

Contemporary Islamic Economic Thinking: A Sharia-Based Work Culture Reconstruction

Muhammad Djakfar

Maulana Malik Ibrahim State Islamic University, Malang

e-mail: mdjakfar@yahoo.co.id

Abstract:

The world has three existing economic systems, derived from human thinking product (science) and God's word. The first leads to secular capitalist and socialist system, and the second leads to a transcendent sharia-based economy. In reality, the secular system is not able to provide a fair welfare. In fact, it often triggers human problems. In this matter, the only system able to provide solution is a system derived from God's word. However, it is important to reveal and implement sharia thought from God's word to make society knowing, understanding, and applying it in their life. The study is a library research which data are collected using documentary method. The result of the study shows that al-Qardlâwî's thinking is purely based on God's word using *mu'âmalah*, *fiqh*, and *akhlâq* approach. Meanwhile, Chapra tries to cover how the work practice of conventional economy and compare it to Islamic system, and tries to offer solution using scientific approach and Islamic values. The relevance of both thinkings is that they are able to provide Islamic values in the economic development, which is lack of spiritual content.

Keywords:

Contemporary Islamic economy, work culture reconstruction, sharia-based, al-Qardlâwî, Chapra

Abstrak:

Sebagaimana diketahui, ada tiga sistem ekonomi yang berlaku di dunia, yakni yang bersumber dari produk akal manusia (sains) dan yang bersumber dari wahyu. Dari sumber pertama lahir sistem kapitalis dan sosialis yang sekuler, sedangkan dari yang kedua lahir ekonomi berbasis syariat yang transenden. Dalam kenyataan, sistem sekuler tidak mampu memberi kesejahteraan yang berkeadilan, bahkan tidak jarang telah menimbulkan prahara kemanusiaan. Dalam hal ini, yang dianggap mampu memberi solusi adalah sistem lain yang berbasis wahyu. Namun demikian, ajaran syari'ah yang bersumber dari wahyu masih perlu terus digali dan dibudayakan agar masyarakat semakin berwawasan, memahami, sampai akhirnya mampu mengaplikasikan. Penelitian ini merupakan penelitian pustaka. Datanya digali dengan menggunakan metode dokumenter. Hasil penelitian menunjukkan, pemikiran al-Qardlâwî, murni berlandaskan wahyu dengan pendekatan *mu'âmalah*, *fiqh*, dan *akhlâq*. Sedangkan Chapra mencoba untuk mengangkat bagaimana praktik kerja ekonomi konvensional dan membandingkannya dengan sistem Islam, sekaligus memberi tawaran solusi melalui pendekatan sains dan nilai-nilai keislaman. Relevansi pemikiran keduanya adalah dapat memberi muatan nilai-nilai-nilai keislaman dalam pe-

ngembangan ekonomi, yang saat ini masih sangat kering dengan muatan spiritualitas.

Kata Kunci:

Ekonomi Islam kontemporer, rekonstruksi budaya kerja, berbasis syari'ah, al-Qardlâwî, Chapra

Introduction

Islamic economy known as sharia economy is a system derived from God's word. In the middle of the development of secular economic system which based on interest with all its negative impacts, Islamic economy is an antagonistic system which strictly against interest system. This sharia-based economy system has its own unique characteristic compared to other systems derived from human thinking product (science).¹

Therefore, the existence of transcendental economic system strictly emphasizes on universal humanity and justice values. It is suitable with the basic characteristic of Islamic taught as a *rahmah li al-'âlamîn* applied to all mankind including economy matter.

The main source of Islamic economy is *mujmal*, so it needs a comprehensive and careful interpretation to guarantee the validity of its *ijtihâd* product. It is no wonder that the collaboration of expert thinking often occurs, as done by the National Sharia Board-Indonesian Council of Ulama (DSN-MUI). To produce fatwa related to economy, they have to unite the perspectives of *fiqh* of ulama and conventional economic experts.² In

the end, the *fatwâ* product of the ulama can be used as an Islamic economy reference (*marâjî'*) for the experts to strengthen their analysis, along with the main sources, the Qur'an and the sunnah.

This study tries to reveal the thinking of Yûsuf al-Qardlâwî and M. Umer Chapra, since they have a credible capacity in Islamic economy, which can be seen in their career history written in another part of this study.

In developing Islamic economy thinking, they conduct *ijtihâd* with their personal knowledge and conduct imaginary dialogue through other experts' writing to emphasize their perspective. They often do an imaginary consultation in the form of bibliography to convince the public, particularly in academic world, that individual thinking is not enough and they still need other people's thinking. That is what we call as an imaginary collaboration to build and strengthen a credible and valid academic tradition or atmosphere.

