

## ISLAMIC ECONOMIC RESILIENCE IN THE DYNAMICS OF MODERN ECONOMY: A SYNTHESIS OF BEEKUN AND CHAPRA'S THOUGHTS

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### Abstract

Economic resilience is essential in responding to the instability and inequality that often occurs in the modern economy. The Islamic economic perspective offers an alternative approach that emphasizes the material aspect and the integration of moral, social, and spiritual values in building economic resilience. This article aims to examine the concept of economic resilience in the thoughts of two contemporary Islamic economic figures, Rafik Issa Beekun and M. Umer Chapra, and to synthesize their views to formulate an Islamic economic resilience model relevant to the dynamics of the current global economy. The research method used is library research with a qualitative-descriptive approach. Data were obtained from both the main works of figures and relevant supporting literature. The study results show that Beekun emphasizes the importance of individual ethics, social balance, and collective responsibility in building economic resilience. Meanwhile, Chapra focuses on reforming the economic institutional system, fair distribution of wealth, and the active role of the state in maintaining financial stability. The synthesis of their thoughts produces a multidimensional Islamic economic resilience model, integrating individual ethical values, the Sharia economic policy system, and fair state governance. The implication for the dynamics of the modern economy lies in the opportunity to build a more humane, inclusive, and sustainable economic system as an alternative to the moral crisis and inequality in the global capitalist system.

**Keywords:** Economic Resilience, Islamic Economics, Beekun, Chapra, Modern Economy.

### Abstrak

Resiliensi ekonomi merupakan konsep penting dalam menjawab ketidakstabilan dan ketimpangan yang kerap terjadi dalam perekonomian modern. Perspektif ekonomi Islam menawarkan pendekatan alternatif yang tidak hanya menekankan aspek material, tetapi juga integrasi nilai moral, sosial, dan spiritual dalam membangun ketahanan ekonomi. Artikel ini bertujuan untuk mengkaji konsep resiliensi ekonomi dalam pemikiran dua tokoh ekonomi Islam kontemporer, Rafik Issa Beekun dan M. Umer Chapra, serta mensintesis pandangan keduanya untuk merumuskan model resiliensi ekonomi Islam yang relevan dengan dinamika perekonomian global saat ini. Metode penelitian yang digunakan berupa studi kepustakaan (library research) dengan pendekatan kualitatif-deskriptif. Data diperoleh dari karya-karya utama kedua tokoh serta literatur pendukung yang relevan. Hasil kajian menunjukkan bahwa Beekun menekankan pentingnya etika individu, keseimbangan sosial, dan tanggung jawab kolektif dalam membangun ketahanan ekonomi. Sementara itu, Chapra memfokuskan pada reformasi sistem kelembagaan ekonomi, distribusi kekayaan yang adil, dan peran aktif negara dalam menjaga stabilitas perekonomian. Sintesis pemikiran keduanya menghasilkan model resiliensi ekonomi Islam yang bersifat multidimensi, mengintegrasikan nilai-nilai etika individu, sistem kebijakan ekonomi syariah, dan tata kelola negara yang adil. Implikasinya terhadap dinamika perekonomian modern terletak pada peluang untuk membangun sistem ekonomi yang lebih manusiawi, inklusif, dan berkelanjutan, sebagai alternatif atas krisis moral dan ketimpangan dalam sistem kapitalis global.

**Kata kunci:** Resiliensi Ekonomi, Ekonomi Islam, Beekun, Chapra, Perekonomian Modern.

## INTRODUCTION

The development of the global economy in the last two decades has been marked by various uncertainties that have broadly impacted social and political stability and people's welfare (Salma et al., 2024). The 2008 global economic crisis, the COVID-19 pandemic, and geopolitical tensions that have resulted in commodity price fluctuations and disruptions to international supply chains are real examples of how conventional economic systems often fail to create inclusive and sustainable economic resilience (Bayumi et al., 2023). In this situation, economic resilience, which maintains the sustainability and stability of the people's economy, becomes an important issue in contemporary economic studies.

Amid the complexity of the modern economy dominated by the capitalist paradigm, Islamic economics offers an alternative perspective based on moral values, social justice, and maqashid sharia. Islamic economics is oriented toward growth and wealth accumulation and emphasizes the balance between material and spiritual aspects, fair distribution of wealth, and protection of vulnerable groups (Omercic et al., 2020). One of the important concepts in Islamic economics is economic resilience, which is the ability of an economic system to survive, adapt, and recover from various external pressures without ignoring the principles of justice and social welfare.

