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**PERSPECTIVE OF ARBITRASE  
INSTITUTIONS TO THE SHUT OF  
SHARIA BUSINESS (ASH-SHULH WA  
TAHKIM)**

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# ISLAM AS A VALUE SYSTEM IN THE ECONOMIC SECTOR

By

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## **Abstract**

Islam is addressed to all human beings without distinction of race and nationality with all the problems it faces. Not only to regulate the relationship with God alone, but to regulate human relationships with man and nature as a whole. Islam forms the basis of human problems with the ultimate reference being the main source of al-Qur'an and al-Hadith. In the teachings of Islam covers all aspects of human needs either be mundane (mortal) or physical or spiritual needs, individual and social, rational and emotional get attention.

*Keywords: Islam, Value System, Economics*

## ***Definition and Position of Islam***

Indeed Islam has been chosen by Allah SWT as the most perfect religion. He rido Islam is chosen to be his religion (Q.S. 5: 3). So, anyone when Islam becomes his religion means he has gained clues. Allah SWT is in His own position in His Existence. This means His being is proof of Him as the Most Powerful.

Whatever is in His power can not control Him. As for Him as Ruler, then to Him as His will. Islam was chosen to be the religion dirided by His power to choose. This is anyone who can not claim his religion, other than Islam, is the best religion. His existence is His real manifestation in the mastery of all His creatures. God existed because He wanted Him to exist without the intervention of His creatures. There is a symbol of the manifestation of the existence of His creatures.

Allah Almighty establishes Islam to be a religion directed to be believed by those who believe in Him. When he has chosen Islam as his religion in life, it should not be mocked as he wishes. His will has established Islam to be believed by believers. Thus, it is not proper that Islam is His religion has not been believed as a religion that can save itself (the believers).

The consequences of election to Islam as a religion that is in the confidence is to justify the word of God in the Qur'an which has preached the position of His religion as the most perfect and diridloi. So, resolving to choose Islam has consequences in life in the world. The state of belief in choosing Islam will be held accountable in the Hereafter by Him Who Has Islam as His Religion. So, be sincere when you declare yourself a Muslim.

Since Islam is not born by humans, the belief in His existence can not be refuted if anyone who has determined to embrace Islam as his religion! For that reason, Islam is chosen not by the will of reason other than reinforced by the belief in the truth of His existence as God the Almighty. No god except Allah. Thus, Islam is a religion that is believed to be true as a religion chosen by God the Most Visible. His kemahaghaiban can not be reached by a very limited mind without being supported by his confidence in the presence of him in his presence. So, what is meant by Islam itself?

Islam comes from the word "aslama", "yuslimu" which means surrender, submission and peace. In the sense of language, Islam contains a general meaning not only the name of a religion. Submission, obedience and obedience are the meaning of Islam. This means that everything that is subservient to and obedient to God's will is Islam. (Syahidin, et al, 2009: 43)

Islam in the sense of terminology is a religion whose teachings God has given to human society through his messengers (the Apostles). So, Islam is the religion of Allah brought by the prophets in every age that ends with the prophethood of Muhammad SAW. The cultivation of Islam for the prophets is based on the word of God, namely:

قُولُوا آمَنَّا بِاللَّهِ وَمَا أُنْزِلَ إِلَيْنَا وَمَا أُنْزِلَ إِلَىٰ إِبْرَاهِيمَ وَإِسْمَاعِيلَ وَإِسْحَاقَ وَيَعْقُوبَ وَالْأَسْبَاطِ وَمَا أُوتِيَ مُوسَىٰ وَعِيسَىٰ وَمَا أُوتِيَ النَّبِيُّونَ مِنْ رَبِّهِمْ لَا نُفَرِّقُ بَيْنَ أَحَدٍ مِنْهُمْ وَنَحْنُ لَهُ مُسْلِمُونَ

*"Say (O ye believers):" We believe in Allah and what is revealed to us, and what is revealed to Abraham, Isma'il, Isaac, Jacob and his children, and what is given to Moses and Jesus and what is given to the prophets of his Lord. We make no distinction between any of them, and we are merely subservient to Him." (Q.S. 2: 136)*

Similarly, the word Islam appears in the form of active participle noun (isim fail), as the story of the Prophet Joseph, that is in the Qur'an. Allah says:

