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## SCARCITY, TIME, AND HUMAN PURPOSE: AN ISLAMIC ECONOMIC FRAMEWORK DERIVED FROM SURAH AL-'ASR

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### Abstract

The scarcity of resources, a crucial concept in conventional economics, has been a matter of debate among Muslim economists. Some of them argue that the resources available in the world are limited. Others argue that the resources provided by Allah SWT are abundant. Although studies explaining the scarcity of resources in Islam have been conducted, existing studies do not connect with the evidence found in Surah al-Asr. Imam Syafi'i stated that if Muslims contemplated the contents of this surah, its guidance would suffice them. This study aims to analyse the scarcity of resources and their allocation based on evidence found in Surah al-Asr. This study was conducted using a qualitative approach, using Surah al-Asr and its interpretation as primary data. Apart from taking the main references from tafseer books, interpretation is also carried out by involving economists and Islamic finance practitioners through interviews. The results of the study show that resources are a gift from Allah SWT to humans. Surah al-Asr explains the scarcity of resources in the form of time provided by Allah SWT in this world. Scarcity of resources need to be distributed to achieve *maslahat* (benefits) in the form of faith, good deeds and mutual assistance between economic agents. Thus, this study recommends a framework of thinking from the revelation taught by God to formulate the scarcity of resources and their allocation in the development of the Islamic economic system.

**Keywords:** Scarcity, Allocation, Islamic Economics, Surah al-Asr

## INTRODUCTION

The increasing global population and limited availability of resources needed by humans are among the factors that can cause scarcity. According to a report by World Population Review, the world's population currently stands at 8,005,176,000, spread across 234 countries. Population Today (2025). The world population is expected to continue growing over the next 50 or 60 years, peaking at around 10.3 billion people in the mid-2080s, up from 8.2 billion people in 2024 (UN DESA, 2024). The global economy consumes increasing amounts of natural resources, while the world is not on track to achieve the Sustainable Development Goals (UNEP, 2024). The imbalance between human needs and commodities can lead to resource scarcity issues (Pratama, 2020).

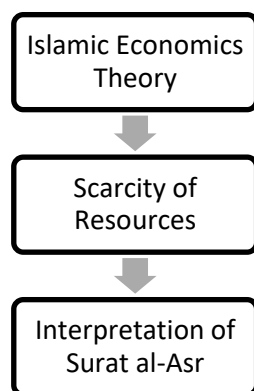
Research linking Islam and resource scarcity has developed from Islamic economic principles and resource concepts to debates on scarcity as an economic issue. Islamic economics is a science that studies human behaviour in relation to diverse desires and resource scarcity with various alternatives for use in order to maximise *falāh*, or worldly and spiritual prosperity (Hasan, 2017). In Islam, natural resources are a great gift from Allah SWT that must be appreciated, cared for and managed properly (Rahmadani & Misbahuddin, 2024). In terms of resources, some Muslim economists acknowledge scarcity of resources (Chapra, 2000), while others do not (As-Shadr, 1987). According to (Arshed et al., 2017), resources are not actually scarce; it is Allah who promises to provide sustenance. Thus, there has been a difference of opinion among Muslim economists on this matter. Although studies on the topic of scarcity from an Islamic perspective have been conducted, studies that specifically discuss resource scarcity from the perspective of the Qur'an, focusing on specific *surahs*, are still rare.

This study aims to analyse the scarcity of resources and their allocation based on evidence found in *Surat al-Asr*. *Surat al-Asr* is the 103rd *surah* in the Qur'an and consists of three verses. According to Imam Shafi'i: 'If Muslims were to reflect on the contents of this *surah*, its guidance would suffice them (Ibn Katsir, 1999; Shihab, 2012). *Surat al-Asr* begins with Allah's oath referring to time in general, because it contains all human activities, both good and bad (Al-Quran, n.d.). This study raises three questions related to the research problem: How does *Surat Al-'Asr* conceptualize time scarcity? How can this concept be integrated into Islamic economic behavior? How does it differ from conventional scarcity theory?