Earlier ulama taught Islamic economy (*mu'âmalah*) in their writings known as *turâts*. However, their thinking are not systemic and complete in one book, but presented in various books.

Therefore, it is important to appreciate recent or modern contemporary experts who conduct many systemic academic Islamic economy studies which still refer to God's word. They also often

¹ Read and compare with Muhammad Djakfar, *Wacana Teologi Ekonomi Membumikan Titah Langit di Ranah Bisnis dalam Era Globalisasi*, revised edition (Malang: UIN-Maliki Press, 2015), 1-14.

² M. Ichwan Sam, et. al., eds., *Himpunan Fatwa Dewan Syariah Nasional MUI, Jilid 1& 2* (Jakarta: DSN-MUI, 2010)

refer to the thinking of earlier credible experts.

The study aims to reveal the experts' main idea on Islamic economy and their approach in delivering their idea to their writings. In addition, it also tries to reveal their impacts in building sharia-based work culture in Islamic society. Without a strong work culture, it is difficult for Muslims to build sharia values in economy, which is still weak until now. Hence, I conduct the study to enrich and develop Islamic thinking of the modern era in accordance with the demand of the era.

Islamic Economic Construction

Islamic economy derived from God's word has its own uniqueness since it has a different character. Other systems derived from science have a fundamental weakness. According to Islam, science is a systematic way to solve human problems based on the aspect of objective (ontology), method (epistemology), and values (axiology) of Islamic taught.³

According to Khursid Ahmad, Islamic economy is a systematic way to understand economic problems and human behavior related with economic problems from the perspective of Islam.⁴ In general, Islamic economy is a branch of science that tries to observe, analyze, and solve

³ Pusat Pengkajian dan Pengembangan Ekonomi Islam (P3EI) UII Yogyakarta cooperated with Bank Indonesia, *Ekonomi Islam* (Jakarta: PT. Raja-Grafindo Persada, 2009), 17.

⁴ In Veithzal Rivai dan Antoni Nizar Usman, *Islamic Economics & Finance Ekonomi dan Keuangan Islam Bukan Alternatif, tetapi Solusi* (Jakarta: PT.. Gramedia Pustaka Utama, 2012), 7.

economic problems in Islamic ways.⁵ Briefly, it aims to study human efforts to achieve *falâh* using the existing resources and exchange mechanism.⁶

Hence, Islamic economy which aims to achieve *falâh* (happiness in the world and hereafter) and has a transcendental character always balance the world and spiritual (*ukhrawi*) life. In general, Islamic economic construction is as depicted by Adiwarman A. Karim.⁷ It strongly emphasizes on the aspect of piety, *nubuwwah*, *khilâfah*, *akhlâq*, and the doomsday. However, he also supports the individual free will.

The Source of Taught

Islamic economy comes from God's word taught, the Qur'an and the sunnah of the prophet Muhammad. Since it is *mujmal*, it needs interpretation to clarify the meaning behind the text. Even the practice of the prophet often need explanation from the credible *mujtahid* in the area.

Related to the source of Islamic economy, M. Abdul Mannan states that basically there are four law sources, namely the Qur'an, the sunnah and the hadiths, *ijmâ'*, *qiyâs*, and *ijtihad*.⁸ However, he explains that in addition to that sources, we still have other existing law prin-

⁵ Pusat Pengkajian dan Pengembangan Ekonomi Islam (P3EI) UII Yogyakarta cooperated with Bank Indonesia, *Ekonomi Islam*, 17.

⁶ Ibid.

⁷ Adiwarman A. Karim, *Ekonomi Mikro Islami* (Jakarta: IIIT, 2001) and Afzalur Rahman, *Doktrin Ekonomi Islam*, trans. H.M. Sonhadji, et. al. (Yogyakarta: PT. Dana Bhakti Wakaf, 1995)

⁸ M. Abdul Mannan, *Teori dan Praktik Ekonomi Islam*, trans. M. Nastangin (Yogyakarta: PT. Dana Bhakti Wakaf, 1995), 29.

cipals among *fiqh madzhab*, such as *istih-sân*, *istishlâh*, and *istishhâb*.⁹

In accordance to the characteristic of Islamic economy which puts moral as its pillar,¹⁰ the source is not limited only with law domain. Many other sources related with ethics had been done by the prophet in his business for about 25 years.¹¹

In Indonesia, the sources come from the *fatwâ* of the National Sharia Board-Indonesian Council of Ulama (DSN-MUI) as an *ijtihad* product involving *fiqh* ulama and competent conventional economic experts.¹² The scientific synergy may lead to the valid and strong *ijtihad* product to answer the needs of society.