رَبِّ قَدْ آتَيْتَنِي مِنَ الْمُلْكِ وَعَلَّمْتَنِي مِنْ تَأْوِيلِ الْأَحَادِيثِ فَاطِرَ السَّمَاوَاتِ وَالْأَرْضِ أَنْتَ وَلِيِّي فِي الدُّنْيَا وَالْآخِرَةِ تَوَفَّنِي مُسْلِمًا وَأَلْحِقْنِي بِالصَّالِحِينَ

*"O my Lord, verily You have granted me a part of the kingdom and have taught me a part of the dream takbir. He is the Creator of the heavens and the earth You are my Protector in the world and in the Hereafter, Death me in the state of Islam and join me with those who godly ". (Q.S. 12: 101)*

The word Islam is also spoken by Prophet Ibrahim in his words, namely:

إِذْ قَالَ لَهُ رَبُّهُ أَسْلِمْ قَالَ أَسْلَمْتُ لِرَبِّ الْعَالَمِينَ

*"When his Lord said to him: "Submit obediently! "Abraham replied: "I submit to the Lord of the Worlds." (Q.S. 2: 131)*

The word Islam as a religion is clearly contained in the third verse in the letter of al-Maidah and the letter of Ali Imron, verse 19. Both verses clearly mention that Islam is a religion revealed by Allah and is not linked or interfered by its carrier. For example:

إِنَّ الدِّينَ عِنْدَ اللَّهِ الْإِسْلَامُ وَمَا اخْتَلَفَ الَّذِينَ أُوتُوا الْكِتَابَ إِلَّا مِنْ بَعْدِ مَا جَاءَهُمُ الْعِلْمُ بَعِيًا بَيْنَهُمْ وَمَنْ يَكْفُرْ بِآيَاتِ اللَّهِ فَإِنَّ اللَّهَ سَرِيعُ الْحِسَابِ

*"There is no dispute among those who have been given the Book except after coming knowledge to them, because of the malice among them, whoso disbelieve in the verses of Allah, Allah is very quick to reckon His." (Q.S. 5: 3)*

And the last verse that describes Islam as a religion for mankind is:

حُرِّمَتْ عَلَيْكُمُ الْمَيْتَةُ وَالدَّمُ وَلَحْمُ الْخِنْزِيرِ وَمَا أُهْلِيَ لغيرِ اللَّهِ بِهِ وَالْمُنْخَنِقَةُ وَالْمَوْقُوذَةُ وَالْمُتَرَدِّيَةُ وَالنَّطِيحَةُ وَمَا أَكَلَ السَّبُعُ إِلَّا مَا ذَكَّيْتُمْ وَمَا ذُبِحَ عَلَى النُّصُبِ وَأَنْ تَسْتَقْسِمُوا بِالْأَزْلَامِ ذَلِكَمْ فِسْقُ الْيَوْمِ يَئِسَ الَّذِينَ كَفَرُوا مِنْ دِينِكُمْ فَلَا تَخْشَوْهُمْ وَاخْشَوْنِ الْيَوْمَ أَكْمَلْتُ لَكُمْ دِينَكُمْ وَأَتَمَمْتُ عَلَيْكُمْ نِعْمَتِي وَرَضِيتُ لَكُمُ الْإِسْلَامَ دِينًا فَمَنِ اضْطُرَّ فِي مَخْمَصَةٍ غَيْرِ مُتَجَانِفٍ لِإِثْمٍ فَإِنَّ اللَّهَ غَفُورٌ رَحِيمٌ

*"Forbidden to you (eat) carrion, blood, pork, (animal flesh) slaughtered on behalf of other than Allah, the choked, the smitten, the fallen, the horns, and the beasts attacked by the beasts, except those which you slaughtered, (forbidden to you) slaughtered for idols, and (forbidden also) to draw fate with arrows, (to draw fate with the arrow) is wicked. At this day the unbelievers have been desperate to (defeat) your religion, therefore do not You have feared them and fear Me, for this day I have perfected for you your religion, and I have Enhanced you My favor, and I have accepted that Islam is a religion for you, so whoever is forced to go hungry by accident sin, verily Allah is Oft-Forgiving, Most Merciful." (Q.S. 5: 3)*

From some of the above verses it appears that Islam is a religion that Allah revealed to man through the Apostles and at the last moment this religion was revealed to Prophet Muhammad SAW. So Islam in the most recent and perfect

sense is the teaching and revelation of Allah revealed to Prophet Muhammad SAW. Prophets and Messengers are the recipients and messengers or intermediaries between God and men in general which are done through revelation. (Nasution, 1986: 15)

Islam is addressed to all human beings without distinction of race and nationality with all the problems it faces. Not only to regulate the relationship with God alone, but to regulate human relationships with man and nature as a whole. Islam is the basis of human problems with the ultimate reference which is the main source of the Qur'an. In the teachings of Islam covers all aspects of human needs either be mundane or physical or spiritual needs, individual and social, rational and emotional get attention.