## REVIEW OF LITERATURE

Previous studies related to the discussion of resource scarcity and its allocation in Islam have been conducted. At least three related topics have been discussed, namely the concept of Islamic economics, resource scarcity, and the interpretation of *Surat al-Asr* (figure 1). The following is a brief explanation of these three topics.

Figure 1. Previous Studies Related this Research



Source: authors' own

### The Concept of Islamic Economics

Islamic economics is generally regarded as an ethics-based field of study that is rich in values and references derived from the main foundations of Islam, such as the Qur'an, Hadith and Fiqh, which distinguishes it from conventional economics (Abdullahi, 2025). Islamic economics is based on the principles of Islamic law, or Sharia, which originate from the Qur'an and Sunnah (Furqani, 2019). These principles emphasise the importance of social justice and economic welfare and recognise the role of humans as guardians of the Earth (Chapin et al., 2022; Clark & Miles, 2021). As an academic discipline, Islamic economics is expected to assist humans in realising welfare based on *maslahah* (Abdullah et al., 2018). Therefore, Islamic economics does not limit its sources of knowledge to observation and reasoning alone, but also relies on the Qur'an and Sunnah as its main sources of knowledge (Auda, 2021; Furqani, 2019).

Islamic economic thought is considered to be pre-classical or medieval economic thought (Nabi, 2013). Mukhlisin et al. (2022) reveal that the development of Islamic economic thought can be divided into five phases: (1) The formation phase, (2) The translation period, (3) The translation of Islamic sciences in general, (4) The period of dormancy in Islamic scientific culture, and (5) The period of modern Islamic economic thought, which can be divided into the following five stages:

- a. The stage of development of Islamic economic thought. Books on conventional economics were translated into Urdu or Arabic.
- b. The stage of the generation born between 1926 and 1950. Translating Western economic works and publishing relevant Islamic classics.
- c. The stage of the generation born between 1951 and 1975. A new era of Islamic economic thought among Muslim academics globally.
- d. The stage from 1976 to 2000. The presence of conferences, seminars, and discussion forums on Islamic economics, as well as ideas published in various books and indexed journals.
- e. The generation that began in the 21st century. A new generation in the field of finance and Islamic economics with internet-based research and the use of econometric models.

Because Islamic economics differs from conventional economics, it requires a methodology that is appropriate to its own objectives. Islamic economics does not rely solely

on positive quantitative methodologies as often used in conventional economics, but also uses Islamic fiqh methodology as a framework for thinking to achieve sharia objectives (Qosim, 2022; Zarqa, 2019). This allows Islamic economics to consider both physical and spiritual phenomena (Furqani, 2019). Thus, Islamic economics is developed based on Allah's law as interpreted by competent scholars, while conventional economics tends to be based on Western rational empiricism and can change according to social agreements (Abdullahi, 2025).

### **Scarcity of Resources and Allocation**

Scarcity of resources is a popular concept in economics. The term consists of two key words: scarcity and resources. According to Oxford Learner's Dictionaries, scarcity means that something is in insufficient supply and difficult to obtain (Oxford, 2026). Scarcity can also mean rarely obtained, rarely found, or rarely occurring (KBBI, 2012). Resources are supplies owned and available for use by a country, organisation or individual, primarily to increase their wealth (Oxford, 2026). Resources can also be defined as anything, tangible or intangible, that is used to achieve results, such as equipment, supplies, time, and labour (KBBI, 2012). Resources can be grouped into two categories: renewable resources and non-renewable resources (Idroes et al., 2024; Islam et al., 2022). The existence of both types of resources, renewable and non-renewable, can essentially experience scarcity.

Scarcity in economics is a condition in which the available resources are fewer in quantity than human needs or desires to utilise them. Daoud (2018) states that scarcity arises in the relationship between the need or desire for a good and its satisfaction (resource). When demand exceeds what is available in a particular system, scarcity will arise. Syaifullah & Manzilati (2015) also emphasise that scarcity is the difficulty of obtaining necessities due to the fact that needs are always diverse and unlimited, so that nature is no longer able to provide for all of humanity's varied needs.

