatise, *al-Hathth alâ al-Tijârah*. This research is focused on studying al-Khallâl's treatise entitled *al-Hathth alâ al-Tijârah*. First, we will discuss al-Khallâl's intellectual biography briefly. Second, al-Khallâl's treatise entitled *al-Hathth alâ al-Tijârah* will be examined from the aspect of its systematic literary and in the context of its content. Third, we will identify and analyze concepts of Islamic work ethic conceptualized by al-Khallâl in the treatise.

Insofar, there is not much research that can be found that explicitly discusses al-Khallâl and his treatise *al-Hathth alâ al-Tijârah*. A Research discussed so far is the research of Abd al-Rahman ibn Ali ibn Sulayman al-Turaiqy, which focused on analyzing weak fiqh narrations of Ahmad bin Hanbali [29]. Whereas in the topic of Islamic work ethic, the research can be divided into two models, first in the conceptual studies of Islamic work ethic and second in the model practical implementation of it. Regarding conceptual studies on Islamic work ethic in this context, for example, research by Syathori systematically conceptualized the concept within the Islamic business ethics [11]. Research by Sono and others examined the concept of Islamic work ethic in relation to the effort to maximize working performance [24]. Research by Kirom conceptualized Islamic work ethic in terms of ethical values, which become guiding principles in a working activity [6]. And research by Viola focused on grasping the understanding of Muslim entrepreneurs regarding religion and work ethic [30]. While the research on the practical implementation of Islamic work ethic that usually conducted quantitatively, for example, Hendryadi presented an empirical study about Islamic work ethic implementation in business and management [31]. Research from Khadijah and others on the implementation of Islamic work ethic in banking sector employees [32]. Research by Dinnuri and others investigated the effect of Islamic work ethics on the development of UMKM in the traditional market [33]. All of the research mentioned above are not treated or study the concept of al-Khallâl's Islamic work ethic. Then based on that explanation, this research is new research which not yet been studied widely and properly by the mentioned previous researches.

4. Results and Discussion

4.1. A brief biography of al-Khallâl

Information about the biography of al-Khallâl can easily be found in classical biography literature which primarily listed the people of *ahl al-hadith* and Hanbali school of thought jurists, just to mention such as *Thabaqât al-Hanâbilah* of Abû Ya'la [36], *Manâqib al-Imâm Ahmad* of Ibn al-Jawzî, *Siyar A'lam al-Nubalâ'* of al-Dhahabî, *Tadzkirah al-Huffaz* of al-Dhahabî, *Thabaqât al-Huffâz* of al-Suyûtî, *al-Manhaj al-Ahmad fi Tarâjum A'ashâb al-Imam Ahmad* of Abd al-Rahmân al-'Ulaymiy al-Maqdisî, and *Syadzrât al-Dhahab fi Akhbâr Man Dhahab* of Şihâb al-Din al-'Akârî al-Hanbalî, and several books on Muslim intellectual biographies [29].

In fact, the description of al-Khallâl's biography is not detailed as other notable scholars of Islam. For that reason, the discussion regarding al-Khallâl's biography is carried out briefly and just given an emphasis on his intellectual activities.

Al-Khallâl's real name is Ahmad bin Muhammad bin Hârûn bin Yazîd al-Baghdâdî al-Hanbalî, his *kunyah* (surname) is Abû Bakr. He was known as 'al-Khallâl', meaning a profession which correlated with vinegar; it refers to '*al-khall al-ma'kûl*' means consumable vinegar, whether as a seller or producer. He was born and grew up in Baghdad in 234 H/846 M. That according to al-Dhahabî, there was a possibility he had seen Ahmad bin Hanbal in Baghdad. If al-Khallâl is mentioned in the Hanbalî school of thought, the name generally refers to him [29]. Fuad Sezkin stated that al-Khallâl has a high status in the Hanbalî school of thought. He studied directly under almost all of the pupils of Ahmad bin Hanbal, and he traveled to various countries solely for that purpose [37].