Thus in his position, Islam is a knowledge (knowledge) that can be a torch (light, road and guidance). In Islamic teachings, knowledge which is the domain of reason occupies a fairly strategic position. Various social, political, cultural, economic and other aspects of human life can be solved through optimal knowledge (mobilization and empowerment of reason). This intellectual knowledge is also able to distinguish the privileged position of man compared to other beings.

Islam, said Muhammad Tholchah Hasan (2003: 5-6), the role (knowledge) of reason can not be abandoned. For example, legal jurisprudence (fiqh science), fiqh legal maxim, considered as one of the sources of law in positive law (laws applicable in a country), is also more determined by the role of reason (knowledge) that the judge successfully manifested through analysis and considerations before a decision is taken. In the context of the building, Islam is symbolized 'as knowledge (knowledge) is the embodiment of the role of reason in our religion of Islam, in we understand (meaning) al-Qur'an and Sunnah of the Prophet is also very stressed by the Qur'an itself.

### ***Islam as The Way of Life***

Humans are made into two aspects in life, the first system of biology and Islamic system demanding to his people to receive the whole of his teachings as well as actualize in all aspects of life. So Islam should be the basis for forming the mindset and pattern of one's actions so as to give birth to a complete and integrated Muslim personal form, (Syahidin, et al., 2009: 48). This is implied in the Qur'an as a guide to the manifestation of the wholeness of man in all dimensions of life consistently. Allah says:

يَا أَيُّهَا الَّذِينَ آمَنُوا ادْخُلُوا فِي السِّلْمِ كَافَّةً وَلَا تَتَّبِعُوا خُطُوَاتِ الشَّيْطَانِ إِنَّهُ لَكُمْ عَدُوٌّ مُبِينٌ

*"O ye who believe, enter you into Islam as a whole, and do not join the steps of Satan: for the devil is a real enemy to you." (Q.S. 2: 208)*

From this it is clear that Islam as the religion of choice for mankind becomes the best among religions and / or beliefs other than Islam. *"You are the best people (khairu ummah) who are born to mankind, tell the ma`ruf, and prevent from being evil, and believe in God"*. (Q.S. 3: 110)

The above verse reveals that Muslims are the best people (*khairu ummah*) among the people. Before discussing the concept *khairu ummah* this, will be described *ummah* understanding. Quraish Shihab, in the Insight of the Qur'an, states the word "ummah" taken from the word "amma-yaummu" which means to be, to be able, and to imitate. From the same word is born the word "um" which means mother and "imâm" which means leader because both become role model, support point, and hope member of society.

Quraish Shihab said, the word "ummah" implies dynamic motion, direction, time, clear path, and style and way of life. If the word "ummah" and "Islam" are combined, it means the union of man united by the homeland (nationalism) or the descendants (tribe), but united by the belief, that is, Islam.

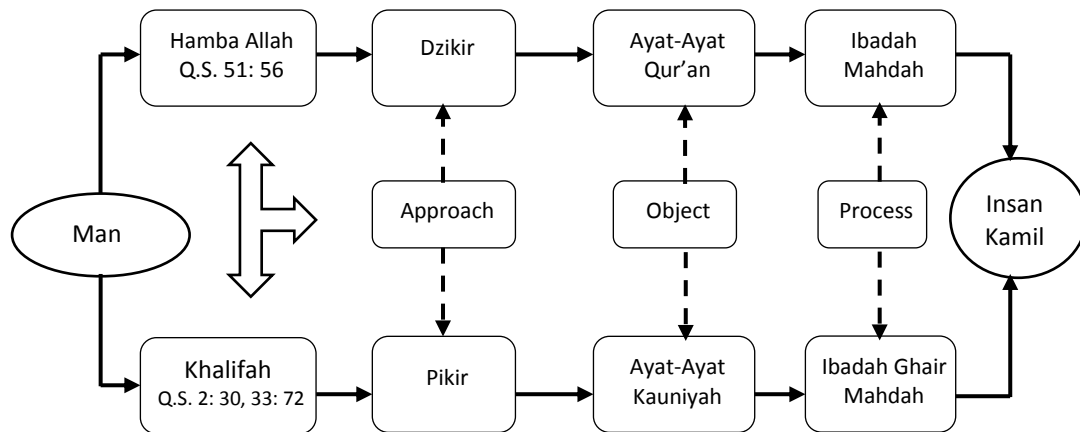
Indeed, the meaning of Muslims is not only interpreted as something that is static, ie the unity of religion alone, but also dynamic. In a sense, to make Islam a way of life, how to achieve goals, and the purpose of life. From here then Iranian intellectual Ali Shariati mengistewakan word "ummah" from the word "nation" (nation) or qabilah (tribe). He defines "ummah" as "a human society whose members all share in one direction, shoulder to shoulder, and move dynamically under common leadership."