In defining scarcity and resources, the discourse on abundance is also implied in the Qur'an. The Qur'an shows that Allah is All-Rich, because He continuously creates various sources of sustenance and resources. However, the abundance mentioned in the Qur'an does not mean that humans can use it absolutely, as if resources were freely available at no cost. Therefore, the concepts of scarcity and allocation in Islam are not seen as absolute limitations, but rather as tests and forms of Allah's regulation of human sustenance (Wahbalbari et al., 2015).

The scarcity of resources has prompted economic agents to allocate them efficiently in order to meet their needs. In this case, Islam views resource management not only as a matter of economic efficiency, but also as something that must take into account moral aspects, distributive justice, and human responsibility to Allah (Wahbalbari et al., 2015). In line with this, Hasan (2017) defines Islamic economics as the study of human behaviour in utilising limited resources to meet various needs with the aim of maximising *falah*.

### **Interpretation of Surat al-'Asr**

A number of studies discussing Surat al-Asr tend to focus on the fields of tafsir and theology. (Ravasdeh, 2023) has illustrated al-Arabī's methodology in his treatise on the interpretation of Surat Al-'Asr, in which he incorporates linguistic, mystical, and homiletic interpretations into his exegesis. Sayyid Qutb understands the word al-'Asr as a great blessing, namely the lifespan (time) that Allah has given to humans to continue worshipping so that they may avoid loss both in this world and in the hereafter (Syihab, 2021). The Qur'an

also commands mankind to make the best use of their time, even requiring them to fill all their time with various good deeds (Tarmidin, 2021). The implementation of time management in human life related to Surah al-'Asr has four aspects, namely planning, organising, implementing and evaluating control (Syifa, 2019).

Surah al-'Asr begins with Allah's oath referring to time in general, because it contains all human activities, both good and bad. The second verse emphasises that, in essence, humans are in a state of loss or *khusrin*, which is the loss resulting from neglecting their purpose in life and wasting time on things that are of little or no value. The third verse provides an exception, namely those who believe, do righteous deeds, advise one another in truth, and advise one another in patience (Shihab, 2012).

The message in Surat al-'Asr is relevant in Islamic economic studies because time is a limited resource and requires humans not to waste time in order to avoid loss. The Islamic view of scarcity differs from conventional economics, because Islam emphasises the principles of justice and human responsibility in managing available resources (Wahbalbari et al., 2015). This concept is in line with the *maqashid al-shariah* framework, which emphasises religion, life, intellect, lineage, and wealth (as-Syatibi, 2003). This framework is directed not only towards individual interests but also towards the common good.

Thus, studies related to resource scarcity and its allocation from an Islamic perspective have been conducted, ranging from the concept of Islamic economics and resource scarcity to the interpretation of Surah al-'Asr. Although there have been many studies discussing Surah al-'Asr, they are still limited to the fields of tafsir and theology. Meanwhile, studies related to economics that draw lessons from Surat al-'Asr are still rare. Previous studies discuss scarcity from conventional economics, but lack integration with Qur'anic temporal ontology (Surah Al-'Asr). Therefore, this study specifically discusses resource scarcity and its allocation from an Islamic perspective based on evidence found in Surat al-'Asr.

## RESEARCH METHOD

This study was conducted using qualitative methodology with a content analysis approach. Qualitative research is research intended to understand certain phenomena, which can be something experienced by research subjects such as behaviour, perceptions, motivations, actions, and so on, which are holistically described in words that describe the actual conditions (Fiantika et al., 2022). This study attempts to explain the phenomenon of resource scarcity and its allocation based on information contained in Surat Al-'Asr.

