

Homo Islamicus as an agent of socio-economic change: A study in the perspective of Surah An-Nisa

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ABSTRAK

Introduction

There are several challenges faced by Homo Islamicus when dealing with the conventional economic principles that often dominate economic practice today.

Objectives

This research aims to explore the role of Homo Islamicus in creating social and economic welfare and how Islamic values can be integrated into everyday economic practices. This research focuses on the concept of Homo Islamicus as an agent of social and economic change in the context of modern society, with an emphasis on the perspective of Surah An-Nisa.

Method

The method used in this research is a qualitative analysis of the Qur'anic texts, especially Surah An-Nisa, and a literature study on the application of Islamic economic principles in a modern context. The scope of the research includes an analysis of the differences between Homo Islamicus and Homo Economicus, where Homo Islamicus is not only oriented towards material gain but also considers moral and social responsibility.

Results

The results show that although there are challenges in applying the concept of Homo Islamicus, such as the gap between ideality and reality, this concept remains relevant as an ethical framework for building a more just and prosperous society. Homo Islamicus plays an essential role in maintaining justice in economic transactions and contributing to the welfare of society through the practice of zakat, infaq, and sadaqah.

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Implications

The conclusion of this research confirms that sustainable social and economic welfare should be achieved. An adaptive and educative approach is needed in applying the principles of *Homo Islamicus*. This research recommends strengthening Islamic economic education, emphasizing social responsibility and ethics in every economic interaction.

Originality/Novelty

This study contributes to the body of knowledge on *Homo Islamicus* in the Quranic perspective as a basis for the philosophy of Islamic economics.

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INTRODUCTION

In economic and social studies, the concept of *Homo Islamicus* offers a unique perspective that differs from classical economic approaches, particularly the concept of *Homo Economicus*, which focuses on the pursuit of material gain (Hendratmi et al., 2022). *Homo Economicus* perceives humans as rational beings who seek personal satisfaction without considering the social and moral implications of their actions (Sholihin et al., 2023). This perspective has the potential to generate negative impacts on societal welfare and the environment, especially in the modern era, which is fraught with challenges such as economic inequality and social crises (Setyawati et al., 2024). In this context, Islam, through the concept of *Homo Islamicus*, provides a more holistic alternative by incorporating moral and spiritual values as well as social balance.

However, in its implementation, the concept of *Homo Islamicus* faces various challenges (Espín et al., 2022; Obergruber & Hrubcova, 2016). In modern society, there is a discrepancy between the idealism of this concept and the reality, which is often still dominated by conventional economic principles (Barrafrem et al., 2024; Hamdan et al., 2024). For instance, applying the values of justice and trustworthiness in wealth management, as taught in Surah An-Nisa, is not always easy within an economic system that tends to be competitive and materialistic. This raises fundamental questions about how the concept of *Homo Islamicus* can adapt to or even compete with the principles of *Homo Economicus*, which continue to dominate societal thinking.

The debate surrounding the implementation of *Homo Islamicus* also involves differing perspectives on the role of individuals in the Islamic economic system (Aysan et al., 2018; Kuzulu, 2023). Some scholars argue that *Homo Islamicus* plays a crucial role in establishing an economy based on the principles of social justice and equitable wealth distribution (Aysan et al., 2018; Bastien & Cardoso, 2007). They contend that within the framework of Islamic economics, individuals are not merely profit seekers but also agents of change who contribute to the overall well-being of

society. However, others criticize the imbalance between the idealistic aspects of this concept and its practical application, particularly in the context of modern finance, which involves interest, uncertainty, and speculation.

The management of orphans' wealth, as discussed in *Surah An-Nisa*, emphasizes the importance of responsibility and protection for those who are vulnerable (Fauzan et al., 2021). In modern practice, financial systems that do not adhere to Sharia principles may threaten the rights of orphans and other marginalized groups. The involvement of various parties who lack moral responsibility often leads to the exploitation of orphans' assets, contradicting the principles of justice upheld in Islam (Aravik et al., 2023; Syamsuri & Labolo, 2023). Therefore, *Homo Islamicus* must serve as a figure capable of preserving Sharia values while navigating the complexities of the modern economy.

Additionally, there is an ongoing dilemma between the implementation of social justice and the demands of practical economic needs (Choi, 2020; Kent & Taylor, 2016; Kurt et al., 2020). While the concept of *Homo Islamicus* supports a fair division of roles within the family—such as the Quranic verse emphasizing the husband's role as the leader of the household—some modern perspectives argue that this role should be adapted to contemporary expectations of greater equality (Apriliani et al., 2021). This viewpoint has sparked discussions on gender roles in Islam, with some asserting that role adjustments can be made without compromising Sharia values, while others maintain that these roles are already in alignment with Islamic teachings.

In the context of Islamic economics, the prohibition of *riba* (usury or interest) remains a key point of debate (Affandi, 2024). Many scholars argue that this prohibition could hinder economic growth, particularly in modern economies that heavily rely on interest rates (Jayadi, 2023). However, proponents of Islamic economics emphasize that the prohibition of *riba* aims to maintain economic stability and reduce the injustices that often arise from exploitation through high interest rates (Bastien & Cardoso, 2007). Thus, the concept of *Homo Islamicus* in opposing *riba* and promoting a justice-based economic system is regarded as a more ethical and sustainable alternative.