Back to Q.S. Ali 'Imran, verse 110, it is mentioned that Muslims will become *khairu ummah* (best people) with two conditions namely *al-amru bi al-ma'rûf wa an-nahyu' an al-munkâr* (enjoin the good and prevent ugliness) and *tu'minûn billah* (faith in God).

When commenting on this QS Ali 'Imran: 110, Qurthubi states that when Muslims lose these two attitudes, *al-amru bi al-ma'rûf wa an-nahyu' an al-munkâr* and have faith in God, and are lulled in their evil, will be destroyed because this is the cause of the destruction of Muslims.

Simply put, the word "al-ma'rûf" is usually defined as virtue or virtue. So what is the difference of the word "al-ma'rûf" with "al-khair" which is usually also interpreted as goodness. "Al-ma'rûf" comes from the word "'arafa-ya'rifu" which means to know. Thus, according to the language "al-ma'rûf" is known. From this word is also born the word "'urf" which means custom, tradition or custom. Thus, "al-ma'rûf" is a goodness known to the local community. The "al-khairu" are universal values of goodness. Thus *al-amru bi al-ma'rûf's* understanding of *al-nahyu 'an al-munkâr* is to encourage others to do good deeds known to the local people - as long as they do not conflict with the values of the Koran - and forbid.

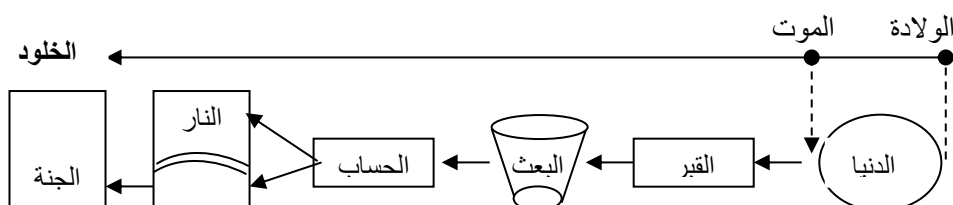
If Muslims have amar ma'fur and mahar nahi correctly and Islamic values radiate in their behavior and deeds for making Islam as a concept of life, then God willing, Muslims will become khairu ummah. And the requirement to be khair ummah is when the individuals who are inside it is faithful, berhlamsan and berihsan (good deeds). In this case Syahidin, et. all. (2009: 33), portraying such a person as a perfect person. This can be seen in Figure 1 below:



**Figure 1 The Perfect Man**

The perfect person is a person through a long process, in which the person as a servant of God (Q.S. 51: 56) and as the Khalifah of Allah (Q.S. Al-Baqarah, 2: 3) are both working with each other. That is, the person (human) as God's servant is enriched by dhikr by always remembering the names of Allah, both verses (signs) qauliyah (his word) contemplate and execute the commandments and leave all the bans-His restrictions.

While the function of the khalifah on earth is functioned as an intellectual qualified personal quality (IQ), emotion (EQ) and healthy physical strength (AQ) in meditating signs (verses) of the universe to be scientific, intellectual, intellectual, scientist useful and useful. Because, the activity of the journey of human life in the world to the Hereafter, according to the Shahadat (2000: 154) through 3 phases, as can be seen in Figure 2 below:



**Figure 2 The Journey of Human Life**

Thus it can be concluded that in its activities, humans are required to do the best, professional and quality for self-interest and others (*khair an-nas anfa'uhum li an-*

*nas*). This is a good deed that everyone is equal opportunity, and similarly not to do it.

