Abstract

Problems faced by society in general now is the emergence of a view that places the material aspect which is free of the dimension value in the dominant position. View of life that is based on the ideology of materialism which then push human behavior into economic principals hedonistic, materialistic and secularistic. Indonesia as the country with the world’s largest Islamic community, as well as the role of Muslims in a bid for independence is one proof that Islam teaches morality and responsibility in defending the homeland. Economic role is as the main street permanence in the life of the state. Infact, Islam teaches its followers to be a lot of the individuals who are experts in economic development as a means contributive to realize the vision of building a multicultural Indonesia.

Keywords: Islamic Economics, Society, Multicultural.
Abstrak

Masalah yang dihadapi oleh masyarakat sekarang pada umumnya adalah munculnya pandangan yang menempatkan aspek material yang bebas dari nilai dimensi dalam posisi dominan. Pandangan hidup yang didasarkan pada ideologi materialisme yang kemudian mendorong perilaku manusia dalam ekonomi hedonistik, materialistik, dan sekularistik. Indonesia sebagai negara dengan komunitas Islam terbesar di dunia, serta peran umat Islam dalam upaya mewujudkan kemerdekaan adalah salah satu bukti bahwa Islam mengajarkan moralitas dan tanggung jawab dalam membela tanah air. Peran ekonomi adalah sebagai cara permanen dalam kehidupan negara. Kenyataannya, Islam mengajarkan pengikutnya untuk menjadi individu yang ahli dalam pembangunan ekonomi sebagai alat kontribusi dalam mewujudkan visi membangun Indonesia yang multikultural.

Kata Kunci: Ekonomi Islam, Masyarakat, Multikultural.

A. Introduction

Civilization is often associated with the material, so it is not uncommon that the mark of a civilization is usually identified with magnificent buildings or buildings with a particular artistic style and pattern. It is part of the product of civilization. Indonesia towards the MEA (ASEAN Economic Community) already in front of the eyes, of course Need the readiness of the competency in the competitive power of profit. The experience of economic development in the new order that is run with the market system does not run fairly and evenly, cover the community had to swallow bitter-a bitter reality in which Government is more in favor of the economic elite have big capital, so more ease of support.\(^1\) Although initially expected to favor to community economic medium, the fact that the issue of the economy also poses various problems due to interference with the condition of interest.

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The methodology used in this paper is a qualitative method using descriptive analysis and literature review. The data used is the publication of Law No. 10 of 1998, Law No. 3 of 2006 on the Amendment of Law No. 7 of 1989 About the Religious Courts which authorizes the Religious Courts to resolve disputes sharia economy is a political move marvelous law in completing the institutional “law” to realize the economy movement syariah in Indonesia, so that now the real Islamic economic movement gained support from various parties. Thus, Islam is believed to be the religion of the “comprehensive” provides settlement of problems in the economic order in the face of the impartiality of the public, submitted bids is a concept that was born and is based on the socio-economic system of Islam which is expected to provide solutions to existing problems with policies that favor community benefit and economic justice. The capitalist economic system has failed to solve the problems of humanity, social and economic. It is capable of prospering capitalist individual or a particular country materially. But keep in mind the welfare and prosperity are built on the suffering of people or other countries. Capitalists are not able to resolve economic imbalances and social inequality on the contrary it creates and perpetuates the gap to maintain its existence.

This is where Islam to criticism of the capitalist economic system that is responsible for the change in direction, pattern and structure of the world economy today. There should be an intensive study to provide an alternative view, the formulation and development strategies, multicultural society with Islamic economic system.

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B. Discussion

1. Build Concept of Islamic Economics

Step change in the economy of Muslims, especially in Indonesia should begin with the understanding that economic activity in the Islamic views the demands of life dimension of worship. It is listed in Q.S. al-Araf [7]: 10, which means, “Indeed, we have put all our earth and put upfront for you on earth that was the source of livelihood very little you are grateful.” Also mentioned in Q.S. al-Mulk [67]: 15, Q.S. an-Naba’ [78]: 11, and Q.S. al-Jumu’ah [62]: 10. Islamic economic activities are not purely material, but also aims to meet the needs of one’s life is simple. Greedy for wealth and attitude that emphasizes the sheer material, highly criticized. Although in the Shari’ah recognized the rights of the individual nature of an object, it does not mean anything at its top, one can act arbitrarily. Because of economic activity in the Islamic view, in addition to meeting the needs of life itself is still attached to the rights of others.