Al-Khallâl is the compiler of fiqh narrations of Ahmad bin Hanbal scattered among his pupils. He traveled to Shâm, Persian, dan al-Jazîrah to collect and compile all of the fiqh narrations of Ahmad bin Hanbal [23]. Based on the information of al-Turaiqy, al-Khallâl started to take on the task from a very early age. At the age of ten, he was attracted to learning the fiqh of the Hanbalî school of thought [29]. During that journey, he compiled the fiqh narrations of Ahmad bin Hanbal in a book entitled '*al-Jâmi' li 'Ulûm Ahmad bin Hanbal*' or often called '*al-Musnad*'

min Masâ'il Ahmad' as well [37]. On this basis, al-Khallâl is considered the leading scholar of the Hanbalî school of thought, and he is even dubbed as the compiler of the knowledge of Ahmad bin Hanbal. Al-Khallâl became the transmission chain linked to Ahmad bin Hanbal [29]. An Orientalist named Merchert also stated, that al-Khallâl himself is in reality the founder of Hanbalî school of thought, based on two arguments: 1) He is the leading scholar of Hanbalî school of thought in his times; and 2) He is the initiator of systematic method in teaching of Hanbalî school of thought [38]. Al-Khallâl passed away on Friday in the month of Rabi' al-Akhir 311 H/923 M at the age of seventy-seven. He was buried next to the grave of Abû Bakr al-Marûdhî in Baghdad [29].

Al-Khallâl's intellectual works were generally in the form of a compilation of narrations thematically, and it is a typical method of the people of hadith. Al-Dhahabî dubbed him the *al-Faqîh al-Hâfîz* [29]. Al-Khallâl followed the method of people of hadith in transmitting, writing, regarding the chain of transmission, understanding of hadith, and following a typical method in writing books of hadith [39]. Based on al-Haddad's description, al-Khallâl's works that can be identified as his are mentioned as follows: 1) *Kitâb al-Sunnah*; 2) *Kitâb al-'Ilal*; 3) *Kitâb al-Jâmi'*; 4) *Kitâb al-Amr bi al-Ma'rûf wa al-Nahy an al-Munkar*; 5) *Tabaqât Aşhâb Ahmad*; 6) *Kitâb al-'Ilm*; 7) *Kitâb Tafsîr al-Gharîb*; 8) *Kitâb al-Adab*; 9) *Kitâb Akhlâq Ahmad bin Hanbal*; 10) *Kitâb al-Siyar*; 11) *Kitâb al-Sunan*; 12) *al-Tahârah*; 13) *Kitâb Ahkâm Ahl al-Milal*; 14) *Kitâb al-Janâ'iz*; 15) *al-'Aqîqah*; 16) *Adab al-Qaḍa'*; 17) and *al-Hathth alâ al-Tijârah wa al-Şinâ'ah wa al-'Amal wa al-Inkâr alâ Man Yadda'î al-Tawakkul fi Tark al-'Amal wa al-Hujjah alayhim fî Dhâlika* (the work that is going to be discussed) [40].

4.2. Al-Hathth alâ al-Tijârah at Glance

a Fuad Sezkin has listed the treatise *al-Hathth alâ al-Tijârah* among al-Khallâl's works in his encyclopedia of manuscripts *Târikh al-Turâth al-Arabi* [37]. Al-Haddad explains that there are several manuscripts preserved in numerous libraries around the globe. Among them are Zahiriyah's manuscript, West Berlin's manuscript, al-Qudsi's manuscript at Damascus, Ibn al-Jawzi's manuscript, and Leiden's manuscript [40]. The Orientalist Brockelmann also mentions these manuscripts [37]. Abû Ghuddah, when verifying the manuscripts, has mentioned the chain of transmission. It was transmitted from the chain of Muwaffiq al-Dîn bin Qudâmah who transmitted it from Abû Muhammad Abdullah al-Mawṣilî. From al-Mawṣilî, he transmitted it from Abû al-Ḥasan Ibn al-Ṭuyûrî, after that from Abû al-Qâsim al-'Azajî, and then from Abû al-Qâsim Ibn al-Sâjî, up to Ghulâm al-Khallâl that transmitted it directly from the author al-Khallâl [23].