This indicates that despite the challenges in implementing the concept of *Homo Islamicus*, it remains relevant as an ethical framework for building a more just and prosperous society (Aysan et al., 2018; Sholihin et al., 2023). The gap between concept and practice must be addressed through an adaptive approach and continuous moral education. By strengthening individuals' understanding of Islamic values, it is hoped that Muslim communities can cultivate *Homo Islamicus* who are not only spiritually resilient but also capable of navigating modern economic challenges with wisdom.

The concept of *Homo Islamicus* in the Islamic perspective emphasizes the importance of balancing worldly needs with spiritual responsibilities (Barrafrem et al., 2024; Espín et al., 2022; Hamdan et al., 2024). This study highlights how Muslim individuals are expected to act not only as profit seekers, but also as socially responsible actors committed to promoting holistic societal well-being. This concept



is closely related to several verses in *Surah An-Nisa*, which provide moral and ethical guidance in social, economic, and family life, emphasizing the principles of justice, trustworthiness, and compassion—particularly toward orphans and women.

LITERATURE REVIEW

The Concept of *Homo Islamicus*

The concept of *Homo Islamicus* offers a unique perspective on human nature by integrating three fundamental dimensions: spiritual, social, and economic. Unlike conventional understandings that tend to separate these aspects, *Homo Islamicus* views economic activities as inherently linked to an individual's spiritual responsibility to Allah and their role in society. For instance, when a Muslim entrepreneur chooses to avoid *riba*-based transactions or ensures transparency in business dealings, they are actively incorporating spiritual values into economic activities. This integration fosters an economic behavioral pattern that is not solely profit-driven but also considers blessings (*barakah*) and the social impact of every economic decision.

The fundamental difference between *Homo Islamicus* and *Homo Economicus* lies in their motivations and objectives in economic activities. While *Homo Economicus* is based on the assumption that humans are rational beings who always seek to maximize self-interest, *Homo Islamicus* operates within a more comprehensive framework. Consider two merchants: a *Homo Economicus* merchant may prioritize maximizing profits, even at the cost of quality or honesty. In contrast, a *Homo Islamicus* merchant may willingly accept lower profit margins to ensure product quality, honesty in pricing, and fair treatment of employees—understanding that true success encompasses both material and spiritual dimensions.

The key characteristics of *Homo Islamicus*—the role of *khalifah* (Allah's steward), trustworthiness (*amanah*) in wealth management, and an orientation toward *falah* (holistic well-being in both this world and the Hereafter)—form a comprehensive behavioral framework. As a *khalifah*, humans bear the responsibility of managing economic resources in accordance with Allah's will. The concept of *amanah* emphasizes that wealth is a trust that must be accounted for. Meanwhile, the *falah* orientation directs economic activities toward achieving a balanced well-being between worldly and spiritual interests. For instance, a *Homo Islamicus* investor would consider not only financial returns but also the social impact and compliance with Sharia principles in every investment decision.

The principle of *tawhid* (the oneness of Allah) serves as the fundamental foundation in every economic decision made by *Homo Islamicus*. This principle transforms daily economic activities into an act of worship by aligning them with divine guidance. The recognition of Allah's oneness fosters an awareness that every economic action is a manifestation of devotion to Him. This *tawhid*-based approach creates a unique decision-making framework, in which economic choices become opportunities to express faith through tangible actions—ultimately fostering more ethical, sustainable, and beneficial economic behavior for society.

Homo Islamicus in the Islamic Economic System

In the Islamic economic system, *Homo Islamicus* plays a central role in integrating Sharia values into everyday economic activities. This implementation begins with a commitment to conducting economic transactions in accordance with Islamic principles. For example, in trade, a Muslim merchant ensures that the products sold are *halal*, pricing is transparent, and product quality matches what is advertised. Furthermore, *Homo Islamicus* actively avoids practices prohibited in Islam, such as *riba* (usury or interest), *gharar* (excessive uncertainty), and *maysir* (gambling). Avoiding these practices is not merely a matter of formal compliance but a reflection of the understanding that such elements can disrupt economic balance and create social injustice.

The role of *Homo Islamicus* in realizing *maqashid syariah* (the objectives of Sharia) is reflected in efforts to ensure that all economic activities contribute to the protection of five fundamental aspects: religion, life, intellect, lineage, and wealth. For instance, in safeguarding wealth, a Muslim entrepreneur operates their business with prudence and *amanah* (trustworthiness), ensuring that investments and business development adhere to Sharia principles. The integration of social justice and ethics in economic transactions is a primary concern, demonstrated through practices such as providing fair wages to employees, maintaining equitable treatment of business partners, and considering the environmental impact of economic activities.