### ***Islamic Economics as a series of Life Systems***

Economic activity and behavior can not be separated from its human characteristics. Patterns of behavior, forms of activity, and patterns of tendency are related to human understanding of the meaning of life itself. In the view of Islam that human life in the world is a series of life that has been established by Allah to each of his creatures to be asked for accountability in the hereafter.

It has become a decree and will of God that man is created also at the same time given the guidance of life in order to live life in the world as a servant of God to prosper life in this world according to His will. The religion of Islam revealed by Allah through the Prophets and His Prophets and perfected his teachings through the last Prophet Muhammad SAW is an integral and comprehensive life system governing all aspects of human life in order to achieve a prosperous life both in the world and in the Hereafter, as Allah's Word: "And Abraham has declared this utterance unto his sons, so also Ya'qub. (Ibrahim said): *"My children! Allah has chosen this religion. It is for you, so do not die except in the religion of Islam."* (Surat al-Baqarah: 132)

To realize a good community life order must start from the guidance of the quality of life individually. Because of the set of individuals that will be able to provide the color and influence of better change in the life of society. The quality of a person is determined by the quality of personality that will give birth to various activities in the community. If the quality of his personality is good and healthy it will give birth to a good amaliah activity and vice versa. This is where the importance of building a personality quality of a Muslim in order to really understand correctly about Islamic values can then provide the color and effect of changes to the surrounding environment.

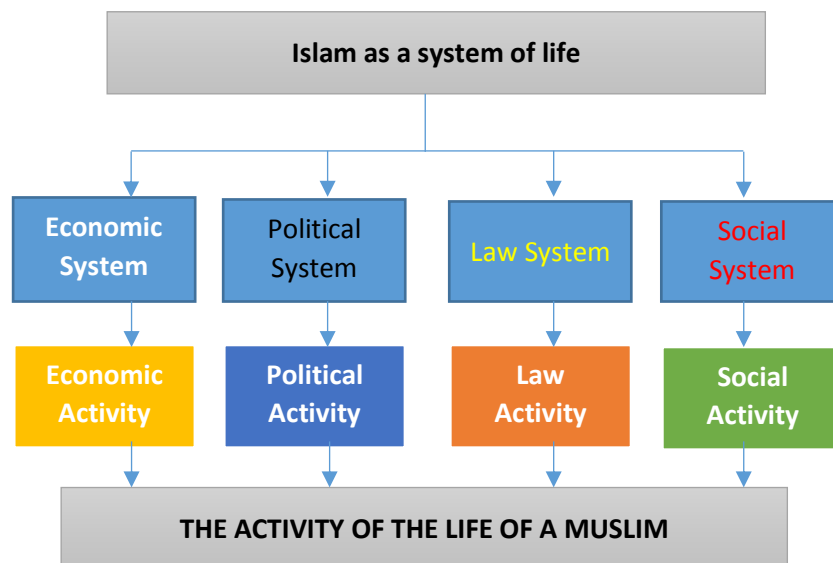
The formation of the personality of Islam in a person taken through two stages namely. **First**, delivers aqidah Islamiyah in a person so he made a strong faith or view of his life. **Secondly**, a Muslim who has aqidah Islamiyah is determined to make aqidah Islamiyah as a foundation in doing the process of thinking that is Islamic and at the same time make aqidah Islamiyah in regulating and controlling his behavior. To be able to have the quality of thinking that is based on the aqidah Islamiyah over the various phenomena of this life, then a Muslim must devote his ability to learn the sciences of Islam both the science of aqidah Islamiyah (science of monotheism), the science of the Qur'an and tafsir ('ulumul Qur'an), Hadith Science, Jurisprudence and Ushul Fiqh, Arabic and so on. So a Muslim must improve his fikirnya quality through the mastery of Islamic information sourced from the Qur'an and Assunnah.



Besides, it must also be accompanied by seriousness in understanding the development of contemporary science and technology such as economics, political science, natural sciences, cultural sciences, legal science, philosophy, etc. Balance in the mastery of science both Islamic sciences and contemporary science will give birth to a figure of a Muslim who is intelligent, wise and polite in the face of the changes that occur. But the aspect of thinking (cognitive) and taste (affection) alone is not enough to give birth to someone has an Islamic personality but needs to be supported by the guidance aspects of daily life behavior (psychomotor). In order for a person to constantly increase his or her devotion to Allah SWT as the Essence who created it, he must understand his existence as a God-given creature in the form of advantages both physically, mentally, emotionally and intellectually than any other creature of God. For that there are some things that must be considered.