Contemporary Muslim scholars, including Rafik Issa Beekun and M. Umer, have widely developed the idea of economic resilience in Islam. Rafik Issa Beekun emphasizes the importance of integrating ethical values, spirituality, and morality in economic management and prioritizes the principles of balance (mizan) and welfare (maslahah) in business and financial activities (Ibrahim, 2018). Meanwhile, M. Umer Chapra has contributed more to macroeconomic policy, Islamic finance, and the importance of implementing maqashid sharia in national and global economic governance (Rangkuti, 2024). Although they have different focuses, the thoughts of both are oriented towards efforts to create a stable, fair, and sustainable economic system in facing various challenges of the modern economy.

The study of economic resilience from an Islamic perspective has attracted the attention of several researchers in the last two decades, especially in the context of facing the global economic crisis and social inequality. Several previous studies have discussed the concept of economic resilience in general without specifically elaborating on the ideas of contemporary figures such as Rafik Issa Beekun and M. Umer Chapra. Research conducted by Susanti et al., (2022) presents a conceptual framework for Islamic economic resilience based on maqashid sharia and the principle of distributive justice. This study emphasizes the important role of Islamic finance in building the economic resilience of low-income communities but has not discussed the role of business ethics and morality as proposed by Beekun. Meanwhile, Analia et al., (2024) focus their study on the stability aspect of the Islamic financial system by placing maqashid sharia as the main parameter in creating a resilient system. Although relevant, this study has not explicitly linked the concept to Chapra's thoughts on macroeconomic stability and wealth distribution.

Another study by Al-Jarhi (2010) explicitly examines Beekun's thoughts on integrating moral and ethical values in economic activities. Al-Jarhi highlights the importance of the principle of balance (mizan) and the concept of maslahah in modern business practices. However, this study does not link these concepts to the issue of economic resilience or the contribution of Chapra's thinking in the macroeconomic realm. Meanwhile, Munir & Kusumah (2023) conducted a cross-country study on the economic resilience of Muslim-majority countries using sharia economic indicators. The results showed that countries with

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strong implementation of Sharia finance could better survive amidst global economic pressures. However, this study is quantitative and does not conceptually explore the thoughts of contemporary Islamic economic figures. From several of these studies, no research has systematically synthesized the thoughts of Rafik Issa Beekun and M. Umer Chapra in the context of Islamic economic resilience. These two figures have made important contributions in formulating an Islamic economic system that is not only oriented towards growth but also socio-economic resilience based on moral values, maqashid sharia, and distributive justice.

Studies on Islamic economic resilience are still relatively limited, mainly in synthesizing the thoughts of these two important figures systematically and relevantly to the context of the modern economy. Therefore, this study aims to explore, compare, and synthesize the concept of economic resilience according to Rafik Issa Beekun and M. Umer Chapra, as well as analyze its implications for facing the current dynamics of the global economy. This research is important to enrich the discourse on Islamic economics while offering an alternative economic system that is more humane, just, and resilient amidst the hegemony of global capitalism. In addition, the results of this study are expected to provide conceptual contributions to the development of Sharia economic policies and become a reference for academics, practitioners, and policymakers in formulating economic resilience strategies based on Islamic values.

## **METHOD**

This study uses a descriptive qualitative approach based on literature studies to explore, analyze, and synthesize the thoughts of two important figures in contemporary Islamic economics, Rafik Issa Beekun and M. Umer Chapra, especially regarding economic resilience. This approach was chosen because of the conceptual and philosophical nature of the problem, so the data used is secondary data sourced from academic literature. All data were obtained through a systematic search of the primary works of the two figures in books, scientific journal articles, and academic papers published nationally and internationally. Data collection techniques were carried out through searches on various academic databases. The data obtained were then selected based on the relevance level to the research focus, the sources' quality, and the recency of the year of publication. All literature that met the criteria was analyzed using content analysis techniques to examine the meaning, concepts, and ideas about Islamic economic resilience as explained in the works of Beekun and Chapra. This analysis aims to find key themes, basic principles, and philosophical values that underlie the thoughts of the two figures. The next stage is to conduct a comparative analysis to compare the thoughts of both in terms of the concept of economic resilience, wealth distribution systems, and Islamic financial governance. The comparison results are synthesized to build a new conceptual framework that is expected to be an alternative offer for the modern economic system facing the challenges of global uncertainty.