The contribution of *Homo Islamicus* to social welfare is most evident through the implementation of wealth redistribution instruments such as *zakat*, *infaq*, and *sadaqah*. *Zakat*, as one of the pillars of Islam, serves as a systematic mechanism for transferring wealth from the affluent to those in need. A *Homo Islamicus* views *zakat* not merely as a formal obligation but as an effective tool for economic empowerment. Beyond obligatory *zakat*, they are also encouraged to give *infaq* and *sadaqah* voluntarily, fostering a strong social safety net within the community. More than just financial assistance, this system cultivates a sense of solidarity and social responsibility while ensuring that economic growth benefits all segments of society.

The Role of Homo Islamicus in Wealth Preservation and Social Welfare

The role of *Homo Islamicus* in wealth preservation and social welfare reflects a comprehensive moral responsibility, particularly in managing the wealth of orphans. In this context, Islam establishes exceptionally high standards to protect the interests of vulnerable individuals. When overseeing orphaned children's assets, a *Homo Islamicus* is not merely an administrative caretaker but also a guardian who ensures that these assets grow and provide optimal benefits for the orphans' future. This responsibility includes prudence in investment, transparency in financial records, and wisdom in utilizing funds according to the needs of the orphans. The principles of *amanah* (trustworthiness) and justice serve as the foundation, ensuring that every financial decision prioritizes the orphans' best interests, both in the short and long term.



The contribution of *Homo Islamicus* to socio-economic development materializes through various Sharia-based empowerment programs. These initiatives go beyond direct financial aid, focusing instead on capacity building and economic self-sufficiency for beneficiaries. For instance, in the empowerment of *mustahik* (zakat recipients), *Homo Islamicus* develops programs that integrate business capital assistance with skills training, business mentoring, and market access facilitation. This holistic approach ensures that aid does not create dependency but instead acts as a catalyst for sustainable socio-economic transformation. These programs also frequently involve partnerships with key stakeholders, including Islamic financial institutions, government agencies, and civil society organizations, to establish a comprehensive support ecosystem.

The integration of spiritual values into practical economic activities is a defining characteristic of the *Homo Islamicus* approach. Every economic activity is seen as an opportunity to apply Islamic principles in real-world contexts, creating a balance between material success and spiritual fulfillment. In practice, this means making business decisions that are not only financially profitable but also contribute to the broader well-being of society. For instance, when developing new products or services, a *Homo Islamicus* considers not only potential profits but also the social and environmental impact, as well as adherence to Sharia principles. This integration of spiritual values is also reflected in workplace culture, which emphasizes honesty, integrity, and collaboration. Additionally, it manifests in a commitment to sharing success with the community through meaningful corporate social responsibility programs.

METHOD

This study employs a descriptive qualitative method with a thematic interpretation (*thematic tafsir*) approach (Hidayatulloh, 2018; Mustaqim, 2006; Yusufa, 2015) to analyze the verses of Surah An-Nisa. This approach aims to gain an in-depth understanding of the moral, social, and economic values embedded within *Surah An-Nisa* and their relevance to the concept of *Homo Islamicus* in the Islamic economic system. The analysis involves interpreting Quranic verses related to social justice, wealth management, and family roles in Islam while linking them to existing Islamic economic literature. Additionally, this study incorporates a literature review from various academic sources discussing the *Homo Islamicus* concept, Islamic economics, and the challenges of its implementation in modern society.

The analysis focuses on several key verses from Surah An-Nisa, including verses 3, 5, 6, 11, 32, and 34, which address fundamental issues in Islamic economics such as justice in social relationships, the management of orphaned children's wealth, and the financial responsibility of men within the family. These verses are examined through the lens of *maqashid syariah*, which emphasizes the protection of faith (*hifz ad-din*), life (*hifz an-nafs*), intellect (*hifz al-aql*), lineage (*hifz an-nasl*), and wealth (*hifz al-mal*). This approach allows the study to establish a connection between Islamic

teachings and Islamic economic principles, which are expected to shape individuals and societies that are more just and socially responsible.

As a literature-based study, this research has limitations in empirical validation since it does not incorporate primary data or field studies. Therefore, it remains conceptual and normative, focusing on textual interpretation and theoretical argumentation regarding the relevance of *Homo Islamicus* in modern Islamic economics. However, this study contributes to academic discourse by enriching the literature on the relationship between Quranic exegesis and Islamic economics. As a recommendation, future research could adopt an empirical approach to examine the practical application of *Homo Islamicus* principles in the economic activities of Muslim communities across different countries, providing deeper insights into the challenges and opportunities of adapting this concept within the ever-evolving global economic system.

RESULTS

Surah An-Nisa is one of the chapters in the Quran that extensively addresses themes of social justice, family responsibility, and the protection of vulnerable individuals, such as orphans and women (Hidayat & Fauzi, 2022). The verses in this *surah* not only regulate the rights and obligations of each member of society within the family structure but also encompass broader principles of economic and social justice. In Islam, this concept of justice is rooted in values that require individuals to uphold the rights of others and fulfill their social roles responsibly (Zakiyah et al., 2022). As beings accountable for their actions, Muslims are encouraged to embody the principles of *Homo Islamicus*—an individual who not only pursues personal gain but also strives to meet their moral and spiritual obligations.