*First*, must understand that he has a variety of potential or instinct of life that includes the instinct of survival, the instinct of perpetuating offspring and religious instincts. Each of these life instincts will then give birth to various forms of human activity in the midst of people's lives. These forms of life tendency should always be governed and controlled in accordance with the rules set by Allah Almighty so that his dignity as a servant of God does not fall into the abyss of humiliation.

*Secondly*, Islam has regulated all human life whether it concerns economic, political, cultural, law, art, whether individual life or social life, life issue in the world or hereafter. A Muslim always strives to fulfill these various needs and instincts based on Islamic aqidah not on principle, ideology, life view, other culture. So disinilah location and the essence of a Muslim's personality is determined by the extent to which the ability to think over all phenomena of this life and the ability to behave that is driven by various instincts and needs that are always based on aqidah Islamiyah. As Ali Sakti positions the Islamic economic system in the following system of life:



**Figure 3 Islamic Economic System**

In the economic activity of a Muslim not only to meet the physical needs alone but also at the same time a part of worship to Allah SWT. So that in every stage and process of economic activity always associated with Islamic values to get blessing in life in world and hereafter. Motifs of worship in every economic activity always leads every step to always be in His way. A Muslim will always endeavor not to engage in economic activities that are not justified according to the Islamic Shariah even though the material material may be profitable such as corruption of collusion and nepotism (KKN), reducing scales, cheating, drug transactions, prostitution, abortion practices, project manipulation, business pornography and pornoaction and so on.

A Muslim sees every issue in a broad perspective and dimension because he believes this life does not stop only in the life of the world alone but is a continuity of life that will continue with the life of the Hereafter where every individual has to deal with God's justice court to account for his every deed. This is where the implications of a Muslim's faith in the final day will have an impact on the behavior of everyday life because he believes that God is always watching every step and activity of his servant.

It should be emphasized here that there is a difference between the understanding of Islamic economics with the Islamic economic system. Islamic economics is a study (study) that is bound by the signs of scientific methodology. So in the process of its development always accommodate various aspects and variables in economic analysis. Islamic economics in the perspective of a scientific methodology is no different from that of economics in general which recognizes quantitative and qualitative approaches. But unlike the Islamic economic system which is part of the life of a Muslim.

The Islamic economic system is a part of the life of a Muslim in an effort to implement the teachings of Islam in economic activity. The Islamic economic system is one aspect of an integral and comprehensive Islamic system. Application of Islamic values and Islamic economic system for a Muslim is part of obedience and obedience to the teachings of Islam that Allah revealed through the Prophet Muhammad SAW.

Islam as an integral and comprehensive system of life has given the rules to all aspects of human life whether political, cultural, economic, social, legal, art, management, etc. Islamic sharia system covers all aspects of human life to maintain order, balance and sustainability of human life so as to achieve the happiness of human life in the world until the hereafter. The perfection of Islam as a worldview (ideology) and the value system became a human demand in the midst of the current globalization and modernity faced with increasingly complex issues. This has been revealed by Allah in His word:

يَا أَيُّهَا الَّذِينَ آمَنُوا ادْخُلُوا فِي السِّلْمِ كَافَّةً وَلَا تَتَّبِعُوا خُطُوَاتِ الشَّيْطَانِ إِنَّهُ لَكُمْ عَدُوٌّ مُبِينٌ

*"O ye who believe, come into whole Islam, and do not join the steps of Satan: Verily Satan is a clear enemy to you". (Q.S. Al-Baqarah, 2: 208).*

From the above verse explicitly and implicitly there is Allah's command to believers to follow all the rules that Allah has revealed in totality and do not take the way of life (way of life) and the system of life (manhaj) apart from Islam in order human life achieves true happiness. In a hadith of the Prophet Muhammad, once delivered a message to all mankind to always hold fast to the Islamic Shari'a is back to the Qur'an and Assunnah. "I have left for you two things, you will not get lost as long as you hold fast to both the Book of Allah and the Sunnah of His Prophet" (HR Malik)