Data collection was conducted through document analysis and interviews with expert and practitioner. Document analysis was carried out by thoroughly reading texts in the form of interpretive books and journal articles, especially those related to Surat al-'Asr. Meanwhile, interviews in this study involved experts in economics (P1) and Islamic finance practitioners (P2). In principle, interviews can be conducted in a structured or unstructured manner. In this study, interviews were conducted in an unstructured manner. According to Nasution (2023), unstructured interviews are free-form interviews in which researchers do not use systematically and comprehensively structured interview guidelines for data collection. The interview guidelines used only consist of broad outlines of the issues to be asked. In this study, the issues raised with the informants revolved around resource scarcity, resource allocation, and the relationship between the two and Surat al-'Asr.

The collected data was then analysed using thematic descriptive analysis. This analysis involved identifying patterns of meaning from the text and interview data, followed by a systematic process to identify, group, and interpret the main themes that emerged from the data. outlined the analysis phase, which was carried out in several stages: (1) familiarisation with the data through repeated reading, (2) initial coding, (3) identification of main themes, (4) review of themes, and (5) compilation of the results narrative. This process enables a deep understanding of the relationship between the concept of resource scarcity and the principle of distributive justice in Islam (Dzulkepli & Barom, 2021). In conducting coding, this study first identified key concepts from the Qur'anic text and interview transcripts (e.g., time awareness, loss, productivity, moral responsibility). The available data can be grouped into two main themes: (1) time as a resource given by Allah SWT, and (2) recommendations for resource allocation for the common good. These two themes are then linked to scarcity theory and previous literature from both conventional and Islamic economic perspectives.

The thematic descriptive approach was chosen because it combines phenomenological analysis with empirical description to interpret human experience without losing its spiritual context and normative values (Sundler et al., 2019). In the context of this study, the analysis serves to interpret Surat al-‘Asr as an ethical basis for equitable resource management (Wahbalbari et al., 2015). To fully capture the material and spiritual aspects of economic phenomena, research methodologies in Islamic economics must integrate fiqh and empirical approaches (Qosim, 2022). As a result, the methodology used in this study emphasises the integration of modern Islamic economic literature, revelatory texts, and interpretative exegesis (Furqani, 2019). This is done so that the findings of this study can be applied and are normatively relevant, especially in developing the concept of resource scarcity and its distribution in Islamic economics.

## **RESULTS AND DISCUSSION**

### **Time as a Resource from God**

Time is a resource bestowed by God upon mankind. In the first verse of Surah al-‘Asr, Allah subhanahu wa ta’ala swears by time, expressed with the phrase wal ‘asri. al-‘asri means the time used by humans to do everything, both good and bad. Allah subhanahu wa ta’ala swears by time that humans are indeed at a loss. Loss indicates damage or misfortune.

Time is a neutral resource, where goodness or badness greatly depends on human behaviour in filling it. (Shihab, 2012) states that during the time when the Quran was revealed, it was customary for Arabs to gather and discuss various matters, and it was not uncommon for words criticising time or the era to be uttered in their conversations. They often referred to ‘unlucky times’ when they failed, and ‘good times’ when they succeeded. Allah subhanahu wa ta’ala, through this surah, swears by time to refute their assumptions. There is no such thing as unlucky or lucky time. All times are the same; what matters is the goodness or badness of a person's efforts, and this is what determines the outcome of a task. Thus, time should not be cursed, nor should it be called unlucky or lucky. Time should not be cursed because Allah SWT is the Owner of time.

As a resource given by God, time needs to be managed efficiently so that humans do not suffer losses. This is as stated in P1:

*“In economics, we can talk about things related to time. Time management is both a basic need and a constraint. That is, optimising the function of objectives within existing constraints. Or in economic terms, it is efficiency. Efficiency is a condition in which we do not waste any resources, including time”.*

The efficient use of time can prevent humans from suffering the losses mentioned in Surah al-Asr with the term *khusrin*. *Khusrin* in Surah al-'Asr has many meanings, including loss, misguidance, misfortune, weakness, and deception, all of which lead to undesirable negative consequences (Shihab, 2012). Within the framework of Islamic economics, this loss can be interpreted as humanity's failure to manage resources fairly and responsibly, which ultimately damages the common good (Wahbalbari et al., 2015). In line with this, the inability to realise *maqashid al-shariah* will result in losses (Kaira et al., 2024).