Within the *Homo Islamicus* framework, individuals are expected to act with integrity in all aspects of life, including family relationships and wealth management (Dewi & Pulungan, 2024). Several verses in *Surah An-Nisa* provide clear guidance on how Muslims should uphold the rights of family members, particularly in matters such as polygamy, inheritance distribution, and the management of orphaned children's assets. These verses emphasize the importance of justice, *amanah* (trustworthiness), and wisdom in ensuring societal well-being. The relationship between the concept of *Homo Islamicus* and these Quranic principles is summarized in Table 1.

Table 1

Relationship Between Quranic Verses and the Homo Islamicus Concept

No	Verse	Discussion	Relationship Between Verse and <i>Homo Islamicus</i> Concept
1	<i>An-Nisa</i> 3	Polygamy is permitted under the condition of fairness, particularly in the treatment of orphans and wives.	This verse relates to the concept of social justice emphasized in family relationships and moral responsibility (<i>Homo Islamicus</i>). The management of orphan rights and fair treatment is also connected to verses 5 and 6.

No	Verse	Discussion	Relationship Between Verse and <i>Homo Islamicus</i> Concept
2	<i>An-Nisa</i> 5	Prohibition against entrusting wealth to those who are incapable of managing it, particularly orphans.	In alignment with verse 6, this verse highlights the necessity of responsibility in managing orphaned children's wealth. In the <i>Homo Islamicus</i> framework, it underscores the importance of trustworthiness and ensuring well-being in financial management.
3	<i>An-Nisa</i> 6	A test for orphans before granting them control over their wealth to ensure their maturity.	Reinforces the justice and protection entrusted to guardians. This verse aligns with the <i>Homo Islamicus</i> principle of prudence and social responsibility in safeguarding orphaned children's assets.
4	<i>An-Nisa</i> 11	Guidelines on inheritance distribution, with sons receiving a larger share due to financial responsibility.	Related to the economic responsibility upheld by <i>Homo Islamicus</i> , this verse supports role-based equity that considers family needs and obligations.
5	<i>An-Nisa</i> 32	Prohibition against envy over the differences in provisions granted by Allah to men and women.	This verse complements the Islamic concept of justice by promoting gratitude and effort, essential for <i>Homo Islamicus</i> in navigating social and economic life without resentment.
6	<i>An-Nisa</i> 34	Explanation of the husband's role as the leader of the family, responsible for financial provision and protection of the wife.	Connected to the discussion on roles in verse 3, this verse emphasizes that <i>Homo Islamicus</i> carries full responsibility in establishing a just household grounded in spiritual and social accountability.

Source: Authors' analysis.

Table 1 outlines several verses from *Surah An-Nisa* that are closely related to the concept of *Homo Islamicus*—an individual who acts based on social and moral responsibility from an Islamic perspective. Verse 3, for instance, highlights the practice of polygamy, which is permitted in Islam but strictly conditioned on the requirement of fairness, particularly toward orphans and wives. Islam regards justice as a fundamental pillar in family relationships, especially in the treatment of vulnerable individuals such as orphans. This reinforces the idea that within the *Homo Islamicus* framework, an individual's actions in the family must be grounded in justice, ensuring a balance between moral and spiritual responsibilities.

Verses 5 and 6 extend this principle of justice by focusing on the management of orphaned children's wealth. Verse 5 prohibits entrusting wealth to those who are not yet capable of managing it, while verse 6 prescribes a testing process before orphans are given full control over their assets. These verses underscore the importance of prudence in financial management to safeguard the well-being of those who are unable to care for themselves. Within the *Homo Islamicus* framework, these teachings encourage individuals to uphold their responsibilities in protecting the rights of others—particularly the vulnerable—with *amanah* (trustworthiness) and justice.



Verse 11 discusses the rules of inheritance, which regulate distribution based on economic responsibilities within the family. By allocating a larger share to male heirs, Islam acknowledges their role as financial providers for the family. This verse demonstrates that Islamic justice is not solely about equality but also about fairness in terms of needs and responsibilities. Within the *Homo Islamicus* framework, this principle supports efforts to establish a stable and just society, where individuals are treated according to their roles and obligations.

Finally, verses 32 and 34 address the prohibition of envy toward the provisions Allah has granted others and affirm the husband's role as the leader of the family. These verses reflect that a *Homo Islamicus* accepts their role and Allah's decrees with gratitude and responsibility. The husband is entrusted with protecting and providing for his family, while the wife's contributions to the household are highly valued. This concept highlights that in Islam, social and economic responsibilities are structured to ensure the well-being of all family members and to foster a harmonious society.

DISCUSSION

Definition of *Homo Islamicus* in Islam

The concepts of *Homo Islamicus* and *Homo Economicus* represent two distinct perspectives on human behavior, particularly in economic and social contexts (Suhandi et al., 2022). *Homo Economicus* originates from classical economic theory, portraying humans as rational beings who constantly seek to maximize their satisfaction or utility (Bastien & Cardoso, 2007; Pace-Sigge, 2018). From this perspective, individuals are seen as decision-makers driven primarily by rational and material considerations, focusing on personal gain and efficiency in their choices (Saputra & Siregar, 2022).