Based on the above hadith, it is clear that the economic system in Islam comes from the Qur'an and Al-Hadith. Positive aspects of human activities in the form of positive activities (positive economics) must be in accordance with the norms according to Islamic Shari'a. Therefore, the economic system in Islam is very different from the existing systems, such as; the capitalist and socialist economic system. See the figure below:

Socialism	Islamic Economics System	Capitalisme
Paradigm: Marxian	Paradigma: Syariah	Paradigm: Market Economy
Basis of The Micro-foundations: No Private Ownership of The Means of Produciton	Basis of The Micro-foundations: "Muslim Man"	Basis of The Micro-foundations: "Economics Man"
Philosophic Foundations: Dialectical Materialism	Philosophic Foundations: Individualism in The Role of Vicegerent of God on Eart with an Objective to Achieve Falah in This World and in The Hereafter, Accountable for Performance	Philosophic Foundations: Utilitarian Individualism Based on The Laissez-faire Philosophy

Source: *Muhammad Arif 1984 by Ali Sakti*

**Figure 4 Differences Islamci Economic System with Other**

From figure 4 above, it is clear that the difference of Islamic economic system with socialist and capitalist, besides philosophically different also in paradigm. Where the Socialist paradigm rests on Marxian, Capitalist on the market, is Islam on Shariah. Therefore, said Yuyun Wirasasmita (in Aziz, 2010: iv), that it can not be denied that the Islamic Economy system has given enlightenment that has been in the conventional economic system is considered dilemmatic and controversial, we take for example, ownership problems, , motivation, decision-making processes, the role of government, economic institutions, they have become a source of debate in both capitalist and socialist economic systems. For example we take ownership in capitalist economy, everyone has been given absolute freedom both to have it and its users who have caused various problems such as; externalities

(environmental damage problems, monopolies, etc.). In contrast, in a socialist economic system where individual ownership is severely restricted, it has created an economic stagnancy.

In Islamic Economics, said Yuyun (In Aziz, 2010: vii), Sultan Abu Ali on Lectures on Islamic Economics, Page. 133:

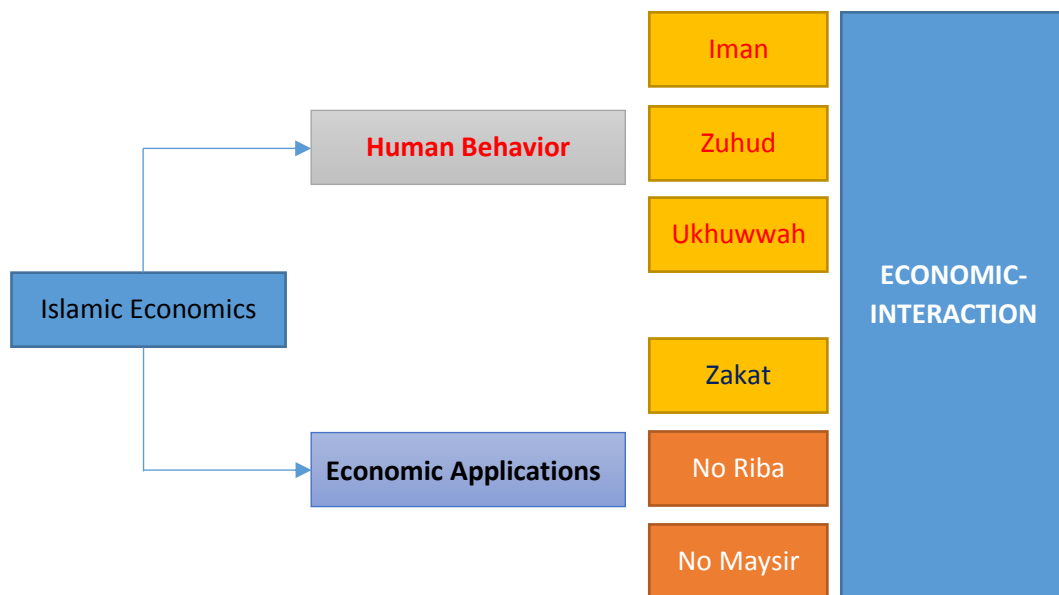
1. The owners should always try to invest his wealth in order to develop the society, and not to keep it idle, for it will then to be reduced through the payment of zakat,
2. The owner should spend in the way of God, which will help achieve social solidarity,
3. The use of wealth, should not harm other individuals or the society at large,
4. The sources of wealth should be kosher, it should not be realized from riba, cheating or monopoly,
5. Wealth should not be used to corrupt the society or to exercise political power.

