

URGENCY BUILDING ISLAMIC ECONOMIC SYSTEM IN INDONESIA AL-QURAN PERSPECTIVE

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ABSTRACT

In life, Islam teaches its adherents to strive for happiness in the world and the hereafter. Likewise with happiness when living life in the world, namely physical and spiritual prosperity. In preventing economic chaos, conflicting interests in economic problems must be minimized, supported by all legal regulations in a society. So it is very necessary a system that regulates the rights and obligations of the community in the state, especially in the economic sector based on the Qur'an and Sunnah. The economic system implemented in Indonesia at the moment is arguably not good. When viewed from all existing systems, the capitalist system has mastered various lines to make society range to poverty. To measure economic growth the welfare indicators of a community are used. This success was marked by an increase in per capita income. This paper will discuss how the Islamic economy perspective of the Qur'an. And how is the urgency to build the economic community in Islam? This is important to discuss, to remind the public about the existence of capitalists in the economic system and to provide mutual understanding to help fellow members of society, between the rich and the poor so that from these aids help social inequalities and social stratification can be minimized and then narrowed even can overcome.

Keywords: Islamic Economics, Indonesia, Al-Qur'an.

ABSTRAK

Dalam menjalani hidup, Islam mengajarkan kepada pemeluknya berusaha untuk mendapatkan kebahagiaan dunia dan akhirat. Begitupun dengan kebahagiaan ketika menjalani hidup di dunia yakni kemakmuran jasmani dan rohani. Dalam mencegah terjadinya kekacauan ekonomi, harus diminimalisir benturan-benturan kepentingan masalah ekonomi yang didukung dengan segenap peraturan hukum di dalam suatu masyarakat. Maka sangat diperlukan sebuah sistem yang mengatur hak-hak dan kewajiban masyarakat dalam bernegara khususnya di bidang ekonomi yang berlandaskan Al-Qur'an dan Sunnah. Sistem ekonomi yang diterapkan di Indonesia saat ini bisa dibilang belum baik. Bila dilihat dari seluruh sistem yang ada, sistem kapitalis telah menguasai berbagai lini hingga membuat masyarakat rentang kepada kemiskinan. Untuk mengukur pertumbuhan ekonomi digunakanlah indikator kesejahteraan dari suatu masyarakat. Keberhasilan tersebut ditandai dengan meningkatnya pendapatan penduduk per kapita. Tulisan ini akan membahas mengenai bagaimana ekonomi Islam perspektif Al-Qur'an. Serta bagaimana urgensi membangun ekonomi masyarakat dalam Islam. Hal ini penting dibahas, untuk mengingatkan masyarakat tentang keberadaan kalangan kapitalis dalam sistem ekonomi dan untuk memberikan pemahaman saling bantu-membantu sesama anggota masyarakat, antara yang kaya dengan yang

miskin sehingga dari bantu-membantu tersebut kesenjangan sosial dan stratifikasi sosial dapat diminimalisir lalu menyempit bahkan dapat diatasi.

Kata Kunci: Ekonomi Islam, Indonesia, Al-Qur'an

INTRODUCTION

In life, Islam teaches its adherents to strive for happiness in the world and the hereafter. Likewise with happiness when living life in the world, namely physical and spiritual prosperity. Departing from this, it is not wrong if Islam is said to be a religion that is very concerned about the balance of adherents both *duniawi* and *ukhrawi*. Therefore, it is very much needed a movement that is in line with the vision and mission of Islam itself as a religion that brings change, even as a liberating force from economic backwardness. With all of this, it is hoped that Muslims will be able to fulfill their needs so they can get out of poverty and be able to worship safely (Jaelani, 2014: 18).

In preventing economic chaos, conflicting interests in economic problems must be minimized, supported by all legal regulations in a society. Therefore, the economy as a system in society cannot be separated from Islam. Because in Islam also discussed economics. Thus, legal regulations that support economic problems are expected to be able to bring comfort and security to the community (Majid, 2016: 251). So it is very necessary a system that regulates the rights and obligations of the community in the state, especially in the economic sector based on the Qur'an and Sunnah. The system that is required must, of course, contain regulations that protect the rights and obligations of the community.