## **RESULTS AND DISCUSSION**

### **The Concept of Economic Resilience According to Rafik Issa Beekun**

In contemporary Islamic economic thought, Rafik Issa Beekun occupies an important position as one of the scholars who consistently emphasizes the role of ethical and moral values in building a just and sustainable economic system. In his various scientific works, Beekun states that economic resilience is not solely determined by macroeconomic indicators such as gross domestic product, investment growth, or trade surplus. Moreover, resilience must be approached holistically, encompassing spiritual, moral, social, and material aspects,

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integrated within the framework of Islamic values (Ain & Ramish, 2018). Beekun is of the view that an economic system that only prioritizes material aspects will be vulnerable to various multidimensional crises, whether financial, social, or ecological (Samad & Adi, 2025).

Beekun introduces the framework of the Islamic ethical system, which is the foundation for building the economic resilience of the people. This framework consists of several main principles, namely tauhid (unity), balance (mizan), justice ('adl), freedom of responsibility (ikhtiyar), and social responsibility (fard kifayah). The principle of monotheism places all economic activities as part of worship to Allah and must be in line with divine values (Al-Jarhi, 2010). In this context, economic resilience is not only about the ability to withstand external shocks but also about the consistency of maintaining spiritual orientation and moral values in managing economic resources. Beekun believes that people's economic resilience will be formed when economic actors are intensely aware of monotheism, so every economic decision considers aspects of welfare and sustainability (Ain & Ramish, 2018).

The principle of balance (mizan) in Beekun's concept emphasizes the importance of harmony between material and spiritual aspects and balance in the distribution of wealth and economic resources. He criticized the modern capitalist system, which tends to encourage wealth accumulation in the hands of a handful of elites and causes vast social inequality (Bayumi et al., 2023). According to Beekun, an Islamic economic system oriented towards resilience must be able to prevent this inequality through wealth redistribution mechanisms, such as zakat, infaq, waqf, and various other social instruments (Ibrahim, 2018). Thus, the economic system becomes more inclusive, can protect vulnerable groups, and remains stable amid a crisis.

The principle of justice ('adl) in economics, according to Beekun, is not only about distributive justice but also justice in production, consumption, and business relations. In modern economic conditions prone to manipulation and exploitation, Beekun emphasized that economic resilience can only be realized if economic actors adhere to business ethics that uphold honesty, transparency, and fairness in transactions. He stated that the financial crisis that often occurs in the modern era is a consequence of the weak moral integrity of market actors and the absence of ethical values in economic practices (Samad & Adi, 2025). Furthermore, the concept of responsible freedom (ikhtiyar), according to Beekun, is an important prerequisite for building economic resilience. In Islam, freedom to do business and produce is guaranteed, but this freedom must be accompanied by social and moral responsibility. Every economic decision considers personal gain and its impact on the environment, society, and future generations. Beekun reminded us that a resilient economic system is a system that maintains a balance between individual interests and the public interest (Al-Jarhi, 2010).

Another important aspect in Beekun's framework is social responsibility (fard kifayah), where the welfare of the people and economic sustainability are the collective responsibility of society. In this context, Islamic economic resilience requires social solidarity, strengthening Islamic philanthropic institutions, and society's active role in helping poor and vulnerable groups, especially during crises (Omercic et al., 2020). Beekun argues that the strength of Islamic economics lies in a strong system of social solidarity and an institutional network based on spiritual values (Tambusay, 2023).

Beekun also places welfare (maslahah) as the primary goal of economic activities. An economic system's resilience is seen from its ability to survive or recover after a crisis and how much it benefits the wider community, strengthens social justice, and prevents harm (Susanti et al., 2022). Therefore, in Beekun's framework of thought, economic resilience is a concept

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that is not only technical-structural but also has very moral, social, and spiritual nuances, making it relevant to be adopted in facing the challenges of a modern economy that is complex and full of uncertainty.