Islam is a religion that is concerned with the afterlife, and therefore the life of the world really needs to be carried on sharia rules with the goal of happiness of the world and the hereafter. This demand includes all aspects of community life, including the implementation of the Islamic economic system such as Indonesia with the majority of the adherents of Islam. Islam has outlined the rules of general principles and specific to humans in seeking grace of God so that the harmony of life is always maintained. In other words, Islam ordered its followers to get gift of God with sincerity.

Islamic economic development has become the center of a long study, because of its scope to collide directly with the public. Basically, the concept of economic development of Islam departed from the human resource development itself, because the Islamic economic development is inseparable from building a summary of the financial system governance,
economic justice and social equality. Development in Islam encapsulates the spectrum of values in the Islamic system, the social system that protects the rights of the Ummah. According to Habakkuk:

Economic development is an immensely complicated process. It is not just matter of natural capital and labor resources. It is part of the whole social development of a society; it is not merely depend on economic circumstances but on social structure and the attitudes of people to life as a whole.  

At the same time the overall development of a country cannot be separated from the three key factors. Firstly, awareness about the deterioration in all the factors. Secondly, important awareness about trying to get up and remove setbacks. Third, step and action to remove erase setbacks. Although it is not denied that the most important element in the economic development of Islam is the human element. Economic development in the perspective of Islam has always optimized the factors of community welfare, morals, property ownership, the value of the vertical and social Islam. Ibrahim argues that the main concern of economic development in the Islamic economic system is the well-being of humans (human welfare). The process of economic development in Islamic thought should humanely as possible. He should be concerned with education, promoting social integration and conservation of the environment. For him, economic development must be sustained (continuous) and not forgetting the generations to come (future generation).

Problem injustice and failure of economic systems and theories of justice contemporary answer, pushing the effort

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of thinking for the theory and practice of economic justice remain relevant in which uncertainty, scarcity, and the inability of the Earth’s population continues to increase in the middle of a small group of people who allow wealth and material abundance. Justice as a basic step on the activity and economic policies are increasingly gaining a place in discussions of contemporary economic systems. No exception to Islam as a religion as well worldview and way of life seeks to contribute our thoughts to contribute what, how, and where justice will be directed in economic activity.

2. Economic System of Islam vs Capitalist Economic System

Islamic Economics is the embodiment of the Islamic paradigm. Economic development of Islam, is a form of resistance against the economic capitalist system as it exists today. With the aim of formulating and looking for an economic system that has these advantages to cover deficiencies which are not capitalist economic system in favour of people.

According to Hussin Salamon, there are a number of principles underlying the process of distribution in the economy of Islam born from the Qur’an.\(^5\)

a. The Prohibition of Riba

In the Qur’an the word riba used with various meanings, as it grows, add, fertilize, develop and become great and numerous. In general the riba means increased both qualitatively as well as quantitatively.\(^6\) The prohibition of riba is a very fundamental problem in the economy. First because of the riba is prohibited by the Q.S. ar-Rum [30]: 39, “And something riba (additional) that you gave her to grow human treasures, then the Riba does not add it on the side of God. And what you give in the form


of tithes who you meant to reach, then God means (which doing so) that those who fold the duplicate (a reward).”

An Islamic economic system must be free of interest (riba); riba is extortion to the shortness of his life (hard pressed by necessity.

b. Prohibition of at-Tanajusi (Monopoly System)

In view of the capitalist economy, the existence of a monopoly is quite prominent. This is because of the intervention of the Government in economic issues is very small. So the company has a central role of an important economy. In a capitalist economy tends to think, want to seek advantage extended and expenditure perfect humility. This is clearly at odds with the Islamic economic thinking. Islam holds, thus opening an opportunity of trying existence on society. So the rivalry opens in trying very high esteem. This concept is clearly very different from the concept of the capitalist economy, which tends to want to seek his own advantage to the exclusion of the interests of others. If the world economic system continues to refer to the economic system of capitalist, then a scarcity of goods or prices rise significantly it could just happen often. In accordance with economic motives. If the goods are scarce, and demand for goods rises, then the goods will tend to rise. So did the opposite. To that end, the economic activities which are in the monopoly in the business world should be avoided. Because the monopoly practices in General will be detrimental to society a lot.