Work Culture

Koentjaraningrat in *Kebudayaan, Mentalitas dan Pembangunan* states that the world culture consists of universal elements namely: 1) religious system and ritual; 2) social and organizational system; 3) science system; 4) language; 5) art; 6) occupation system; and 7) technology and equipment system.¹³

To run along with era development, life needs cultural change. It means that the cultural change occurs continuously. There is nothing constant in this

world except the change itself.¹⁴ Changes always leads to hope and fear. The first, changes may lead to a better future. Mankind may have a better life. The second, changes may lead to fear since it may bring the worse kind of life.¹⁵

Related with cultural changes, Kuntowijoyo in his article, *Struktur dan Kultur: Kerangka Sosial Transformasi Budaya*, states:

“Cultural contradiction in western capitalism also occurs in developing Indonesian society. The economic development which should be along with rational work ethics and satisfaction delay has to admit the market mechanism which offers prosperity and temporary and instant satisfaction.”¹⁶

Which offer in addition, puritan ethics which in the history comes along with the early development of economic society does not become the reference for the development.¹⁷ The fact contradicts with Islamic economy system which emphasizes on ethics matter,¹⁸ and should be its guidance.

Occupation system as a part of continuously changing culture needs the guidance of Islamic values. The study on Islamic values is urgently needed to replace traditional values which failed in the previous generation.¹⁹ The duty is

⁹ Ibid., 38 and Rivai & Usman, *Islamic Economics*, 366.

¹⁰ Pusat Pengkajian dan Pengembangan Ekonomi Islam (P3EI) UII Yogyakarta cooperated with Bank Indonesia, *Ekonomi Islam*, 56.

¹¹ Djakfar, *Wacana Teologi Ekonomi* and Ibidem, *Agama, Etika, dan Ekonomi*, revised edition (Malang: UIN-Maliki Press, 2014)

¹² Sam, et. al., *Himpunan Fatwa*.

¹³ Koentjaraningrat, *Kebudayaan, Mentalitas, dan Pembangunan* (Jakarta: PT. Gramedia, 1985), 2.

¹⁴ Ahmad M. Saefuddin, *Ekonomi Masyarakat dalam Perspektif Islam* (Jakarta: Rajawali Pers, 1987), 183.

¹⁵ Ibid.

¹⁶ Kuntowijoyo, *Budaya & Masyarakat*, 2nd edition. (Jakarta: PT. Tiara Wacana Yogya, 1999), 11.

¹⁷ Ibid.

¹⁸ Mustaq Ahmad, *Etika Bisnis dalam Islam*, trans. Samson Rahman (Jakarta: Pustaka Al-Kautsar, 2001); Djakfar, *Agama, Etika, dan Ekonomi*; and Richard T. de George, *Business Ethics*, Fifth Edition (London: Printice Hall International, 1999)

¹⁹ Ahmad M. Saefuddin, *Ekonomi Masyarakat dalam Perspektif Islam* (Jakarta: Rajawali Pers, 1987), 189.

hard since in reality only some people are able to do it. Most of the people are still weak, in their economy, knowledge, religious understanding, courage, and etc.²⁰

It is strongly related with work culture. Therefore, to assist the changes of weak work culture, it needs a cultural reconstruction for Muslims to make Islamic system as a new power.²¹ However, the empowerment process needs strong resources and sufficient infrastructure.

This is the truth that needs to be built in the future, including culture in form of a complex of ideas, thoughts, norms, rules and others. Culture may also be realized as a complex behavior pattern of human activity or goods created by human.²² Institution centered on a pattern of behavior, according to Koentjaraningkat, has a mutual relationship with a system of norms, personnel and physical equipment.²³ Nevertheless, culture is a process which is impossible to be achieved instantly, particularly in developing work ethics among the society.

Research Methods

This research is categorized into library research.²⁴ The analysis materials were obtained from the literary data using documentary methods, both from the primary and secondary source. The second source contains the basic thoughts of al-Qardlâwî and Chapra that have been

explored and elaborated by experts in their works.

To explore the ideas of the two figures, the main source emphasized on the book of *Dawr al-Qiyâm wa al-Akhlâq fi al-Iqtishâd al-Islâmî* that has been translated into Indonesian by Didier Hafidhuddin, et. al. under the title *Peran Nilai dan Moal dalam Perekonomian Islam*. The book was published by PT. Dana Bhakti Wakaf Yogyakarta in 1995.

Meanwhile, M. Umer Chapra's work entitled *Islam dan Tantangan Ekonomi*, translated by Ikhwan Abidin Basri from *Islam and the Economic Challenge* published by Gema Insani Press in cooperation with Tazkia Institute in 2000. This work was no less popular in Indonesia, both among academics and practitioners.