Chapra (1993) explains that *Homo Islamicus* is an individual who not only considers personal profit and satisfaction but also prioritizes the well-being of others in society. According to Chapra, this concept refers to individuals with a strong sense of moral responsibility who act in accordance with Sharia principles, with the ultimate goal of attaining Allah's pleasure. *Homo Islamicus* also recognizes that true well-being encompasses both material and spiritual dimensions, which are inherently interconnected (Syamsuri & Labolo, 2023).

Kahf (1980) views *Homo Islamicus* as an individual who recognizes that economic activities are inseparable from Islamic teachings. According to him, *Homo Islamicus* acts based on moral principles, avoiding *riba* (usury) and exploitation while ensuring that all economic activities benefit others and promote justice. Thus, *Homo Islamicus* functions as an economic agent oriented toward collective well-being (*maslahah*) and is bound by ethics and Sharia principles in economic decision-making (Mursal et al., 2022).

Siddiqi (1970) describes *Homo Islamicus* as a person who understands economic activities as an integral part of worship (*ibadah*) to Allah. Therefore, they bear a moral responsibility in conducting economic affairs. According to Siddiqi, *Homo Islamicus* integrates Islamic values such as justice, balance, and social solidarity into economic

transactions, making them a more ethical economic actor who is mindful of the social impact of their economic decisions (Suhandi et al., 2022).

On the other hand, *Homo Islamicus* is a more holistic concept that integrates spiritual, moral, and social dimensions into human behavior. From this perspective, individuals are not merely seekers of material gain but also beings with moral and ethical responsibilities. *Homo Islamicus* strives to achieve a balance between worldly and spiritual interests while contributing to the overall well-being of society (Mursal et al., 2022).

The concept of *Homo Islamicus* is rooted in Islamic teachings, which emphasize the importance of justice, ethics, and social responsibility. The Quran contains numerous verses that remind Muslims to act justly, assist others, and care for the environment. This highlights that human behavior in Islam is not solely driven by personal interests but is also guided by moral values that must be upheld.

The fundamental difference between *Homo Economicus* and *Homo Islamicus* lies in the ultimate goal of individual actions. *Homo Economicus* is oriented toward maximizing profit, whereas *Homo Islamicus* aims for a broader sense of well-being, including social and spiritual prosperity. In this context, *Homo Islamicus* encourages individuals to consider the impact of their actions on others and the environment while acting with integrity and justice (Syamsuri & Labolo, 2023).

In an increasingly complex and interconnected world, understanding *Homo Islamicus* has become even more relevant. With global challenges such as social inequality, environmental degradation, and economic crises, adopting a more sustainable and ethical approach to decision-making is crucial. *Homo Islamicus* offers an alternative that enables individuals and societies to navigate these challenges while remaining committed to moral and spiritual values (Aravik et al., 2023).

The comparison between *Homo Islamicus* and *Homo Economicus* provides valuable insights into human behavior in a broader context. By understanding these two concepts, we can develop a more balanced and sustainable approach to addressing the various challenges facing society today.

The Role of *Homo Islamicus* in the Islamic Economic System

In the Islamic economic system, *Homo Islamicus* functions as an individual who firmly adheres to Sharia principles in every economic decision (Mursal et al., 2022). Unlike the concept of *Homo Economicus* in conventional economics, which focuses on profit maximization, *Homo Islamicus* not only seeks material gains but also considers Islamic moral and ethical values (Sholihin et al., 2023). They act as economic agents who view economic activities as part of worship, with their actions grounded in a strong sense of spiritual responsibility. This drives them to ensure that all their activities, such as trade and investment, align with Sharia law and provide benefits to society.

One of the primary roles of *Homo Islamicus* is to avoid economic practices prohibited in Islam, such as *riba* (usury or interest), *gharar* (excessive uncertainty),

and *maysir* (gambling) (Hamdan et al., 2024). These practices are considered harmful or unjust, as they can lead to economic instability and social inequality. By avoiding such activities, *Homo Islamicus* strives to maintain stability and fairness in economic transactions (Kuzulu, 2023). In fulfilling this role, *Homo Islamicus* opts for Sharia-compliant financial instruments, such as partnership-based financing (*mudarabah* or *musyarakah*), which promote mutual benefits for all parties involved (Saputra & Siregar, 2022).

The primary goal of the Islamic economic system is to achieve social and economic well-being for all members of society (Pancasari, 2023), and *Homo Islamicus* plays a crucial role in this endeavor. They act with the intention of generating broader benefits and prioritizing the collective good (Jaiyeoba et al., 2024). For instance, when investing or starting a business, *Homo Islamicus* considers the social impact and chooses ventures that contribute positively to society, such as creating job opportunities or supporting environmentally friendly industries (Amalia et al., 2023). Additionally, *Homo Islamicus* is inclined to allocate a portion of their wealth to those in need through mechanisms such as *zakat*, *infaq*, and *sadaqah*.