Al-Ghazali does not deny the fact that the profit motive into the trade. Further, al-Ghazali lays out the importance of the role of Government in ensuring the security of the trade route for smooth trade and economic growth. (Ihya, Chapter II: 75, 78, 79). So in this case it takes a business ethics.7 The

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function of the Government in this case one that is conducting surveillance against the distribution of goods. According to Ibn Taymiyyah, pricing is required to prevent the man selling food and other goods to only certain groups at a price defined as you wish. “The real benefit of the rudimentary human except with pricing. That is necessary and must be applied in a fair and wise.”

c. Prohibited Transaction Activities Phraseology

**Gharar (Uncertain to Both Parties)**

*Gharar* means all forms of sale and purchase which contain elements of obscurity, betting or gambling. From all of which resulted in over an uncertain outcome against the rights and obligations in a transaction/sale. According to Imam Al-Qarafi stated that *Gharar* is a contract which is not known explicitly whether the contract was fulfilled or not (Ibn Manzur, 1997: 15).

In terms of contents, forms the substance of the transaction, according to Abdullah Muslih gharar is divided into three parts:

1) Sale and purchase that does not yet exist (*ma’ādum*)

The lack of the ability of the seller to submit the contract object occurs at the time of contract, the contract object is either already exists or does not exist (*ma’ādum*). For example sell the fetuses still in the belly of the beast of cattle without intending to sell, or sell its parent the fetus from fetal animals are born of its mother (*habal al-*babalah*), except in a manner at once or after child weighed beast born (H.R. Abu Dawud). Another example is the selling of fish which are still in the sea, or the birds that are still in the air. It is based on the Hadith of Prophet Muhammad, “Ye shall not sell fish that are still in the

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water, because that is *gharar*.” (H.R. Ahmad bin Hanbal).
As well as selling the slaves who escaped, the treasure
spoils of war who have not shared the alms, treasures
have not been received, and the results of the diving in
the water (H.R. Ahmad bin Hanbal dan Ibn Majah).

2) The sale of goods is not clear the item
Sell something that has not been under the Dominion
of the seller. When an item has not been selling in the
current title, then the item cannot be sold to others.
Something goods if not received by the buyer shall not
do the deal to another to Transact or selling, because of
the existence of such articles is not yet clear, both criteria,
form and nature. This provision is based on the Hadith
that States that the Prophet forbade the selling of goods
purchased before the item was under the Dominion of
the first buyer (H.R. Abu Dawud). Because of possible
damaged or missing object of the contract, so selling the
first and the second being null and void.

3) Avoid *tadlis al-'aib*
In economic activities is identical with existence of
selling, buying and selling activities which each Party want
to always profit, the seller wants to be able to sell their
wares as possible, and the buyer wants what he bought
get good quality. However, in practice, in the activities
of buying and selling there is cheating-cheating by the
seller itself. This is due to the existence of an element of
deliberate action of the seller does not explain correctly
and detail to the buyer regarding the quality of the
goods sold. Uncertainty about these qualities in a good
spot. Seller offering an item to the buyer, but it is not
explained whether goods are defective or not, so this is
very detrimental for the buyer. Hide defects of an item
where one party (*the seller*) actually figure it out, but did
not pass to the buyer called Tadlis. In the trade interests of the Exchange as the onset of a profit without doing the emphasis that is not permitted or fraudulent action against other groups. This is strictly forbidden in islam, as it contains elements of fraud.

4) Prohibition of *gabn al-fahisy*

As for the Sheikh Taqiyuddin an-Nabhani explains, *gabn* is selling/buying something at a price more than comparable or less than a comparable, if any of these items are done intentionally as a way to cheat to profit, it is forbidden in Islam, whether it is performed by the buyer or seller (*receiver or contract bidder*). However, if in accordance with market demand and supply so he does not become a mistake.