### **The Concept of Economic Resilience According to M. Umer Chapra**

M. Umer Chapra is one of the leading thinkers in contemporary Islamic economics, whose ideas have greatly influenced the development of Islamic economic theory and policy in various Muslim countries (Inayati, 2013). In his various works, Chapra consistently highlights the importance of an economic system that is not only oriented towards material growth alone but also pays attention to moral dimensions, social justice, and the welfare of the people. According to Chapra, economic resilience from an Islamic perspective is the ability of an economic system to maintain stability, sustainability, and social justice in facing the dynamics and challenges of the global economy. This resilience is not only seen in the resilience of financial institutions and monetary stability but also in the extent to which the system can protect the interests of the wider community, especially vulnerable groups (Arifin & Nuryadin, 2024).

Chapra views that the fundamental weakness of the conventional economic system, capitalism, and socialism, lies in the lack of attention to moral and ethical values in economic management. The capitalist system tends to encourage wealth accumulation in the hands of a handful of elites, while socialism often restricts individual freedom (Chapra, 2001). Therefore, Chapra offers the concept of Islamic economic resilience based on the values of justice ('adl), balance (mizan), and welfare (maslahah) (Harahap & Uula, 2023). These three principles are the main pillars of creating a resilient, adaptive, and socially just economic system.

In Chapra's framework, economic resilience is built through three main aspects. First, strengthening a fair wealth distribution system. Chapra emphasized that the economic resilience of a nation will be fragile if there is extreme wealth inequality. Therefore, Islamic economics must develop effective distribution instruments such as zakat, alms, waqf, and justice-based public resource management (Chapra, 2001). This distribution system is charitable and structural, aiming to create social balance and expand people's access to economic resources.

Second, Chapra emphasized the importance of a stable monetary and financial system based on sharia values. He criticized the interest system (riba), which is the main characteristic of conventional economics because, according to him, riba creates instability, speculation, and inequality in the distribution of wealth. As an alternative, Chapra offers a sharia financial system based on profit and loss sharing, which is fairer, more ethical, and in line with the principles of partnership (Arifin & Nuryadin, 2024). This system is more resilient because it encourages equal participation between capital owners and business managers and minimizes systemic risks due to excessive speculation.

Third, Chapra places individual morality as a determining factor in building economic resilience. He emphasized that without the morals and integrity of economic actors, no matter how well the economic system is designed, it will still be vulnerable to corrupt practices, market manipulation, and injustice. Therefore, economic development in Islam must be accompanied by the development of the morals and spirituality of society (Rangkuti, 2024). In this context, value education and strengthening business ethics are strategic instruments for shaping the character of economic actors who are socially and spiritually responsible.

Chapra also emphasized the importance of the state's role in creating a resilient economic system. According to him, the state must play an active role in regulating the

market, preventing monopolies, protecting consumers, and providing social security for people experiencing poverty. The state must not completely hand over the economic mechanism to the free market because it will increase inequality and weaken socio-economic resilience. Chapra considers the proportional role of the state based on Sharia values to be one of the primary keys to maintaining national economic stability (Chapra, 2001).

Chapra links the concept of economic resilience with *maqashid al-syariah*, namely the objectives of sharia, which include the protection of religion, soul, mind, descendants, and property. He believes that an ideal and resilient economic system must be able to realize public welfare and avoid harm, both in the short and long term. Therefore, according to Chapra, Islamic economic resilience is not just about surviving a crisis but also about creating a system that is fair, humane, and in harmony with human social nature (Arifin & Nuryadin, 2024). Thus, Chapra's thinking presents a holistic conceptual offer in building a resilient, adaptive, and socially just Islamic economic system. This concept is very relevant amidst the dynamics of the modern global economy, characterized by uncertainty, ecological crisis, and widening social inequality.

### **Synthesis of Beekun and Chapra's Thoughts**

Rafik Issa Beekun and M. Umer Chapra's thoughts stem from intellectual anxiety about the inequality and injustice caused by conventional economic systems, capitalism, and socialism. Both agree that the modern economic system places too much emphasis on the material dimension and ignores spiritual, ethical, and human values. Although they have slightly different points of emphasis, both Beekun and Chapra view that economic resilience in Islam must be built on the foundation of integral Sharia values by paying attention to the balance between individual and societal interests, material and spiritual dimensions, and economic growth and social justice.