The books' writing style reflects the two figures', which is normative-theoretical, except some ideas written by Chapra that seem to reflect his thinking on the practice of conventional economic system globally. This study was limited to compare both of the books. In this case, al-Qardlâwî's thinking is a pure thinking based on the teachings of revelation, but Chapra tried to capture the working practices of conventional economic engine and compare it with an Islamic economic system which is offered as a solution.

Each of the thinking data was analyzed using critical reasoning which is commonly used for library research. Previously, however, the autobiographies of both figures that will reflect both academic background and social setting surrounding them will be elucidated. Furthermore, the next elucidation will work more on their focal thinking, approach, contribution, and relevance in establi-

²⁰ Ibid.

²¹ Related with work culture or known as work ethics, read Aswab Mahasin, et. al., ed., *Ruh Islam dalam Budaya Bangsa Aneka Budaya di Jawa* (Jakarta: Yayasan Festival Istiqlal, 1996)

²² Koentjaraningkat, *Kebudayaan*, 5.

²³ Ibid., 15.

²⁴ Related to library research, read Mestika Zed, *Metode Penelitian Pustaka* (Jakarta: Yayasan Obor Indonesia, 2008)

shing a working ethics of the Muslim community in the future for facing the challenges of globalization.

This research aimed to discover Islamic Economy more based on the results of *ijtihād* of both figures. The research is beneficial to give a greater insight on sharia-based economy with all of the values that directly came from God's word. This research also functions as a starting point to see the weakness of the Muslims who have not optimally implemented the Islamic system that encourages a high work ethic. Therefore, constructing a high work ethics is presumably a process that needs to be reconstructed to make the Islamic economic system as a real solution in developing the economy of mankind.

History and Biography

Yûsuf al-Qardlâwî²⁵ is one of the well-known Islamic scholars among Islamic affairs observers, both in the Middle East and Western world as well as Islamic world. As a figure of a qualified ulema (Islamic scholar), known as *rijâl al-da'wah wa al-harakah*, he did not only master Islamic *turâts* (heritage), but also secular thinking including the Western modern thinking. Because of the potential for high intelligence, he was able to co-exist and converse with various groups and classes anywhere.

Al-Qardlâwî was born in a small village called Shafat Turab in the middle of the Delta on September 9, 1926 in

²⁵ This profile is accessed from "Yusuf al-Qaradhawi", Wikipedia, accessed on October 6, 2003, www.qaradawi.com, beside other relevant sources.

Egypt.²⁶ Before he was ten years old, he had memorized the Quran (*hâfidz*). It is a tradition of Middle Eastern societies, especially Egypt, which lasted until today. He studied in Al-Azhar University for his doctoral program (1973). His dissertation is entitled *al-Zakâh Atsaruhâ fî Hall al-Masyâkil al-Ijtimâ'iyah*. In fact, other sources stated that al-Qardlâwî has just completed his doctoral degree in 1972 because he had to leave Egypt due to the cruelty of the regime who was ruling at that time.²⁷ He moved to Qatar (1961) since he received hostile treatment from the Egyptian government.

In 1961, he had served as the director of religious *ma'had* of upper secondary level. Additionally, he established a Faculty of Tarbiya at Qatar University, which initiated the establishment of the Islamic Studies program (*Dirâsât Islâmîyah*) and became the dean (1973). In 1977 to 1989/1990, he served as the dean at the two faculties, *Syarî'ah Islâmîyah* and *Dirâsât Islâmîyah*. A year later (1990/1991), he was entrusted to be the director of *Majlis 'Ilmî* (Scientific Assembly), which was a study center operated by al-Ghazâlî, and High Ma'had Islamic University of Al-Amir Abdul Qadir al-Jazâ'ir. Until 2000/2001, he has produced 91 several scientific papers, beside conference papers.

Al-Qardlâwî was also described as a moderate, open and expert in *fiqh*. In the social and religious issues, the applied approach is a very flexible and beneficial approach in *fiqh*. The moderate behavior was embedded until he had his own fa-

²⁶ Yusuf Qardhawi, *Kenanganku Bersama Ikhwanul Muslimin*, trans. M. Lili Nur Aulia (Jakarta: Aulia Publisher, 2003), xiv.