5) *Al-Ghallat*

*Al-Ghallat* is an error or the recipient contract that makes a response or misunderstanding of a contract where if the community who know the things she won’t do the contract. *Ghallat* not only prohibited by Islamic jurisprudence however are fabricated in Islamic *fiqh*.

6) Prohibition of *al-maysir* (gambling system)

*Al-maysir* is a business activity in which clearly are chancy or speculation that irrational, illogical, obscure stuff that offered both quantitatively as well as qualitatively. Business activities containing the activities of maisir are the business activities carried out in order to get something with a chancy or pitted fate. Islam forbids all forms of crime, the anything does all acts that give rise to regard for self and others. Even in the Qur’an, *al-maysir* principals with the offender drank alcohol (Q.S. al-Ma’idah [5]: 91- 92).

Economic Capitalism was born of the motives of individual interests, with familiar liberalism with the
onset of free markets. Milton H. Spencer wrote in his book contemporary economic “capitalism is a system of economic organisation in the private property rights attributed by (individual) over the means of production, and the distribution of land and its utilization is used entirely for the benefit of-magnitude in very competitive conditions”.

d. Limitations of Contemporary Theories of Justice

The question of the importance of the role the country cannot be removed in the discussions of the contemporary economy. This problem is related to how the State took in ensuring, maintain and regulate a variety of ownership. This is one of the decisive issues in a range of contemporary economic systems and becomes an element of difference between one system with another system. Economic systems that have been called capitalism, in fact depend on the particular doctrine about justice. The debate about justice that has spawned a number of theories and principles of Justice. Although the founding ideals and have the same view about the desire to uphold justice in society, they have a pretty basic differences in defining the meaning and exact definition of Justice. Theories of justice become cornerstone foothold of contemporary economic systems that include the principles of Radical Egalitarianism, the principle of Distinction, the principle of Resource-based, Principle-based Welfare, principles-based Replies, and Libertarian Principles.

Pay attention to the principles of the theory of Justice, it is clear that these theories contain limitations and less satisfying to answer the problems of injustice in a comprehensive manner. Some limitations may be mentioned here include:

First, in terms of ownership, the principle of Radical Egalitarianism and Libertarian Principles are at conflicting positions. And concerned with collective ownership,
while the latter to put forward private ownership and self-interest, both experienced a deadlock in solving problems of Justice in ownership.

_Secondly_, on the issue of resources, principles of Libertarianism asserts that this world was originally no one has. If so, how this world is to be treated is not an important problem of Justice.

_Third_, there are several theories of justice are too emphasized one aspect of fact and the sheer economic justice problems resulting in less able to give precise answers to the problem of Justice itself. Principle Based Resources significantly does not provide a place for social responsibility over those less fortunate, and no subsidies for those less revenues; Principle-based Welfare (_Utilitarianism_), based on the great happiness for the great number, sacrificing a small group of people on behalf of the interests or welfare of the majority; and principle-based Reply was also unable to provide answers to questions when everyone must receive a reply or wages in accordance with the actual effort and contribution to the community, and who is responsible for the condition of those less fortunate in society?

_Fourth_, in the principle of Radical Egalitarianism, when everyone should have the same level of in need of goods and services, where recognition of the difference of antarorang per person and for those who are economically more productive?

_Fifth_, based on free-market competition, morally required as a trusted tool for allocating and distributing resources equitably. The facts show the strength of the market was not fully able to meet the task allocation and distribution in a fair manner. In these conditions, who is responsible for the redistribution of those less fortunate?

_Sixth_, what is true of the principle of Justice John Rawls is with regard to the principle of inequality. This principle is
commonly referred to as the principle of Distinction. This principle can only answer the question of how to overcome inequality. While differences and consequently is not seen as a reality that cannot be denied, the difference is not viewed as the potential for mutual benefit and the starting point for a carve out achievements. In addition, in principle a distinction not clear what motivates the actions of those who were lucky to make sacrifices for those less fortunate.

Finally, almost all theories of justice above tend to focus on the justice distributif, so that other aspects of economic activities as consumption and reserved the top treatment of natural resources and the environment escaped attention.