The systematic method in writing the treatise is a method of the people of hadith. As mentioned before, al-Khallâl is among the people of hadith. His writing method in this treatise is '*musjanna'*' method thematically '*mawḍu'iy*' [41]. The theme is related to the concept of work ethic based on the Islamic outlook. The details are mentioned as follows: 1) The discussion is carried out thematically. The first chapter discusses the exhortation of work, the second chapter about the detestation of consuming less food, the third regards the argument against the people who claimed trust in God falsely, and the fourth is about the proper form of reliance on God. 2) Every theme are consisted of numerous narrations from the pious predecessors (Salaf Salih) and is substantiated by a couple of Qur'anic verses and prophetic traditions. There are 128 narrations, 9 Qur'anic verses, and 23 prophetic traditions. 3) Each theme's content comprises exegetic narrations, stories, and advice. And 4) The narrations are mentioned as the original texts without any adjustment from al-Khallâl. At certain narration, al-Khallâl gave some ellaboration.

As for the content, the title of the treatise has shed light on its general topic, i.e., the recommendation to work. Work in this context is being defined broadly, including commercial activities, professionals, and labor. It refers to the generic meaning of the word *al-Tijârah* in the title, defined as a commercial activity for profits [42]. The word *al-Şinâ'ah* is defined as a practical skill of doing things [42], and the word *al-'Amal* which defined as a labor force working for others [43]. This treatise of being written aims to reject the people who were not employed themselves in the pretense of trust in God (*tawakkul*). Abû Ghuddah explains that the practice of asceticism was quite common in the era of al-Khallâl. The people who engaged in the practice proclaimed emphasis on worship and abandoned working based on their pretense of trusting God misleadingly. Thereby, based on the misguided practice, he opposed this by critiquing the practice in his treatise of the recommendation to work [23].

4.3. Al-Khallâl's Concept of Islamic Work Ethic

Etymologically the work ethic comes from two words, ethic and work. The ethic comes from the Greek word "ethos," which means attitude, personality, character, and moral purpose. "Ethos" forms the word "ethikos," which means "moral, which refers to the moral character". The plural form is "ta ethika", and the origin of the word ethics in English. Ethos can also be understood as the norm or how a person responds, looks at, and believes in something [54]. While the word "work" is an attempt to do something with planning and responsibility. In general, work is all forms of business carried out by humans, whether in material or non-material, intellectual or physical matters and matters relating to worldly or final problems [54].

According to Geertz, ethics is a profound attitude toward the self and the world in the light of worldview [8]. In conformity with it, thus Islamic Work Ethic is defined as a belief and attitude illuminated from the Islamic Worldview. The Islamic Worldview originated from the concept of Unity (*tawhîd*) [55]. *Tawhîd* is the center of every dimension of Islamic life. An outlook, logical thinking, and understanding of reality are based on the concept of Unity. Thus, Islam does not accept the dichotomic view. Between internal and external aspects, ratio and intuition, material and spiritual, rational and moral, knowledge and deeds, sacral and profane, ideality and reality, individual and social, and the world and the hereafter [56].

Work ethic refers to a belief in prioritizing work and putting it at the center of life. Work is considered a moral obligation and virtue [1]. At the same time, ethos is a valuation aspect of life [8]. Weber defined ethos as a guiding belief of a person, group, or institution. Work ethic is understood as a doctrine regarding work activity that an individual or a community believes is ethically virtuous and righteous and manifests inherently in their working activity [6]. The Islamic work ethic is different from the general work ethic. The work ethic, in general, gives birth to a work spirit that is oriented to obtaining worldly satisfaction.

In contrast, the Islamic work ethic not only gives birth to a work spirit oriented to material or worldly satisfaction but also works as worship whose aim is to gain the pleasure of God [57]. Thus the work ethic in Islam reflects the belief of Muslims and Muslim women that work is related to the purpose of seeking the pleasure of God, namely in the context of worship. Work is *fitrah* and is one of the human identities so work based on the principles of *tawhîd* not only shows the nature of a Muslim but also elevates his dignity as a servant of Allah [54].