²⁷ Ibid.

mily. He was very democratic and open in educating his seven children. He gave freedom to their children to learn anything according to their interests and talents. There was only one of his children that studied religion at Darul Ulum University in Egypt. The six others studied general education abroad.²⁸ The fundamental reason of his openness in education is his own characteristic who rejected the dichotomy of science. The separation of science, according to al-Qardlâwî, has hindered Muslims' development.²⁹

Meanwhile, Muhammad Umer Chapra³⁰ was born on February 1, 1933 in Bombay, India. His father named Abdul Karim Chapra. He grew up in a religious family environment, thus, he grew as someone who has a good character and is admirable. He was also raised up in well-to-do family that allows him to get a good education too. He lived in his hometown until he reached 15. He then moved to Karachi to pursue his education until he was given his Ph.D. title from the University of Minnesota in the United States. His expertise in economics was acknowledged by Prof. Harlan Smith, his doctoral program advisor in Minnesota, Meneapolis who stated that Umer Chapra was the best student he had ever known. In the age of 29, he married a girl named Khoirunnisa Jamal Mundia.

The time when Umer Chapra won a gold medal from the University of Sind in 1950 for his performance in the entrance examinations competing against

25,000 students was the beginning of his career in academic. He was also involved in various organizations and research centers that concentrate on Islamic economics development. He became an advisor for Islamic Research and Training Institute (IRTI) of the IDB Jeddah. Previously, he worked as senior research advisor at the Saudi Arabian Monetary Agency (SAMA) in Riyadh for almost 35 years.³¹ In addition, for more or less 45 years, he took worked in various institutions that dealt with economic matters. He stayed for two years in Pakistan, six years in the USA, and 37 years in Saudi Arabia. Moreover, he participated in many activities held by IMF, IBRD, OPEC, IDB, OIC, and others.³²

Because of his brilliant ideas, he had produced several books and articles: 11 books, 60 scientific papers, and nine book reviews that have been translated into many languages. Other data even stated that Umer Chapra had written 16 books and monographs, over 100 papers, and book reviews. Some of them have been translated into Arabic, Bengali, French, Indonesian, Japanese, Malaysian, Persian, Polish, Spanish, Turkish, and Urdu.

Because of his high concern for the shariah-based economic development, his brilliant ideas are conveyed through his international scale essays. Those lead him to receive an award from the Islamic Development Bank and King Faisal International Award in 1989. It was a recognition as the best writer who had presen-

²⁸ Ibid., xv.

²⁹ Ibid.

³⁰ "M. Umer Chapra", Wikipedia Bahasa Indonesia, accessed on April 28, 2010 <http://wikipediabahasaindonesiachapra>

³¹ Khurshid Ahmad, *Introduction to Islam dan Tantangan Ekonomi*, by Umer Chapra, trans. Ikhwan Abidin Basri (Jakarta: Gema Insani Press cooperates with Tazkia Institute, 2000), xi.

³² "Chapra", Wikipedia, http://id.wikipedia.org/wiki/M._Umer_Chapra

ted alternative economic solutions at the international level. Some of his works are: (1) *Toward a Just Monetary System* (1985), (2) *Islam and the Economic Challenge* (1992), (3) *Islam and the Economic Development* (1994), and (4) *The Future of Economic: An Islamic Perspective* (2000).³³

All of those books mentioned had been translated into Indonesian.³⁴ The first one was translated under the title *Sistem Moneter Islam* which is translated by Ikhwan Abidin Basri published by Gema Insani Press in cooperation with Tazkia Cendekia (first printed version, 2000). Furthermore, the second one was translated by Ikhwan Abidin Basri entitled *Islam dan Tantangan Ekonomi*, and it was published by Gema Insani (first printed version, 2000). The next book entitled *Islam dan Pembangunan Ekonomi* was translated by Ikhwan Abidin Basri and published by Gema Insani (first printed version, 2000). The last book was given a title *The Future of Economics: An Islamic Perspective (Landscape Baru Perekonomian Masa Depan)* written by a team of translators namely Amdiar Amir, (et. al.) and it was published by Shari'ah Economics and Banking Institute (SEBI) (2001).

Principal Thoughts, Approach, and Relevance

This study basically explored the primary ideas of al-Qardlâwî through his major work, *Dawr al-Qiyam wa al-Akhlâq fî al-Iqtishâd al-Islâmî*, which had been translated by Didin Hafidhuddin H., et. al. This book had inspired and open up

the horizons of academics and practitioners' thinking in our country as related to sharia-based economic issue. Even now the book remains as a major reference caused by the writer's deep, broad, and sharp thinking.

The approaches that al-Qardlâwî employed in analyzing the economic problems based on the academic background are *mu'âmalah* (Islamic rules), *fiqh*, and *akhlâqî* (based on moral values) approach.³⁵ Through the first approach, he mostly used the terms that are widely found in the study of *mu'âmalah* written on classic books (*turâts*). The capitalist or socialist-communist system which may be stated on the book was limited as the comparison to reinforce the uniqueness and character of Islamic economics which is also referred as *ulûhîyah* or *rabbânîyah* economy since Islamic economy relies on the values of divinity taken from the Qur'an and the sunnah teachings.³⁶

The second approach (the law)³⁷ had been implemented because every Muslim almost always deal with legal issues in any activity whether it can be done (*mubâh*/permissible), must not be done, or *mu'âmalah* activity. In doing business, for example, people are prohibited to practice usury, do monopolies, sell forbidden goods, and so forth. All of these activities are forbidden in Islam. Likewise al-Qardlâwî also emphasized the people participated in trading business to avoid doubtful trading, which become common in today's modern world.