The economic system implemented in Indonesia at the moment is arguably not good. When viewed from all existing systems, the capitalist system has mastered various lines to make society range to poverty. Essentially in Indonesia implementing a democratic economic system, but over time changed to a capitalist economic system. Of course, this will have an impact on the people who are required to adjust themselves to follow the capitalist economic system which incidentally was formed. So, in the end, the democratic economic system is only a formality. Some rare phenomena related to economic problems that occur in the community such as social stagnation to cause social inequality are indeed one form of community existence. But not on the other side the

government must take a role to overcome this. This is nothing but to overcome the gaps that occur in the midst of human life (Majid, 2016: 251). If the capitalist system is left by the government and no action is anticipated, it has implications for people who will experience difficulties in obtaining welfare in life. In addition, this will cause the rich to get richer and the poorer to poorer.

In measuring economic growth the welfare indicators of a society are used. The approach so far has been in many countries successfully implementing and achieving it. This success was marked by an increase in per capita income (Witro, 2019: 10). Therefore, it is no exaggeration to say that this kind of success can only be enjoyed by those who have capital and top-tier. This is where the important role of government is to create a balance between the owners of capital with ordinary people to prevent social inequality and anticipate poverty and create prosperity.

Along with the spread of Islam in various directions, came the study of welfare based on Islamic law. This paradigm considers that welfare will be achieved if all people carry out their activities based on Islamic law or laws. Although not everyone believes in the efficacy of the Islamic economic system in solving economic, social, legal, cultural, and various natural problems, this paradigm brings a perfect understanding of the universe, namely the sky, the earth, and all of its contents including humans as caliph in it.

In living life, the difference in income of each human so that there is a rich and poor is *sunnatullah* (God decree). This kind of condition will create an economic cycle, someone who has excess assets can help the needy so poverty can be reduced or even disappear altogether (Witro, 2019: 35). Therefore, by giving and sharing, the balance of the world and the hereafter can be maintained. Prompts for help have been explained by God s.w.t. in surah al-Maidah verse 2:

“And cooperate in righteousness and piety, but do not cooperate in sin and aggression. And fear Allah; indeed, Allah is severe in penalty” (Q.S. 5: 2).

In addition to the above verse Rasulullah s.a.w. also said:

From Abu Humaid as-Saidi, he said the Messenger of Allah s.a.w. said: “Be good in seeking the good of the world, in fact, everyone is given the convenience in accordance with his destiny”. (H.R. Ibnu Majah)

This paper will discuss some of the factors that describe and answer issues such as how is the Islamic economy of the Qur'anic perspective? And how is the urgency to build the economic community in Islam? This is important to discuss, to remind the public about the existence of capitalists in the economic system and to provide mutual understanding to help fellow members of society, between the rich and the poor so that from these aids help social inequalities and social stratification can be minimized and then narrowed even can overcome.

LITERATURE REVIEW

Muhammad Abduh al-Arabi interpreted Islamic economics as a collection of general regulations on economics obtained from the Qur'an and Hadith which are also economic concepts that were founded on this basis which have time and place (al-'Assal and Karim, 1999: 17). Chapra, as quoted by Huda (2008: 2) stated that sharia economics is a form of knowledge that manifests efforts in the realization of human happiness through the allocation and distribution of limited resources, but still under the control of Islamic teachings without giving freedom to every economic agent. From some of the above meanings, it can be interpreted that Islamic economics is a collection of rules governing the procedures in the economy such as production, consumption, and distribution in accordance with the Qur'an and Hadith.

Basically, the goal of Islamic economics is to realize the welfare of adherents in the world and the hereafter. When seen the history of the Prophet s.a.w. building a large economy in its time, none other than by implementing an economic system based on Islam. Even able to penetrate the Arabian Peninsula. In addition, this economic system is also able to bring people to prosperity and prosperity at that time (Sholahuddin, 2009: 46).