Justice is a fundamental value in Islamic economics, and *Homo Islamicus* serves as a guardian of this principle in every economic interaction (Fadllan & Maufiroh, 2022). They ensure that no party is harmed in transactions while respecting the rights and responsibilities of all involved. In commerce, for example, *Homo Islamicus* strives to provide honest information about products and services and refrains from engaging in fraudulent or deceptive practices. By doing so, they help foster trust and transparency in the economy—key elements in establishing a fair marketplace (Aravik et al., 2023).

Homo Islamicus holds a strong sense of social responsibility and plays a key role in fostering economic solidarity within society (Firdaus & Ahmad, 2023). Beyond fulfilling the obligation of *zakat*, *Homo Islamicus* is encouraged to engage in *infaq*, *sadaqah*, and *waqf* as a means of contributing to societal well-being. By actively participating in these philanthropic activities, *Homo Islamicus* helps reduce poverty, support public infrastructure development, and enhance the overall welfare of the community. This principle not only strengthens social solidarity but also promotes a more equitable distribution of wealth, thereby reducing economic disparities.

Furthermore, *Homo Islamicus* plays a crucial role in realizing *maqashid shariah*, the core objectives of Islamic law, within economic activities. *Maqashid shariah* encompasses the protection of religion (*hifz ad-din*), life (*hifz an-nafs*), intellect (*hifz al-aql*), lineage (*hifz an-nasl*), and wealth (*hifz al-mal*) (Sholihin, 2024). In this capacity, *Homo Islamicus* ensures that their actions not only enhance personal well-being but also do not harm others or the environment (Mahardhika et al., 2023).

In the context of orphan care, *Homo Islamicus*, guided by the principles of *maqashid shariah*, actively works to safeguard the well-being of orphans, who often lack familial support. This commitment aligns with the protection of key *maqashid shariah* components, such as life (*hifz an-nafs*), intellect (*hifz al-aql*), lineage (*hifz an-nasl*), and wealth (*hifz al-mal*). Through these efforts, *Homo Islamicus* upholds their

ethical and social responsibilities, ensuring that economic and social systems remain just, sustainable, and inclusive.

First, *Homo Islamicus* ensures that orphans receive their basic needs, such as shelter, nutritious food (Fadllan & Maufiroh, 2022; Sholihin et al., 2023), and appropriate clothing (Batubara et al., 2024). This fulfills the obligation of preserving their well-being (*hifz an-nafs*), allowing them to live healthily and grow properly. Additionally, *Homo Islamicus* strives to provide quality education for orphans, recognizing education as a crucial means of protecting intellect (*hifz al-aql*). This education encompasses both general knowledge and religious studies, ensuring that orphans grow up with a strong foundation in Islamic values.

Second, *Homo Islamicus* safeguards the emotional and social well-being of orphans by ensuring they receive love, care, and a supportive environment (Firdaus & Ahmad, 2023). This aspect is essential in protecting both their intellect and soul, preventing feelings of loneliness or inferiority due to the loss of parental support. By fostering a nurturing environment, orphans can grow into resilient, confident individuals with a strong sense of solidarity and compassion for others.

Third, if orphans inherit wealth from their parents, *Homo Islamicus* bears the responsibility of managing these assets with *amanah* (trustworthiness) and transparency (Setyawati et al., 2024). Proper management ensures that the orphans' wealth is protected (*hifz al-mal*) from potential misuse. These assets are securely preserved and managed until the orphans reach maturity and are capable of handling their financial affairs independently. In this way, *Homo Islamicus* safeguards the economic rights of orphans, ensuring their financial security for the future.

Fourth, *Homo Islamicus* goes beyond merely fulfilling orphans' basic needs; they also support their development into independent and productive individuals who can later contribute back to society (Obergruber & Hrubcova, 2016). This involves encouraging orphans to cultivate their skills and interests—whether in academics, vocational training, or social engagement—so they can build a sustainable future and positively impact others.

Fifth, beyond fulfilling physical and material needs, *Homo Islamicus* also plays a crucial role in instilling religious and moral values in orphans (Aysan et al., 2018; Kuzulu, 2023). This aligns with the protection of faith (*hifz ad-din*) and ethics. Through proper guidance and education, orphans can grow into individuals with strong moral character, a deep understanding of their religious responsibilities, and a life purpose that aligns with Islamic values.

Relevance of Quranic Verses and Their Connection to the *Homo Islamicus* Concept in Surah An-Nisa

The concept of *Homo Islamicus* refers to the Islamic understanding of human beings, encompassing spiritual, moral, and social dimensions. In this context, *Homo Islamicus* is seen as an individual who is not solely focused on worldly interests but also possesses an awareness of their moral and spiritual responsibilities as a creation of

Allah. This concept is reflected in various Quranic verses that emphasize the importance of justice, ethics, and social responsibility (Saputra & Siregar, 2022).

One relevant verse is *Surah An-Nisa* 3, which discusses polygamy and the requirement for justice toward wives. This verse highlights that in all aspects of life, a *Homo Islamicus* must act fairly and responsibly, especially in social and family relationships. Justice, in this sense, is not limited to material aspects but also includes equitable treatment of all individuals, including women and children.