In Beekun's thinking, economic resilience is closely related to individual ethical values and social morality. Beekun emphasizes the importance of internalizing the values of *tauhid*, *mizan*, *'adl*, *ikhtiyar*, and *fard kifayah* as guidelines for economic actors in carrying out their activities (Tambusay, 2023). Economic resilience is measured by the system's ability to survive a crisis and by the extent to which the system can maintain social balance, wealth distribution, and environmental preservation (Al-Jarhi, 2010). Meanwhile, Chapra focuses more on institutional and systemic aspects. He offers a design for a wealth distribution system and a usury-free financial system that is ethical. He places *maqashid sharia* as the primary foundation in designing macro and micro economic policies (Chapra, 2001). For Chapra, economic resilience is about monetary stability and the system's ability to prevent inequality and protect vulnerable groups.

The synthesis of these two ideas shows that Islamic economic resilience is ideally multidimensional, encompassing aspects of individual ethics, institutions, and macroeconomic policies. The moral values emphasized by Beekun regarding honesty, social responsibility, and justice must be internalized in every economic actor. At the same time, the institutional system offered by Chapra must ensure that the distribution of wealth is fair, the financial system is free from exploitative practices, and the state is present proportionally to maintain market balance and protect society.

Both also place the welfare principle as the main orientation of economic resilience. Beekun, through the framework of the Islamic ethical system, emphasizes that every economic decision must benefit the broader community. In contrast, Chapra, through *maqashid sharia*, emphasizes that economic activity must be directed to protect five main goals: religion, soul,

mind, descendants, and property. This similarity of views reinforces that in the Islamic perspective, economic resilience is not just a response to a crisis but a system of values and policies that holistically maintain the sustainability of human life.

In addition, both thinkers consider the social aspect the foundation of economic resilience. Beekun views social solidarity through zakat, waqf, and infaq as strategic instruments of wealth distribution. At the same time, Chapra emphasizes the state's role in ensuring fair distribution and macroeconomic stability. In this context, the synthesis of Beekun and Chapra's thoughts shows that Islamic economic resilience combines individual moral formation, strengthening of Sharia economic institutions, and proportional state intervention based on Sharia values.

Thus, the integration of the thoughts of both can be a conceptual offer for the development of a modern economic system that is resilient, fair, and sustainable. Islamic economic resilience, a synthesis of Beekun and Chapra, is a system model that is not only able to face the challenges of global uncertainty but also functions as a tool for wealth distribution, a guardian of social harmony, and a supporter of people's welfare based on spiritual and humanitarian values. This idea is relevant to be adopted in the context of the economy of Muslim countries looking for an ideal format to face the challenges of inequality, moral, economic crisis, and global geopolitical uncertainty today.

**Table 1 Synthesis of Islamic Economic Resilience Thoughts According to Beekun and Chapra**

Aspect	Rafik Issa Beekun	M. Umer Chapra	Synthesis
<b>Focus of Thought</b>	Individual ethics, moral values, social balance and collective responsibility	Macroeconomic system, wealth distribution, monetary stability and Islamic finance	Economic resilience is multidimensional: integration of individual ethical values, institutional systems, and state policies
<b>Basic Principles</b>	Tawhid, Mizan (balance), 'Adl (justice), Ikhtiyar (responsible freedom), Fard Kifayah	Maqashid Sharia: protection of religion, soul, mind, descendants, and property	A resilient economic system must be based on ethical values and maqashid sharia in a synergistic manner
<b>Economic Resilience Instruments</b>	Moral values, zakat, infaq, waqf, and social responsibility	Wealth distribution system, Islamic financial system based on profit sharing, anti-monopoly policy	Balance between moral-social instruments and formal economic policy systems
<b>Individual Role</b>	Carrying out economic activities as worship, ethically, honestly, and socially responsible	Having good economic morals and avoiding speculative and exploitative practices	Economic resilience begins with the morality of economic actors that is consistent with Islamic values
<b>State Role</b>	Facilitating social solidarity and wealth distribution	Regulating the market, maintaining distribution justice, controlling	The state plays an active role in maintaining market balance and socio-economic

Aspect	Rafik Issa Beekun	M. Umer Chapra	Synthesis
		monetary stability, and preventing monopoly	sustainability according to sharia values
<b>Resilience Orientation</b>	Maintaining social balance, moral resilience, and economic sustainability based on spiritual values	Maintaining macroeconomic stability, protection of vulnerable groups, and systemic justice	Economic resilience is not just about surviving a crisis, but maintaining social harmony and the welfare of the people
<b>Economic Institutions</b>	Driven by the collective values of society through zakat, waqf, and infaq	Built through Islamic financial system, wealth distribution, and Islamic financial social institutions	Synergy between formal economic institutions and social institutions based on sharia values