The nature of economic activities carried out by humans is to meet the needs of living their lives. These activities can be in the form of production, consumption, and distribution, as well as other activities that can meet their needs. But it is different from the people who view economic activities as not only beneficial to meet the needs of life

in the world but also as a reinterpretation of the task of humans as caliphs on this earth and to become useful deeds of worship in the hereafter. Of course, all activities carried out by Muslims must be based on and bound by the rules established in Islam, namely in the Qur'an and Hadith (Hanifullah, 2012: 269)

Islamic Economic Al-Qur'an Perspective

Economic activity has indeed become a means for humans to achieve prosperity and prosperity. Nabi s.a.w. along with presenting the message of Islam, in practice, he also delivered and introduced Islamic economics. This can be seen in the collaboration carried out by the Muhajirin and the Ansar. They practice the economic system taught by the Prophet s.a.w. like *syirkah*, *qiradh*, and *khiyar* which they usually do in commerce. In addition, in agriculture and plantations, there is a *musaqah*, *mukharabah*, and *muzara'ah* system. The friends (read: the Muhajirin and the Ansar) do a full trade with honesty. They have never had the intention of making a profit. For example, by reducing the balance can get more profit, or by hoarding goods in order to master market competition.

The Islamic economic system cannot be separated from the teachings of Islam which are integral and comprehensive. So everything that is done by Muslims is based on Islamic teachings. The Islamic economic system is arguably indeed in accordance with human needs. This conformity is proven by the absence of collisions in its application. Freedom in carrying out economic activities is given to humans, but it still takes control of the characteristics and principles of Islam. This freedom can be in the form of producing various products because this is an important part to do so that it does not interfere with collective interests. One person is not limited to earning a greater income and realizing his desire to work with all the abilities and potential he has. But he must remain aware and realize that he has an obligation to the surrounding community to share and help one another. Therefore, this is where the collective interests and individual interests can meet to form a unity that can move the wheel and economic growth (Syaparuddin, 2013: 88-89).

The importance of economic integration based on Islam will be able to maximize the ability of economic resources in harmony with state and religious regulations. With

the capital of a majority Muslim population, it would certainly be main and something that supports the realization of an economic concept based on Islam. Therefore, this should also receive more attention by the state which is conducting system improvements, deciding policies and regulations that bind the people so that it can increase economic growth.

Islam not only teaches how to carry out economic activities among fellow adherents, but Islam also teaches how to carry out economic activities with followers of other religions, it aims to make people live in harmony and peace. In the social field, Islam does not forbid interacting with followers of other religions or cooperate as long as it does not violate the rules in the Qur'an and Sunnah, but in matters of worship, Islam forbids even forbidding mixing Islamic teachings with other religions.

In living this life the community always experiences changes and developments. This indicates that the community is dynamic. The binding of regulations and laws will have implications for public order and security. Especially to regulate the people with a number that is not small in detail. Thus, the existence of regulations and laws will be able to bind the public in order to maintain order and security. Indeed, the Qur'an does not provide an explanation of which economic system is best to apply, whether socialism or communism or capitalism. However, the Qur'an only provides guidance on what matters must be obeyed and shunned by Muslims in living life. As Allah explained in surah an-Nisa' verse 29:

O you who have believed, do not consume one another's wealth unjustly but only (in lawful) business by mutual consent. And do not kill yourselves (or one another). Indeed, Allah is to you ever Merciful (Q.S. 4: 29).

In addition to the above verse Allah also explains in surah al-Baqarah verse 279:

And if you do not, then be informed of a war (against you) from Allah and His Messenger. But if you repent, you may have your principal – (thus) you do no wrong, nor are you wronged (Q.S. 2: 279).

In the above verse, Allah confirms to usurers of usury with a strong statement. A statement that means a threat so that they stay away from the act. However, if they continue to carry out these actions it means that they have violated Allah commands. Even

in the above verse, those who eat usury are equated with those who fight the religion of Allah. Those who fight the religion of Allah will be fought by Allah and His Messenger.