Another significant verse is *Surah An-Nisa* 5, which addresses wealth management, specifically prohibiting the entrustment of wealth to those who lack the maturity to handle it wisely. This verse underscores the importance of responsibility in managing resources, particularly for vulnerable individuals such as orphans (Baharuddin & Ismail, 2015). Within the *Homo Islamicus* framework, this verse teaches the ethical duty to safeguard and manage wealth according to Sharia principles, ensuring that economic activities benefit not only the individual but also contribute to social welfare.

Surah An-Nisa, Verse 6, which discusses the testing of orphans, instructs guardians to assess orphans before granting them full control over their wealth. This directive underscores Islam's emphasis on protecting the rights of orphans. In the context of *Homo Islamicus*, this verse serves as a reminder of an individual's role as a trustworthy and responsible caretaker who ensures that orphans' rights are safeguarded so they can achieve financial independence in the future.

Surah An-Nisa, Verse 32, affirms that Allah bestows sustenance upon individuals in varying measures and explicitly forbids envy. *Homo Islamicus* is expected to accept Allah's decree with gratitude and to strive according to their abilities. This verse encourages individuals to refrain from jealousy and instead focus on making meaningful contributions based on their respective roles and responsibilities.

Surah An-Nisa, Verse 34, elaborates on the husband's role as the leader of the family and his responsibility toward his wife and household. Within the *Homo Islamicus* framework, this verse reflects the significance of responsibility and social roles, emphasizing that individuals should not act solely in pursuit of personal interests but should also work toward the well-being and prosperity of their families (Kent & Taylor, 2016).

Furthermore, *Surah An-Nisa*, Verse 161, highlights actions that are condemned in Islam, such as *riba* (usury) and unlawfully consuming the wealth of others. Within the *Homo Islamicus* framework, this verse serves as a reminder that individuals must uphold the principles of economic justice and avoid practices that harm others. This reflects Islam's commitment to ethical conduct in financial transactions and social interactions.

The concept of *Homo Islamicus* also includes the understanding that each individual possesses talents and potential granted by Allah. In this regard, verses emphasizing the importance of effort and hard work become highly relevant. Every individual is expected to strive and not merely rely on the resources of others, thereby contributing positively to society (Suhandi et al., 2022).

Moreover, *Homo Islamicus* is expected to maintain a high level of social awareness. In this context, verses that encourage Muslims to assist one another and act benevolently toward others hold significant importance. This underscores the notion that individuals do not live solely for themselves but also bear responsibility for the well-being of their communities. Additionally, education and knowledge are integral to the *Homo Islamicus* concept. In Islam, the pursuit of knowledge is considered an obligation for every Muslim. Consequently, individuals are encouraged to continuously learn and develop themselves to fulfill their social roles effectively. The knowledge acquired enables individuals to make wise and just decisions (Tarigan, 2022).

In a social context, *Homo Islamicus* is also expected to foster harmonious relationships with others. This aligns with Islamic teachings, which emphasize the importance of *ukhuwah* (brotherhood). The concept of *Homo Islamicus* in the care of orphans is highly relevant to Islamic teachings, which stress moral and ethical responsibility toward others, particularly vulnerable individuals such as orphans. The Quran strongly emphasizes the necessity of protecting and managing orphaned children's wealth with fairness and accountability. This is reflected in *Surah An-Nisa*, Verse 10, which states that unlawfully consuming the wealth of orphans is a grave sin and strictly prohibited by Allah SWT (Pangestu et al., 2024).

As a *Homo Islamicus*, an individual is expected not only to perceive orphans as subjects in need of protection but also as beings with inherent rights and dignity. In this context, guardians or trustees responsible for managing orphaned children's assets must act with integrity and justice, ensuring that the wealth entrusted to them is properly managed and not misused. This underscores the moral duty of *Homo Islamicus* to safeguard the rights of orphans and ensure their well-being.

The care of orphans from the perspective of *Homo Islamicus* aims to create a supportive environment for orphaned children, ensuring they receive education and equal opportunities for personal development (Rahmawati, 2024). In this regard, assisting orphans is not merely an obligation but also a form of service to society and an effort to establish social justice.

The significance of education and self-development for orphans is also an essential responsibility of *Homo Islamicus*. In Islam, the pursuit of knowledge is considered a duty, which extends to orphaned children as well (Azizah & Sahrul, 2024). Therefore, guardians or trustees managing orphaned children's assets must ensure that they have access to quality education, enabling them to grow into independent individuals who can contribute positively to society.

The care of orphans within the *Homo Islamicus* framework reflects an individual's commitment to practicing Islamic values in daily life (Fauzan, 2024). By protecting and upholding the rights of orphans, individuals not only fulfill their moral responsibilities but also contribute to building a more just and equitable society. This underscores that *Homo Islamicus* is not solely focused on personal interests but is also deeply concerned with the well-being of others, particularly the most vulnerable members of society. The *Homo Islamicus* concept encourages individuals to maintain a balance

between worldly and spiritual needs. By understanding and applying Islamic teachings in daily life, individuals can actively contribute to the development of a fairer and more just society.