Source: Author (2025)

### Implications for the Dynamics of the Modern Economy

The Islamic economic resilience thinking offered by Rafik Issa Beekun and M. Umer Chapra provides a significant conceptual contribution to the dynamics of the modern economy. Amidst global economic instability, increasing social inequality, and moral crises in contemporary economic activities, their ideas are relevant and contextual alternatives for building a more humane, ethical, and sustainable economic system (Hakim & Syaputra, 2012). Economic resilience from an Islamic perspective, as synthesized from the ideas of Beekun and Chapra, is not merely interpreted as the ability of a system to survive a crisis but also as a value system that can maintain social balance, fair distribution of wealth, and individual moral resilience in facing the pressures of globalization and economic liberalization (Inayati, 2013).

This thinking synthesis directly implies the need for a new paradigm in formulating national and global economic policies. The modern economy that relies too much on free market mechanisms without ethical value controls has proven to be vulnerable to creating social inequality and financial instability. The concept of wealth distribution emphasized by Chapra, through zakat, waqf, and a usury-free Islamic financial system, is a strategic alternative to overcoming the widening social inequality in the era of global capitalism. Meanwhile, individual moral values internalized through economic ethics education, as proposed by Beekun, can be the foundation for building a just and socially responsible economic culture (Arum et al., 2024).

In addition, both ideas emphasize the importance of the proportional presence of the state in the modern economy. The state is no longer positioned merely as a passive regulator but as a facilitator of social justice and economic stability (Zaman & Vasile, 2014). In this context, fiscal policy, wealth distribution, and financial sector regulation must be designed in line with Islamic values to strengthen domestic economic resilience while preventing turmoil from global economic imbalances.

Another implication is the emergence of the need to reconstruct the framework for economic development based on maqashid sharia. In the modern era, development is no longer measured solely by gross domestic product (GDP) growth; public welfare, social



welfare, and environmental sustainability must be considered. By making maqashid sharia a framework for development, the modern economy can be directed to create material prosperity and ensure justice, social balance, and environmental sustainability (Arum et al., 2024). In the global realm, this idea also offers an ethical framework that can be the foundation for a cross-country economic system to build a more just and dignified economic collaboration. When the global economic crisis often recurs due to market speculation and financial manipulation, Chapra's profit-sharing-based Islamic finance concept can be an alternative financial instrument that is more stable and partnership-oriented (Rangkuti, 2024).

Overall, the implications of the synthesis of Beekun and Chapra's thoughts on the modern economy emphasize that economic resilience cannot be built only with material and technical instruments but must be supported by a value system, fair institutions, and strong individual morality. This integrative approach offers a new direction for modern economies to move towards a more just, inclusive, and sustainable system by universal human values.

## CONCLUSION

The concept of economic resilience from an Islamic perspective offers a comprehensive approach, not only to the ability of the economic system to survive a crisis but also to ensure the sustainability of community welfare through spiritual values and social justice. Rafik Issa Beekun and M. Umer Chapra are two contemporary Islamic economic thinkers who have contributed to formulating a Sharia-based economic resilience model. Both agree that material indicators do not sufficiently measure economic resilience but must be based on moral foundations, a fair institutional system, and a bias towards vulnerable groups. Beekun places individual ethical values as the main pillars in building economic resilience. Principles such as monotheism, mizan, justice, responsible freedom, and social responsibility guide individual and collective economic behavior. Beekun believes resilience cannot be separated from integrating spiritual and ethical values in every economic activity. Meanwhile, Chapra emphasizes the systemic aspect through the importance of institutional reform and economic policies based on maqashid sharia. A fair wealth distribution system, a usury-free financial system, and the active role of the state in maintaining economic balance are important elements in maintaining national and global economic resilience. The synthesis of their thoughts shows that Islamic economic resilience is multidimensional, integrating individual morals, a just Sharia economic system, and a proportional role for the state. The implications for the dynamics of the modern economy are very relevant, where the social crisis and inequality caused by the global capitalist system require an alternative economic model that is more ethical and inclusive. Islamic economic resilience, the result of Beekun and Chapra's synthesis, can be a framework for building an economic system that cannot only face the challenges of global uncertainty but also guarantee social balance and the welfare of the people. This model offers an opportunity to reconstruct a modern economy based on spiritual values, social justice, and sustainability.

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