Al-Khallâl did not mention the 'Islamic Work Ethic' term textually in his book. However, his compilation of the narrations supported by the al-Qur'an and hadith reflects that concept. Al-Khallâl suggested that work is a praiseworthy act in the light of the Islamic outlook [23]. In another sense, faith in Islam includes work as an integral component of human life [58]. Al-Khallâl thought reflects the Islamic Worldview that encompasses both the world and the hereafter. The world aspect must be related profoundly and inseparably to the hereafter aspect, and in which the hereafter aspect has ultimate and final significance. As al-Attas suggests, the worldview of Islam perceives the world aspect must be seen as a preparation for the hereafter aspect. Everything in Islam is ultimately focused on the hereafter aspect without thereby implying any attitude of neglect or being unmindful of the world aspect [59]. Furqani and Echchabi elaborate that the material/psychological dimension is pursued in line with the moral/spiritual achievement [60]. Furthermore, concepts of Islamic Work Ethic, according to al-Khallâl specifically, are listed this follows: 1) Work is both as a form and means of worship; 2) Engaging in meritorious livelihood; 3) Attainment of the state of self-reliance; 4) Prudence in expenditure; 5) Family commitment; 6) Social obligation; 7) Spiritual activity in leisure time; and 8) Realization of *Falah*.

4.3.1. Work as an Act of Worship

Al-Khallâl mentioned a narration from the companion Umar which explicitly stated that searching for sustenance is a form of worship (*ibâdah*) and attestation of God (*taşdiq*) [23]. The sustenance in the context of this narration is termed as '*fadl Allah*' or the bounty of Allah, and it refers to a verse of the Holy Qur'an (Q.S. al-Jumu'ah [62]: 10):

فَإِذَا قُضِيَتِ الصَّلَاةُ فَانْتَشِرُوا فِي الْأَرْضِ وَابْتَغُوا مِنْ فَضْلِ اللَّهِ وَاذْكُرُوا اللَّهَ كَثِيرًا لَعَلَّكُمْ تُفْلِحُونَ.

"And when the prayer has been concluded, disperse within the land and seek from the bounty of Allah, and remember Allah often that you may succeed."

Al-Zuhayli interpreted the verse as sustenance that Allah has favored to His servants through a profit they have received from their effort and work. However, they were not allowed to neglect the remembrance of God in their worldly activities [61]. Work is considered worship and obedience to God with the requirement of that occupation from halal earnings [23]. Even working to earn a halal income is obligatory in Islam [23]. It is substantiated by the prophetic sayings [62] mentioned by al-Khallâl, which says:

إِنَّ أَطْيَبَ مَا أَكَلَ الرَّجُلُ مِنْ كَسْبِهِ.

"The best man consumes is something he gets from his effort."

The hadith has in common its meaning with another one that has almost identical texts concerning the effort to seek self-sustenance as a praiseworthy act [40]. The usage of the word 'athyab' from the root *thayyib* means the most prominent (*afḍal*) of its kind [63]. Izutsu explains that *thayyib* is an adjective that denotes any quality that senses delightful, pleasant, and sweet [64].

Working is also a means to worship God. Al-Khallâl elaborated that it is permissible for someone to concentrate on pure worship when he has managed to sustain himself and his family financially [23]. He denounced the practice of asceticism without any material provided to sustain someone's daily needs [23]; this shows that working is a means for someone to attain a state in which he can focus on performing worship without depending on people to meet his needs [23]. The concept of the Protestant Ethic uses the excuse of the attainment of the spiritual state as legitimacy to obtain material prosperity based on the concept of inner-worldly asceticism 'innerweltliche askese' [8]. On the contrary, in Islam, working is a means of worship oriented to attain the higher spiritual state, not merely material well-being.

The easiness in this worldly life by having possession from self-effort is also an easiness to practice the religion properly [23]. A hadith narrated by al-Khallâl himself clearly says:

نِعْمَ الْعَوْنُ الْغَنَى أَوْ الْيَسَارُ فِي الدِّينِ.

"The best support for the religion is the self-reliance and easiness materially."