The third approach, *akhlâqî*,³⁸ seems to dominate his works a lot. According to

³³ "Dr. M. Umer Chapra: Tokoh Ekonomi Islam Kontemporer", Forum Ekonomi Syariah, accessed on April 28, 2010, <http://forumekonomisyariah45.blogspot.co.id/2013/05/dr-m-umer-chapra-tokoh-ekonomi-islam.html>

³⁴ Djakfar, *Agama, Etika, dan Ekonomi*, 90.

KARSA: Jurnal Sosial dan Budaya Keislaman
Vol. 24 No. 2, Desember 2016:269-281
Copyright (c) 2016 by Karsa. All Right Reserved
DOI: 10.19105/karsa.v24i2.1127

³⁵ Ibid., 59.

³⁶ Ibid.

³⁷ Ibid., 59-60.

³⁸ Ibid., 60.

al-Qardlâwî, moral is one of the main teachings in all of human activity.³⁹ He stated that every aspect of life cannot be separated from the bonds of ethical values as is emphasized in Islam. There is no exception for the business problem that almost dominates the activities of human life in order to meet all their needs. Thus, if we take a closer look, there are many terms of the ethical values that characterize his various analysis themes.

Furthermore, al-Qardlâwî tries to explain the necessity of moral value to be internalized in the activities of production, consumption, circulation, and distribution. He wants to show the people about the Islamic noble which is guided by the lesson of unity of Allah that has source from the lessons of the Qur'an and the hadiths. In the middle of many usuries economical practices as actualization from other sciences which tends to be alienated from righteousness values which should be put first in Islam.⁴⁰

One of al-Qardlâwî's basic thoughts that has to be understood is Islamic economy as *rabbânîyah* (*ilâhîyah* or deity), because the starting point is from Allah, the guardian of the world. The final objective is to find Allah's willing through getting it in Islamic laws.

Therefore, al-Qardlâwî thinks that the structure of Islamic economy system can be seen from its unique characteristic which is different from other system. This characteristic includes four aspects: *rabbânîyah* (*ilâhîyah*-divine or deity), *insânîyah*

(humanity), *akhlâqîyah* (ethic), and *wasathîyah* (balance-*tawâzun*).⁴¹ *Rabbânîyah* is *tawhîd* (faith) economy that teaches people to stay in Allah guidance.

The position of *tawhîd* is very important in every aspect of human's life. The values of *tawhîd* as a substance of *rabbânîyah* lessons will be prima causal for those other three aspects.⁴² It means, if a business person has strong faith,⁴³ the he tends to obey every Islamic law in running every business activity.

The crucial thing according to al-Qardlâwî, those four aspects must be implemented in the atmosphere of business activities that include production, consumption, circulation, and distribution. If it is not done properly, it means the sharia economic is not internalized into business yet or has not been able to fulfill everyday business activities. It is the true relevance to maintain the al-Qardlâwî's basic thoughts to build the business behavior which is full of transcendent values in the middle of business activities which lack of spiritualities values.

Furthermore, as an world class expert with modern economic background from western and also supported by many experiences in getting prestigious positions in economical building area, and has religious background, the skills of Chapra is undoubtable. By reading his works, we will get many inspirations, knowledge, and enlightenments because in Chapra's self is accumulated two powers: academic power (theoretical-

³⁹ Yusuf Qardhawi, *Peran Nilai dan Moral dalam Perekonomian Islam*, trans. Didin Hafidhuddin (Jakarta: Robbani Press, 1997), 57.

⁴⁰ In his book, al-Qardlâwî discusses about the role of moral in the activities of production, consumption, circulation, and distribution. *Ibid.*, 135-358.

⁴¹ *Ibid.*, 23-135.

⁴² *Ibid.*, 28-32.