Time is a unique economic resource because it is scarce, cannot be stored, exchanged or repeated, but only consumed continuously at a constant rate (Klein, 2007). Thus, time as a resource bestowed by God must be interpreted and understood as the main capital of life. This primary capital will determine whether humans will profit or lose. Negligence in managing time will result in loss. From an Islamic economic perspective, time must be used to achieve *maslahah*. Resource management, including time, is an integral part of Islamic finance and economics, and must be in line with the higher ethical goals of sharia in order to achieve success (Nouman et al., 2020). Therefore, time management must be viewed as a mandate in directing the appropriate allocation of resources in order to achieve *falah* (success).

#### **Allocation of resources for *maslahat* (benefits)**

God not only provides resources for humans, but also encourages their allocation for *maslahat*. Al-Ghazali (1997) states that *maslahah* is bringing about benefits and rejecting harm. Bringing about benefits and rejecting harm is not based on the will and interests of creatures to achieve their goals. However, the meaning of *maslahah* is to preserve the objectives of sharia for creatures, which consist of five dimensions, namely preserving religion, life, reason, lineage, and wealth. Therefore, anything that contains the preservation of these five elements is called *maslahah*. Meanwhile, anything that abandons these five principles is *mafsadah*, and rejecting it is *mashlahah*.

Time is a key asset for humans, both in the context of commerce and scarcity. According to Al-Mahalli & As-Suyuthi (2003), the word *khusr* relates to losses in trade. Al-Maraghi (1946) defines *khusr* as the loss of capital, namely the sinking of humans into things that harm them. In the context of scarcity, which is characterised by limited resources, time is a finite commodity and can be said to run out with the arrival of death. Therefore, it is necessary for a person, especially a Muslim, to allocate time to something that is beneficial or useful (*maslahat*).

The recommendation to allocate resources for *maslahat* in Surah al-Asr is indicated in the third verse.

إِلَّا الَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ وَتَوَّصَوْا بِالْحَقِّ وَتَوَّصَوْا بِالصَّبْرِ

*Except for those who have believed and done righteous deeds and advised each other to truth and advised each other to patience (Al-Quran, n.d.).*

In this verse, a person who is not in a state of loss or failure in allocating resources is referred to as a believer who performs righteous deeds. Al-Maraghi (1946) explains that virtue and vice are very different, and it is this difference that motivates people to do good deeds or acts of kindness. The allocation of resources in the form of time must be utilised by a person, whether for themselves or for others. In order to save oneself from loss or harm, human beings who already know the truth and have committed themselves to it will then strengthen their resolve and invite others to the truth. This attitude is in accordance with Imam Ghazali's meaning of *mashlahah*, which is to bring about benefits and eliminate harm (Al-Ghazali, 1997).

In addition, in Surah Al-Baqarah verse 148, Allah commands His servants to compete in doing good deeds. Meanwhile, in Surah Ali Imran verse 133, Allah also calls on His servants to hasten to seek forgiveness (Al-Quran, n.d.). Nawawi (2015) emphasises the importance of acting promptly in doing good deeds and encourages others to embrace them wholeheartedly without hesitation. Thus, optimising the allocation of time for the greater good is a crucial attitude in social and commercial activities. For example, the practice of Islamic banking transactions that allow customers flexibility in terms of time without adding margins due to certain circumstances. This is as stated in P2:

*“Many of us use murabah contracts, which are sale and purchase agreements where the margin is determined at the outset. So when we restructure a customer's loan, the instalments are reduced and the term is automatically extended, allowing them to pay everything off. We extend the instalments, but our principle is not to take any additional profit”.*