For someone with a surplus of wealth, it is easy him to be involved in social charities, which is a praiseworthy act in the view of religion. In this context, a wealthy person is more virtuous than a poor [65]. Al-Khallâl explained that someone should possess a provision in the form of wealth before performing any worship that requires physical and financial proficiency to achieve that religious objective [23]. Because in Islam, there is also worship that is not possible without costs and assets, such as zakat, infâq, sadaqah, waqf, hajj, and umrah. At the same time, costs/assets are not possible without work processes. So working to obtain property in the context of worshiping God is obligatory [54].

4.3.2. Meritorious Livelihood

Basically, any type of work is better for someone who is able to work than not occupy a work whatsoever and wasting time. Although it is just freelance labor [23], or occupying a profession in order for he is not presumed as jobless [23], or involved in a commercial activity even just for earning less profit [23]. The reason is that the people who waste their energy and time become a burden and responsibility to others [23]. they rely on the generosity of others to meet their needs [23]. This attitude, according to al-Khallâl, is a despotic act and deprivation of rights of the others (*ghaṣb*) [23]. In modern economics, theoretically, unemployment represents a loss of output. In other words, the actual output is below the potential output [66]. This means an idle labor force is indirectly detrimental to society.

Regarding an occupation, it seems al-Khallâl classified it based on its meritorious. It appears that al-Khallâl suggested it, as shown in the title of the treatise, by mentioning three different occupations, first is commercial occupation, second is a profession, and third is labor. From these three kinds of livelihoods, al-Khallâl prioritized the commercial occupation. It is based on a couple of narrations from the pious predecessors who mentioned that earnings from commerce are the most favorable [23]. Someone who occupies a commercial activity can have flexible time to engage in social duty rather than employs himself as a laborer [23]. Despite that, numerous verses of the Holy Qur'an (Q.S. al-Baqarah [2]: 172), (Q.S. al-Baqarah [2]: 267), and (Q.S. al-Nisa' [4]: 29) are interpreted by the exegetes as a command to involve in commercial activities (*tijârah*) [23]. It is also substantiated by the prophetic sayings that praise good commerce (*bay' mabrûr*).

4.3.3. Self-Reliance

Working in the ethos of al-Khallâl is aimed at achieving self-reliance. This concept is termed '*istighnâ an al-nâs*' [23]. The achievement of self-reliance prevents someone from humiliating themselves by begging and relying on others [23]. Begging others is only permissible to three kinds of people, someone who is sued severely for a penalty (*dam mûjî*), someone who is in huge debt (*ghurm mufẓi*), and someone who is extremely poor (*fâqr*

mudqi) [23]. Everyone is required to work in order for him to fulfill his duties or debt. It is also to preserve his honor and his family from begging the other disgracefully [23]. This is the essential concept of self-reliance. Explicitly, al-Khallâl stated the objective of working:

وَنَحْنُ نَخْتَارُ الْعَمَلَ، وَ نَطْلُبُ الرِّزْقَ، وَ نَسْتَعْنِي عَنِ الْمَسْأَلَةِ، وَ الْإِسْتِغْنَاءَ عَنِ النَّاسِ بِالْعَمَلِ أَحَبُّ إِلَيَّ مِنَ الْمَسْأَلَةِ.
 “We choose to work and seek sustenance, so we can restrain from begging. While being self-sufficient from people by working is more favored to me than begging” [23].

The term ‘*istighnâ*’ conceptually correlates with the word ‘*ghinâ*’, often defined as wealth [67]. Wealth in this context means self-sufficient [67]. The hadith says: “the true wealth is affluence of heart” (al-Bukhârî, no. 6446). Al-Asqalânî explains that wealth is not seen from the number of possessions, but rather on its utility [68]. Material wealth in the ethos of al-Khallâl is both beneficial for personal and social good (*âfiyah*); it is understood from the phrase ‘*al-ghinâ min al-âfiyah*’ [23]. Semantically, the term ‘*âfiyah*’ contains meaning that pervades both personal and social welfare [43]. The wealth is spent to practice religious devotions [23]. That is why the excellence of wealth is based on how it is spent and consumed. Al-Khallâl made clear that the best wealth is wealth that the righteous person possesses because he will spend it correctly [23].