3. Alternative Principles about the Role of the Market and the State

According to Yahya bin Umar, economic activity is part and parcel of Muslim devotion to God Almighty. This means that devotion is the principle in the economy of Islam, as well as the main factors that differentiate the Islamic economy with conventional economics the question of the importance of the role the country can not be removed in the discussions of contemporary economics. This problem is related to how the State took in ensuring, maintain and regulate a variety of ownership. This is one of the decisive issues in a range of contemporary economic systems and becomes an element of difference between one system with other systems.

The Libertarian Principle-based capitalism tend to be concerned with the rights and ownership of the individual, while the system of socialism/Communism based on the principle of Radical Egalitarianism with collective ownership and curb the freedom of the individual. Now, almost can be said that the Neoliberal economic system living area to narrow

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the State authority over the individual. The goal is to achieve economic prosperity by giving full freedom to the individual. Intervention and increasing the authority of the State concerned about press freedom of the individual.

4. The Fundamental Role of the Market in Islamic Economics

The growth of Sharia business institutions in Islamic economy quite well in Indonesia however will cause competition. Such competition should not lead to the split of the Congregation, so a fellow Islamic financial. Institutions must build synergy on a solid and sturdy. Synergies not only between Islamic banks, but also with other financial institutions, such as the Islamic insurance, Islamic capital markets, pawnshops Sharia, Baitul maal wat Tamwil even with the institution of higher education that develops the study of Islamic economy.

From the point of view of legitimacy, the principles of the Qur’an expressly invited the country’s role in organizing and enforcing the socio-economic justice. This principle across the Libertarian principles of Nozick reluctantly gives legitimacy to state intervention in the economy except with a very small portion. Entitlement theory advanced by Nozick in order to maintain the minimum state. The minimal state within disarmed Neoliberalism system in such a way through the regimes of privatization, deregulation, and liberalization. In the meantime, Rawls’s principle that is widely adopted to defend the welfare state may play on a middle position between capitalism and socialism, although Rawls never explicitly invites State intervention. Three of the important role of the State in economic activity intervention is relatively limited, namely concerning the State as owner and manufacturer, the redistributors of wealth and income, as well as regulators of life economy.10

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10 Fika Fitriasari, “Peran Ekonomi Islam untuk Menanggulangi Kemiskinan”, Jurnal
The first presupposes that all roles related to the necessities of life all residents and citizens must be under State control or ownership of the good management of its mandate on behalf of the public ownership. Likewise, the companies that manage the production of natural resources and environment of the Commons were to be dominated by the State for the welfare of (al-falah) expresses to all residents. This principle is different from what is believed by Libertarian Principles and classical liberalism. Libertarianism and classical liberalism based on self-interest (self-interest). These two principles therefore require the privatization of the entire resource without exception in the name of efficiency and fair distribution. The extensive role of Government in the ownership can mean breach of rights and individual ownership.

The second role is to ensure in the process of distribution of none of the factors of production and exploit the Division pressed other factors. Resources including land, workers and capital are equally valuable. Therefore the owners of the land, workers and owners of capital have to share together in the results of production. In addition, the Qur’an also expressly wants most of the production is given to those who could not contribute to production for reasons such as disability social, physical and economic. This once again strengthens the principle of Al-Qur’an that someone can get a reply without fully looking at the actual contributions.

The role of the third shape regulation, good regulation towards citizen consumption behavior as well as the regulation of the market. This role in one side is against the principles of the Libertarian antithesis, which for reasons of absolute rights over the Division of the world that is disproportionate, then the private ownership is very decent and the free market in the capital, and the work of morally required. The free market is a mechanism for equitable distribution and allocation. To that
end, the intervention of the State as much as possible disarmed. In practice, the Libertarian Principle is applied by Neoliberals that tried to abolish the public subsidy for the people of a lot of waste, on the pretext of Neoliberals should be demanding deregulation process prevents the occurrence of free markets that benefit economically for a small group of conglomerates. A paradox which is contrary to the sense of Justice (al-‘adl) and threaten public welfare (al-falah). On the other hand, the principle of Qur’an offers an alternative for etisasi markets to avoid speculative practices and gambling (gharar).