From the above description which is the foundation of Islamic Economics is clear that the ownership or ownership has a social function, but its social function has been given direction in accordance with Islamic teachings. This social function is characteristic of Muslims, as described in the Qur'an, the letter of al-Baqarah, verse 3 which reads:

الَّذِينَ يُؤْمِنُونَ بِالْغَيْبِ وَيُقِيمُونَ الصَّلَاةَ وَمِمَّا رَزَقْنَاهُمْ يُنْفِقُونَ

*"Those who believe in the Unseen, who establish the prayer and provide for a portion of the Provision which We bestow upon them". (Q.S. 2: 3)*

From the above verse, it is explained that piety (a cautious person) is marked when the belief to the unseen and establishing the prayer, which is then accompanied by a generous attitude over others by issuing income. This social function can be by the disposal of property voluntarily (infak and shadaqah), as well as by non-voluntary (zakat). That is the important economic principle in Islam. This social function is a manifestation of the behavior of human belief, zuhud and reflect brotherhood (ukhuwah), in addition to the characteristics of economic behavior in Islam, also functionally can be applied in their life by issuing zakat, infak, shadaqah and grant, and gambling. As can be seen in figure 5 below:



Source: Ali Sakti in Islamic Economics

**Figure 5 Economic Principles in Islam**

In the Islamic economic system, human economic behavior is based on faith, and the ukhuwwah (unity and brotherhood). But also in practice, he must become a generous man by always menginfakkan part of his property, either by force (zakat) or non-forced / voluntary (infak and shadaqah). This is clearly the command of Allah SWT as stated in Q.S. Al-Baqarah, 2: 277:

إِنَّ الَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ وَأَقَامُوا الصَّلَاةَ وَآتَوُا الزَّكَاةَ هُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ

*"Those who believe, do righteous deeds, establish prayers and give alms, they will be rewarded by their Lord: there is no fear to them nor their sorrow."*

The command of zakat is not explained in 1 or 2 verses, but more than 5 verses are scattered in the verses of the Qur'an. This is proof that social generosity is the character of Islam. In addition, avoidance of racial behavior is important to note. The usury of usury is not only a disservice to man, but also a very clear prohibition of Allah, "... واحل الله البيع وحرم الربا" (Q.S. Al-Baqarah, 2:17)

Thus, ownership in the Islamic economic system creates homosocioeconomicus with a social character. Because our basic as a human being is a social being. We can not live without another human being. Humans who like to socialize will look more fun (Suryadilaga, 2007: 188). It's basically a pleasure to share. This can be seen in the Qur'an, the letter of al-Ma'arij, verses 19-21 which reads:

إِنَّ الْإِنْسَانَ خُلِقَ هَلُوعًا إِذَا مَسَّهُ الشَّرُّ جَزُوعًا وَإِذَا مَسَّهُ الْخَيْرُ مَنُوعًا

*"Indeed, man is created to be complained of miserly (19), when he is afflicted with trouble he complains (20), and when he gets good he is very miserly ...(21)"*

This verse proves that in general man is created with the nature of complaints again stingy, and complains. However, this verse is proof that the human besides personally is a creature created the Almighty with all its properties, as well as beings who truly know the association of others and the environment. This is proof that in addition to being a social creature in daily activities in berekonomi also must be in accordance with the rules and guidance in Islam.

### **Summary**

From the discussion, description and explanation mentioned above it can be understood that the teachings of Islam covers the whole in the life of both the world and the hereafter. In the life of this world, Allah SWT gives direction so as not to forget the life for the afterlife. Therefore, it is recommended that when human activity in the life of the world with various professions and attributes, especially in the business context must be oriented also in the afterlife. That is, the afterlife which is an important part in the context of the future life after death, nobody knows what and how. Is it like in the life of the world in filling its activities or what kind? Therefore, in the life of this world business practices in Islam have been given guidance and direction that is in accordance with human nature.

The guidance and direction in business in Islam is clearly to be consistent with the teachings of Islam, whether in the form of aqidah, worship and instruments. As; mutual acceptance (*an taradin*), not mutually violating and harming, not practicing ribawi, reducing scales and so on. That's why the teachings of Islam as a system of life and life prove that the business is not free of value (free of value), but must be oriented to worldly and ukhrawi interests. Wallahu a'lam bi shawab

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