4.3.4. Prudence in Expenditure

The wealth possessed based on the ethos of al-Khallâl should be managed rightfully despite its less quantity [23]. Using the wealth for personal and domestic needs also has to consider the attainment of convenience (*rifq*) and temperance (*iqtişâd*). This means the simplicity in fulfilling the needs of living should be considered, including in consumption such as foods [23]. Realizing the convenience of life by working is not regarded as something disgraceful in the eyes of religion, as long it is in line with the merit and benefit of Islam (*işlâh*) [23]. Regarding the concept of meritorious wealth ‘*işlâh*’ *al-mâl*’, Ibn Abi al-Dunyâ (d. 281/894, the author of *Işlâh*’ *al-Mâl*) has devoted three whole chapters on ‘*qaşd*’ (thriftiness, prudence) concerning wealth, food and clothing [69]. *Qaşd* in this context means judiciousness, prudence, thriftiness, moderation, temperance, and frugality in the expenditure of wealth. From the root word *qaşd*, we derive the term *iqtişâd*, which gives us the meaning of the seeking out, or realization, of what is judicious and prudent [67].

Even if revenue from work is raised, it is not wise to spend it on pure consumption but instead be allocated to a productive effort or business [23]. Notably, the command to seek the bounty of God (Q.S. al-Jumu’ah [63]: 10) in this context is investing wealth in the productive business (*iktisâb al-mâl*) [70]. The term ‘*iktisâb*’ means a profit earned that still can be invested productively [67]. Accumulating wealth is permissible as long there is no attachment to the wealth mentally (*zuhd*) [23]. Al-Khallâl’s concept of prudence observes the Islamic worldview that requires man to maintain the balance between his desire for material things and abstinence from it [71]. The principle of moderation stipulates that human behavior, the economic and even the non-economic, should be exercised in moderation with no tendency towards extremism [72].

4.3.5. Family Commitment

Working is carried out to maintain family needs [19]. By working, the head of the household can fulfill his needs and meet his family commitments [19]. In the ethos of al-Khallâl, taking care of the family is religious obligatory, and it is sinful for someone to abandon his family under his maintenance [19]. The family should be fed with halal earnings (*thayyib*) [19]. If the food came from haram earnings, then it is also a form of family abandonment [19].

4.3.6. Social Obligation

Social engagement is an essential part of the ethos of al-Khallâl. Work that can be conducted flexibly, such as commercial activity, is recommended to have much time to engage in social obligations, which is also praiseworthy in the view of religion [19]. Attitude to have the responsibility in taking care of the poor and widows caused by war is an excellent obedience to the religion [19]. Someone who achieves self-reliance financially and possesses more wealth, then he is encouraged to spend some of his possession (*ma fadhala min qûtihi*) on social charity (*şadaqah*) [19].

This ethos of al-Khallâl on the macro-economic scale is oriented to making a model of reciprocal society with high social bonds. Every individual is encouraged to work in order to achieve self-reliance by themselves, and everyone in the society is obliged to preserve the community by maintaining the domestic and communal needs [19]. The achievement of self-reliance makes them able to fulfill their duties to their family and community as a form of realizing their religious teachings [19].

Therefore, self-interest and self-sacrifice (to society) are never in conflict. Both, in fact, could be linked directly with spiritual ascension [44]. Al-Salus explains that the equilibrium between personal and social interest is one of the basic principles of Islamic Economics [57]. Every activity carried out in Islamic Economics aims to build life harmony. Then, social prosperity can be achieved. However, social prosperity cannot be realized before the prosperity of each individual in the society is attained [58].

4.3.7. Attitude On Leisure Time

Working in an effort to achieve self-reliance financially have a consequence of having free time because someone who attains self-reliance is likely to cease the hectic of working for leisure. Leisure time is defined as freedom provided by the cessation of activities, especially time free from work or duties [59]. Leisure as a context can help individuals realize and utilize their strengths and resilience; more important is to help people improve their quality and pursue a meaningful life [60]. Most psychologists and socialists argue that individuals' happiness and labor productivity tend to increase along with their self-esteem, self-awareness, determination, creativity, and exploration of various leisure activities, including spiritual activities [60].