CONCLUSION

The concept of *Homo Islamicus* in *Surah An-Nisa* illustrates that Islamic teachings emphasize moral and ethical responsibility, as well as justice, in both the practice of polygamy and the care of orphans. In this surah, Allah instructs believers to marry women only under the condition that they can uphold justice, particularly concerning orphans. This underscores that justice is a fundamental principle in social and familial relationships, where each individual bears responsibility for safeguarding the rights of others, especially vulnerable groups such as orphans. The concept of *Homo Islamicus* encourages individuals not only to fulfill their religious obligations but also to actively contribute to the well-being of others, particularly those in need of protection and care.

Furthermore, *Homo Islamicus* serves as a reminder that every individual has a broader social responsibility. In the context of orphan care, individuals are expected to create a supportive environment, including ensuring access to education and equal opportunities for growth. This demonstrates that caring for orphans is not merely an obligation but also an integral part of serving the greater society.

The connection between the *Homo Islamicus* concept and orphan care affirms that an individual's success in embodying Islamic values is not solely measured by their spiritual devotion but also by the social impact they generate. By integrating values of justice and compassion for others, *Homo Islamicus* contributes to the development of a more just and sustainable society.

Limitation of the Study

While this study provides in-depth theoretical insights into *Homo Islamicus* and its application within the Islamic economic system, several limitations should be acknowledged. First, as a qualitative study that primarily relies on interpretative analysis and literature review, this research does not offer empirical evidence regarding the implementation of the *Homo Islamicus* concept in contemporary economic contexts. Additionally, it does not incorporate primary data, such as interviews or surveys with Islamic economic practitioners, which could provide a more concrete perspective on the challenges and opportunities associated with applying this concept in real-world settings.

Second, this study focuses on a normative analysis based on the Quran and does not extensively address how external factors, such as government regulations and economic globalization, influence the practice of Islamic-based economics. In reality, individuals striving to apply *Homo Islamicus* values often encounter structural barriers within modern economic systems, such as the dominance of interest-based financial sectors or the lack of institutional support for Sharia-compliant businesses.

Third, this research does not specifically explore variations in the implementation of *Homo Islamicus* across different countries, where differences in public understanding of Islamic economics and policy support may lead to diverse applications. As a result, the findings of this study remain largely conceptual and require further validation through empirical data-driven research in the future.

Recommendations for Future Research

To enhance the understanding of *Homo Islamicus* in economic practice, future research can explore several directions. First, empirical studies incorporating both quantitative and qualitative data are needed to assess the extent to which *Homo Islamicus* principles have been applied in business practices, investments, and the financial management of Muslim individuals. Such studies could be conducted through surveys or interviews with Muslim entrepreneurs, Islamic economics scholars, and Sharia-compliant financial practitioners.

Second, future research could examine how government regulations and economic policies in different countries influence the implementation of the *Homo Islamicus* concept. A comparative study between countries with more established Islamic economic systems (such as Saudi Arabia or Malaysia) and those with mixed economic systems could provide insights into the factors that facilitate or hinder the adoption of Islamic economic principles.

Third, further research is needed to explore the relationship between *Homo Islamicus* and the development of Sharia-compliant financial technology (fintech). As digital financial platforms continue to expand, it is essential to understand how *Homo Islamicus* principles can be adapted within increasingly complex technology-driven economic systems.

Finally, future studies could also investigate the social implications of *Homo Islamicus* implementation, including its effects on societal well-being, economic inequality, and social solidarity within Muslim communities. By adopting a multidisciplinary approach that integrates economics, sociology, and Islamic studies, future research can provide a more holistic perspective on the role of *Homo Islamicus* in fostering a more just and sustainable economic system.

Author Contributions

Conceptualization	S.A., A.A.T., R.S., & I.	Resources	S.A., A.A.T., R.S., & I.
Data curation	S.A., A.A.T., R.S., & I.	Software	S.A., A.A.T., R.S., & I.
Formal analysis	S.A., A.A.T., R.S., & I.	Supervision	S.A., A.A.T., R.S., & I.
Funding acquisition	S.A., A.A.T., R.S., & I.	Validation	S.A., A.A.T., R.S., & I.
Investigation	S.A., A.A.T., R.S., & I.	Visualization	S.A., A.A.T., R.S., & I.
Methodology	S.A., A.A.T., R.S., & I.	Writing – original draft	S.A., A.A.T., R.S., & I.
Project administration	S.A., A.A.T., R.S., & I.	Writing – review & editing	S.A., A.A.T., R.S., & I.

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Informed Consent Statement

Informed consent was not required for this study.

Data Availability Statement

The data presented in this study are available from the corresponding author upon reasonable request.

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Conflicts of Interest

The authors declare no conflicts of interest.

Declaration of Generative AI and AI-Assisted Technologies in the Writing Process

During the preparation of this work the authors used ChatGPT, DeepL, Grammarly, and PaperPal in order to translate from Bahasa Indonesia into American English, and to improve clarity of the language and readability of the article. After using these tools, the authors reviewed and edited the content as needed and take full responsibility for the content of the published article.

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