⁴³ With his *istikhlâf* concept, al-Qardlâwî tells people. *Ibid.*, 29-52.

normative) and experience power (experience-practice-pragmatic-applicative).⁴⁴

By analyzing Chapra's works, he is not only using conventional economy approach as his expertise main area background, but he also uses other approaches which integrate economical science and Islamic values. Therefore, the readers will understand two knowledge areas simultaneously: conventional economy and Islamic economy science.⁴⁵

To develop his ideas about Islamic economy, Chapra explicitly uses word 'Islam' in his works because it is guaranteed the substances of his analysis are full of Islamic values. It is meant to emphasize the real Islamic concepts in economical issues.⁴⁶

It can be seen in his works, for instance, *Islam and the Economic Challenge*, *Islam and Economic Development*, and *The Future of Islamics: an Islamic Perspective*. Those three works explicitly state word 'Islam'. It often be seen in those three's discussion consider Islamic ways about economical development without eliminating previous clergies' opinions.⁴⁷

His work entitled *Towards a Just Monetary System* does not explicitly state the word 'Islam', but the translator of this work states this word into *Sistem Moneter Islam*. It indicates that the translator of this book, Ikhwan Abidin Basri, understands that Chapra's work which focuses on monetary problems will be best to be titled with Islamic basic substance about monetary system.⁴⁸

⁴⁴ Djakfar, *Agama, Etika, dan Ekonomi*, 90.

⁴⁵ Ibid., 90-1.

⁴⁶ Ibid., 91.

⁴⁷ Ibid.

⁴⁸ Ibid.

According to above discussions, it can be concluded that the approach that is used by Chapra is conventional economy approach. But, he also uses approaches of fiqh and history of civilization which have many Islamic values. It should be understood that *fiqh* approach as a part of sharia teaching is always used by Chapra, because economical problems cannot be separated from law issues about *halâl* (allowed) and *harâm* (forbidden).⁴⁹

The approach of civilization history also cannot be ignored because the development of Islamic economy cannot be separated from its history of Islam itself. Hence, Chapra states previous clergies' opinions to strengthen his argumentations because they lived in their own historical atmosphere eras. It shows that however the development of Islamic economy today, it needs long process start from the era of Prophet Muhammad up to now.⁵⁰

In his work of 'Islam and The Economic Challenge,' Chapra explains his academic anxiety which is contra to macro reality.⁵¹ He spotlights the Muslim countries which are unstable like other countries. Poverty and economical gaps are apparent. Most of them are faced to the unbalanced of macroeconomic. Even their failures are very wretched because Islam deeply emphasizes the human esteem, friendship, and socio-economy justice which are only empty slogan until all of those elements are fulfilled.⁵²

⁴⁹ Ibid., 92.

⁵⁰ Ibid.

⁵¹ Umer Chapra, *Islam dan Tantangan Ekonomi*, trans. Ikhwan Abidin Basri (Jakarta: Gema Insani Press cooperates with Tazkia Institute, 2000), 15-35.

⁵² Ibid., 93.

He says that although the Islamic lessons are very ideal, the Muslim countries have not fully done it yet until today.⁵³ In other words, according to Chapra, they fail to apply Islamic economical system to build human prosperity. It means, there is a paradoxes, or gaps, or discrepancy between ideality and reality.⁵⁴

He then submits a formulation in responding that failure, they are the needs of healthy political system,⁵⁵ the needs of clergies' involvement,⁵⁶ and the needs of doing basic changes.⁵⁷ It is the relevance of Chapra's basic ideas related to Islamic economical development that must be maintained by people, especially Muslims.

Reconstruction of Work Culture

It previously discusses the opinion of Koentjaraningrat that one of the forms of culture is a patterned behavior complex activity from human in society which is tied to the systems of norm, personal, and physical.⁵⁸ According to this theory, in constructing work culture needs whoever has competency in doing, the values, infrastructures, and others.

The maintenance process can be done by anyone, such as teacher, clergy, prominent figure, parent, even community which pays attention and does their professions. According to al-Qardlâwî, they are the real caliphs in making earth prosper.⁵⁹ The mean objective is to make

people, especially Muslim communities to have skills as expected by Chapra.

The materials that should be taught are Islamic values to support people to work hard in the characteristic of sharia-based economy as stated by al-Qardlâwî. This characteristic will be part of work culture values in developing Islamic economy in Indonesia. But, this maintenance will be even stronger if supported by possessors who have authorities.⁶⁰ This is the image of restructuration of work culture which needs to be constructed in the future.

Conclusion

According to previous discussions, it can be concluded that by looking at the weakness of secular system, it needs alternative system as solution to strengthen and balance the human economy, that is a system which based on sharia and Islamic knowledge. But, according to Chapra, Muslims, up until now, have not been able to be subject or main character in building Islamic economy as solution, not only as alternative system.

Therefore, until today, Islamic economy has not been able to show its existence in global platform because it has not been managed by militant and capable subjects. To answer the wish, it needs reconstruction of work culture to make Islamic economy becomes the part of people's economical behavior, especially Muslim community. It can be done by doing continuous exploration of experts' ideas as done by al-Qardlâwî and Chapra which is supported adequate infrastructure and done by competent elements.