In the ethos of al-Khallâl, leisure time is spent in worship and spiritual activities [19]. In fact, it is permissible to concentrate on worship (*tafarrugh*) when someone has attained self-sufficiency financially [19]. This means that the leisure time instead is spent in productive effort spiritually in the form of pure worship (*ibadâh mahd}ah*). This concept that was introduced by al-Khallâl is termed '*sa'ah*', which means the state (*hâl*) of ampleness and capacity (*fi'*). Whereas the attainment of self-reliance financially is a form of ampleness itself [51]. For al-Khallâl, ampleness can assist (*'awn*) someone in practicing his religion correctly [19].

According to Abu Ghuddah, enjoining the aspect of business and worship is a sociological phenomenon in early Islamic society, which is referenced by al-Khallâl as the ideal society in Islamic view [19]. It is supported by Qur'anic verse (Q.S. al-Nur [24]: 36-37), which is based on the interpretation of Ibn Ashur that business activity must be carried out as usual, but when the time to worship comes, then the business activity does not prevent the business actors from fulfilling the religious obligatory properly [61]. In fact, as stated by al-Zuhayli that prayer in Islam is a form of leisureliness and calmness of soul for the people of faith (*mu'min*) [62].

4.3.8. Realization of Falah

Al-Khallâl's concepts of Islamic work ethic aim to achieve the state of Falah. Falah is defined as a success (*najâh*), a victorious (*fawz*), a survival (*najât*), and a state of well-being (*ṣâlih} al-hâl*) [63]. This state is marked by the realization of survivability (*baqâ*), sovereignty (*ghinâ*), and nobility (*izz*) in worldly life [51]. Al-Khallâl made clear that the fundamental objective of working is to attain the state of self-reliance, which implies the preservation of human basic needs, duties, and dignities [19]. In the aspect of survivability, fulfilling basic needs such as provisions to execute physical activities is an encouraging deed. Al-Khallâl firmly declared that neglecting basic physical needs is a despised act [19]. As for the aspect of sovereignty, attainment of self-reliance through working is a praiseworthy deed; it is the central concept of al-Khallâl's concept of Islamic work ethic [19]. It also included the fulfillment of the aspect of nobility due to self-perseverance from begging as it is considered a dishonor act [19].

In the context of this worldly life, *Falah* is a multi-dimensional concept. It has implications both for the individual at the micro-level and the communal at the macro-level [55]. As al-Khallâl suggests, well-sufficient individuals should maintain their social obligations as others can achieve the same state of sufficiency [19]. The primary objective of the way of life is human welfare, which in this world is not complete without economic well-being. A Muslim needs to be economically well-off to lead a good and prestigious life suitable for Allah's vicegerent, to meet his family commitments, social obligations, and Islamic duties [64]. The Islamic view of life would require that those who can afford higher material standards should voluntarily forego some of their comforts and help others improve their economic lot to enjoy a similar lifestyle. After most people have acquired a comparable living

standard, society as a whole should move to a higher socio-economic level [55]. It is parallel to the worldview of Islam based on the concept of Unity (*Tawhid*). The concept perceives reality as being integrated. Individuals' economic decisions should consider social welfare [56].

5. Conclusion

The discussion shows that al-Khallâl is a well-known Hanbali school of thought jurist who contributed primarily to the formation of the Hanbali school of thought by collecting and compiling the founder (Ahmad bin Hanbal) narrations on fiqh. He also wrote a book entitled *al-Hathth alâ al-Tijârah*, which discusses the concept of work ethic based on Islamic outlook, namely Islamic Work Ethic. Islamic Work Ethic is defined as a belief and attitude constructed intuitively from the Islamic Worldview. Al-Khallâl observes working as an integral part of Islamic life to achieve the state of self-reliance; it is both a form and means of worship. Specifically, al-Khallâl concepts of Islamic Work Ethics are mentioned as follows: 1) Work as both a form and means of worship; 2) Performing the meritorious livelihood; 3) Attainment of self-reliance; 4) Prudence in expenditure; 5) Family commitments; 6) Social obligations; 7) Spiritual activity in leisure time; 8) and Realization of *Falah*.

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