#### **Analysis of the contents of Surat al-Asr related to Scarcity and Allocation**

The research results briefly show two findings in the content of Surat al-Asr: (1) time is a limited resource that Allah SWT has given as the main capital of life, and (2) the allocation of limited resources for *maslahat* through faith, righteous deeds, and mutual exhortation in truth and patience. These findings are consistent with previous research that in Islamic economics, scarcity is viewed as a moral test that encourages people to manage it wisely and fairly, rather than as an absolute limitation (Wahbalbari et al., 2015). Therefore, Surat al-‘Asr provides a normative basis for the requirement that resource allocation must be focused on achieving falah oriented towards *maqashid al-syariah* (Ahmad & Hanapi, 2019; Syifa, 2019).

This study also reinforces the conclusion Arshed et al. (2017) that from an Islamic perspective, scarcity is more a man-made phenomenon than a limitation imposed by Allah. Although time is viewed as a limited resource, in this context the loss (*khusr*) referred to in Surat al-'Asr will only occur if humans do not use it for the right purposes. From an Islamic perspective, loss can mean the inability to uphold *maqashid al-syariah*, which means losing the main purpose of human life, both as individuals and as a community (Muhajirin, 2018).

On the other hand, this study differs from the findings Daoud (2018) which emphasise the integration of research on scarcity, abundance, and sufficiency in an ecological context. He highlights the ecological and material aspects of scarcity; in contrast, this study priorities the normative and spiritual dimensions as the basis for analysis. This study, which uses Surat al-‘Asr as its main source, emphasises that time scarcity is not only a social and economic problem, but also an obligation that must be addressed in the context of faith and righteous

deeds. This difference signifies a new contribution, particularly the explicit relationship between revelatory texts and the concept of scarcity in Islamic economics.

This difference in orientation can be explained through the methodological approach used. This study applies content analysis to revelatory texts that highlight the transcendental dimension and maqashid sharia (Auda, 2021; Jumal Ahmad, 2018; Vaismoradi et al., 2013). Unlike studies that prioritise empirical or ecological methodologies, the emphasis in Surat al-‘Asr affirms that scarcity is an integral aspect of Allah's system in regulating human sustenance, as well as a means of moral evaluation. Consequently, the problem of scarcity cannot be adequately resolved through technical-economic methodologies alone, but rather requires the integration of ethical and spiritual frameworks (Kaira et al., 2024; Rafikov & Akhmetova, 2020).

This study suggests that the development of Islamic economic theory and practice should prioritise the integration of revelation and empirical analysis (Abdullah et al., 2018; Furqani, 2019). The Surat al-‘Asr teaches that every use of resources must be for the sake of goodness through faith, righteous deeds, and mutual assistance with truth and patience. This principle can serve as a fundamental framework in developing the concept of resource allocation in Islamic economics. Drawing from Surat al-‘Asr, Islamic economics can not only prioritise material efficiency and sustainability, but also advocate for distributive justice and spiritual effectiveness in resource management.

## CONCLUSION

This study emphasises that time is the primary resource bestowed by Allah upon humankind and must be utilised optimally to avoid loss. Surah al-‘Asr presents a normative framework that emphasises the importance of time management, as negligence in utilising it will result in *khusrin* or real loss. From an Islamic economic perspective, this concept broadens the understanding of scarcity, namely that resource limitations are not merely a technical issue, but also a mandate that demands fair, responsible, and welfare-oriented management. These findings show that the proper allocation of resources not only prevents humans from suffering losses, but also directs them towards welfare based on *maslahat*.

This study is theoretical in nature, focusing on conceptual and normative analysis of the meaning of time and resource allocation from the perspective of Surah al-‘Asr. Therefore, this study does not include an empirical approach that tests the application of these concepts in a real economic or social behavioural context. This limitation opens up opportunities for further research to integrate empirical analysis, for example through case studies, surveys, or Islamic economic models, to test the extent to which the principles of time management and resource allocation for the common good can be implemented in modern economic practices.

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