5. Synergy with Country Economic System of Islam

Islamic Economics have economic institutions which constitute the embryo of a new economic power in Indonesia. The economy of Islam with truth values must be a new power in the Indonesia economy revives. Although the system, Shariah economic institutions has advantages, fellow Institute of economy and finance should synergize in moving the economy of Indonesia. Institutions such as the economic and financial buildings arranged neatly, the Qur’an mentions the term *ka annahum bunyanun marshush* (as if they were like a building constructed of sturdy).

According to the Islamic State had the right to intervene in economic activity either in the form of surveillance, setting as well as the implementation of economic activities that are not able to be implemented by the community. In Islamic economic concepts, how to control the price is determined by the cause. When the cause is Genuine change in the demand and supply Genuine, then the mechanism of control is done through market intervention (*price controls*). Whereas if the cause is a distortion of Genuine demand and Genuine supply, then the mechanism of control is done through the removal of distortions including determination of price intervention to restore the State before the price distortions. The need for the role of the State or the central authority was inevitable because
the well-being of the human race is not possible unless it is in a social system and with cooperation. Economic activity needs to be secured through a system of Government that carries moral limitations in order to be enforced, and he was responsible for all of the mandated roles. The role of the State is not another in order to create an equitable economic order (Q.S. al-Hadid [57]: 25).

The role and the intervention of the State in the economic order and life of the inhabitants, as such, of course. Qur’an supports freedom and placing limitations that are not required. Therefore, the role of the State in this regard must be a complementary role of the market to ensure the allocation and distribution of resources in a fair and ethical competition. Because it limits the role of the State that complement it is to keep the sense of Justice (al-‘adl) and general welfare of its main (al-falah). Build synergy fellow economic institutions Shari’ah must begin with a unifying vision, mission and careful economic practitioners of Shari’ah. Unify vision and mission between Islamic financial institutions are actually not so difficult, because the institution was established not merely upon the consideration of the market, but the legitimate considerations, namely the wish to develop an economic system and practise Shari’ah Islamic kaffah who brought grace to the hosts. The formation of the Islamic economic synergy of course should be supported by the Government. Tadakbul ad-danliyah, government intervention crucial forward or whether this economic system. A conglomeration of wealth occurred because of “market failure” the capitalist system that is based on the market. When people are allowed to compete in the free market mechanism, without values, without rules and intervention of the Government, there was a great economic Darwinism. The strong will get stronger, be controlled access-access the economy, resources, so the centralization of capital. The weak will be increasingly weak, controlled, and others.
C. Conclusion

Respond to the challenges and opportunities of injustice to offer values the original justice in dialectical space where various economic systems interlocking competed, and scramble the influence, both previous discussions have given an alternative answer to the problem of injustice, implementation, and theology dimension in relation to the main issues that concern the activity of possession, production, consumption, distribution, and role of the State. Islamic Ethics establish moral principles for established and internalized in economic institutions. These institutions determine how everyone struggling for life, entering contracts and transactions, the exchange of goods and services with the other party, and produce the Foundation material independently over the survival of the economy. Through these principles also economic justice is not only frees everyone to engage creatively in the economics-oriented work, but also beyond it, that being the soul and the spirit to them.

The purpose of the application of the principles of fairness in economic activity was to prosper at both the individual and collective levels. The effort of maintaining a “sense of justice” and applying ethical principles in order toward the welfare (sense of happiness) spawned a number of implications in the process the agency system through: the establishment of the values of Justice as the motives acting (motive of action) in economic activity the embodiment of “religious obligations and virtues” in economic activity, the establishment of a “socio-economic management system” that are equitable, humane, and environmentally friendly and the implementation of the Government’s role (role of state) in running the political system and the policy fairly and prosper for all.

The future of the country depends on how the efforts of the concept of a more integrated economic development which
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puts the interests of the community, have the competitiveness and the capacity of the ASEAN Economic Community market penetrated. It also depends on the system and the management of State and social equity, firm and free from unnatural political interventions and interests. A system and a culture that is free of corruption and nepotism in addition to abuse people’s mandate for a particular party or group interests.
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