When viewed the history of Islam in its heyday led by the Prophet s.a.w. apply the principles of Islamic economics to the government in a country. So it is very important as an Islamic majority country to implement Islamic economics as the basis of the economy in a country. Because the Islamic economy is very instrumental in protecting the rights and obligations of both Muslim and non-Muslim communities.

The Urgency of Building a Community Economy in Islam

The real economic problem is if every individual in the community cannot meet his basic needs. Because basic needs are the basic things needed by someone to be able to live their lives. Because if basic needs are not met, it can cause many problems, both problems for the individual itself and problems for others. Problems for individuals themselves such as starvation even more so can cause death. As for the problem for others, individuals who cannot fulfill their basic needs can justify any means to fulfill their basic needs such as stealing other people's property.

One of the characteristics of humans as economic actors is the desire to always compete in various ways. The existence of market competition in the economic world is a reflection of the law of supply and demand which appears in the form of prices. However, this competition must still be regulated so that one party does not use freedom in business so that the market is not distorted by people who have no morality so that there is no monopoly (hoarding), fraud (reducing scales), and usury practices. All of that must be avoided in order to create a market system that is important and prioritizes opportunities to strive for blessings. The things done in economic activities must be in accordance with the Qur'an and the Hadith. Where a person must not do things that harm and tyrannize others, causing disruption of economic balance in society.

Islamic economic system is an independent system and independent of conventional economic systems. As for what makes this system independent from other economic systems, among others; First, the existence of *shari'a al-Islamiyah* which is the basic assumption of individuals, families, community groups, and also government in economic activities and activities; Second, the determination of the principle of efficiency and benefits is an Islamic principle that preserves nature and

the environment; Third, profits in the world and the hereafter are the first and foremost motive of the Islamic economy which maintains a balance by practicing worship and muamalah (Laswadi, 2014: 149).

If a gap has occurred in the community to create distance between individuals and their needs, then the community wants to be rebuilt, or in the community, the gap occurs because they ignore the rules that have been set. Then the problem must be resolved by creating a balance between community members by sharing between the rich and the poor so that they can cover the needs of the poor. Therefore, the state must also maximize its role so that it can cover and overcome these problems. This is what is called the circle of equity, which is the dependence between entrepreneurs and people who need each other. This must be realized by both parties so that no one feels more needed so that welfare can be realized (Syaparuddin, 2013: 231).

In Islamic economics, the ability to distinguish between needs and desires (lust) must also be considered by every economic actor. Because of the economic actors can not differentiate between actual expenditure based on need and expenditure based on passion. If someone spends a lot of his wealth on the basis of desire, it is classified as redundant. In addition, ignorance of someone to distinguish between needs and desires will also make him unable to determine which should take precedence. So it is not uncommon to find someone even complacent about things that are not useful in spending because they are too obedient to desire (lust). In Islamic economics is very encouraging and teaches one must prioritize *mashlahah*, needs, and worship (Nurnasrina, 2013: 231).

Therefore, everyone who conducts economic activities both individually or in groups must pay attention to the common interests, because attitudes of selfishness or selfishness can cause social inequality. In addition, each individual must distinguish between lust and needs in order to avoid the attitude of redundant and futile actions.

CONCLUSION

Based on the description above, it is very important as a majority Muslim country to implement Islam as the basis of the economy in a country. Because the Islamic economy is very instrumental in protecting the rights and obligations of both Muslim and non-Muslim communities. Everyone who carries out economic activities individually or

in groups must pay attention to the common interest because selfishness or selfishness can cause social inequality. In addition, each individual must also distinguish between lust and need in order to avoid being redundant or futile. Even the Islamic economy also maintains a balance of world life and also prioritizes the afterlife.

Considering the concept of Islamic economics, its source is from the Qur'an and Hadith, of course as a predominantly Muslim country it becomes a necessity to implement an Islamic economic system in a country. The Islamic economic system is not only concerned with Muslims but also does every Muslim in it. Whether it's Islam, itself or people who embrace other religions.

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