⁶⁰ Qardhawi, *Peran Nilai*, 462 and Chapra, *Islam*, 344.

⁵³ Ibid., 151-61.

⁵⁴ Ibid.

⁵⁵ Ibid., 155.

⁵⁶ Ibid., 245.

⁵⁷ Ibid., 240-45.

⁵⁸ Koentjaraningrat, *Kebudayaan*, 9-15.

⁵⁹ Qardhawi, *Peran Nilai*, 39-42 and Chapra, *Islam*, 245-246.

With this ideas, it is expected to be able to change the people's mindsets which are dominated by the conventional economics experts' individual interpretation. This mindset change will be a collective consciousness of people about the quality of Islamic economical system which brings them to be capable in fulfilling their needs. []

Bibliography

- Ahmad, Khurshid. *Introduction to Islam dan Tantangan Ekonomi*, by Umer Chapra, trans. Ikhwan Abidin Basri. Jakarta: Gema Insani Press cooperates with Tazkia Institute, 2000.
- Ahmad, Mustaq. *Etika Bisnis dalam Islam*. Trans. Samson Rahman. Jakarta: Pustaka Al-Kautsar, 2001.
- de George, Richard T. *Business Ethics*, fifth edition. London: Printice Hall International, 1999.
- Djakfar, Muhammad. *Agama, Etika, dan Ekonomi*. Malang: UIN-Maliki Press, 2014.
- Djakfar, Muhammad. *Wacana Teologi Ekonomi Membumikan Titah Langit di Ranah Bisnis dalam Era Globalisasi*, revised edition. Malang: UIN-Maliki Press, 2015.
- Forum Ekonomi Syariah. "Dr. M. Umer Chapra: Tokoh Ekonomi Islam Kontemporer". Accessed on 28 April 2010. <http://forumekonomisyariah45.blogspot.co.id/2013/05/dr-m-umer-chapra-tokoh-ekonomi-islam.html>
- Karim, Adiwarman A. *Ekonomi Mikro Islami*. Jakarta: IIIT, 2001.
- Koentjaraningrat. *Kebudayaan, Mentalitas, dan Pembangunan*. Jakarta: PT. Gramedia, 1985.
- Kuntowijoyo. *Budaya & Masyarakat*, second edition. Jakarta: PT. Tiara Wacana Yogya, 1999.
- Mahasin, Aswab Mahasin, et. al. *Ruh Islam dalam Budaya Bangsa Aneka Budaya di Jawa*. Jakarta: Yayasan Festival Istiqlal, 1996.
- Mannan, M. Abdul. *Teori dan Praktik Ekonomi Islam*. Translated by M. Nastangin. Yogyakarta: PT. Dana Bhakti Wakaf, 1995.
- Pusat Pengkajian dan Pengembangan Ekonomi Islam (P3EI) UII Yogyakarta cooperated with Bank Indonesia. *Ekonomi Islam*. Jakarta: PT. RajaGrafindo Persada, 2009.
- Qardhawi, Yusuf. *Kenanganku Bersama Ikhwanul Muslimin*. Translated by M. Lili Nur Aulia. Jakarta: Aulia Publisher, 2003.
- Qardhawi, Yusuf. *Peran Nilai dan Moral dalam Perekonomian Islam*. Translated by Didin Hafidhuddin. Jakarta: Robbani Press, 1997.
- Rahman, Afzalur. *Doktrin Ekonomi Islam*. Translated H. M. Sonhadji, et. al. Yogyakarta: PT. Dana Bhakti Wakaf, 1995.
- Rivai, Veithzal and Antoni Nizar Usman. *Islamic Economics & Finance Ekonomi dan Keuangan Islam Bukan Alternatif, tetapi Solusi*. Jakarta: PT. Gramedia Pustaka Utama, 2012.
- Saefuddin, Ahmad M. *Ekonomi Masyarakat dalam Pespektif Islam*. Jakarta: Rajawali Pers, 1987.
- Sam, H.M. Ichwan, et. al., eds., *Himpunan Fatwa Dewan Syariah Nasional*

MUI, Volume 1 & 2. Jakarta: DSN-MUI, 2010.

Wikipedia Bahasa Indonesia. "M. Umer Chapra". Accessed on 28 April 2010

<http://wikipediabahasaindonesia.chapra>

Wikipedia. "Chapra". Accessed on 28 April 2010

http://id.wikipedia.org/wiki/M._Umer_Chapra

Wikipedia. "Yusuf al-Qaradhawi". Accessed on October, 2003. www.qaradawi.com

Zed, Mestika. *Metode Penelitian Pustak.* Jakarta: Yayasan Obor Indonesia, 2008.

