

# APPLICATION OF ISLAMIC ECONOMIC NORMS IN THE QUR'AN PERSPECTIVE

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## **Abstrak**

Al-Qur'an mengingatkan bahwa manusia tidak tenggelam dalam kehidupan kaum materialis dan hedonis yang akan menghancurkan manusia, tetapi ini tidak berarti bahwa melarang orang untuk menikmati hidup. Ekonomi Islam adalah ilmu sosial yang mempelajari masalah ekonomi masyarakat yang terinspirasi oleh nilai-nilai Islam. Al-Qur'an tidak hanya membatasi pada orang beriman, tetapi kemanusiaan secara keseluruhan, yang seharusnya tidak terjadi perampasan orang lain dengan cara yang tidak benar (salah). Dengan adanya al-Qur'an sebagai sebuah solusi dan menegaskan bahwa harta dan kekayaan harus didistribusikan secara adil dan merata, tidak boleh berhenti atau berputar di kalangan elit saja. Penelitian ini adalah penelitian perpustakaan (*library research*) dan bersifat deskriptif, analitik dan komparatif. al-Qur'an telah menawarkan prinsip keadilan dan kesucian pada tiga aspek sekaligus. Ketiga aspek tersebut adalah *pertama*, melarang kepemilikan atau pengelolaan harta yang haram (*dzatiahnya*). *Kedua*, terlarang dalam cara dan proses memperoleh atau mengelola dan mengembangkannya, *ketiga*, terlarang pada dampak pengelolaan. Kesimpulan dalam riset ini bahwa al-Qur'an tidak hanya membatasi kepada orang mukmin tetapi manusia secara keseluruhan, yakni hendaknya jangan terjadi pengambilan hak orang lain dengan cara yang tidak benar. Pengambilan, pengalihan atau pertukaran hak dari seseorang kepada orang lain hendaknya dilakukan dengan cara halal, rela sama rela, tak ada yang rugi dan dirugikan.

The Qur'an warns that humans are not immersed in the lives of materialists and hedonists who will destroy humans, but this does not mean that it prohibits people from enjoying life. Islamic economics is a social science that studies the economic problems of society which are inspired by Islamic values. . The Qur'an does not only limit the believers, but humanity as a whole, which should not be deprived of others in an unrighteous (wrong) way. With the existence of the Qur'an as a solution and emphasizing that wealth and wealth must be distributed fairly and evenly, it should not stop or rotate among the elite. This research is a library research and is descriptive, analytic and comparative. al-Qur'an has offered the principles of justice and holiness in three aspects at once. The three aspects are, first, prohibiting the ownership or management of illegal assets. Second, prohibited in the way and process of obtaining or managing and developing it, third, prohibited on the impact of management. The conclusion in this research is that the Qur'an does not only limit the believers but the human being as a whole, that is, there should be no taking of other people's rights in an improper way. Taking, transferring or exchanging rights from one person to another should be carried out in a lawful manner, mutually willing, no one loses or loses

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## **A. Introduction**

The emergence of the discourse of thinking about economic norms occurs as a result of the reality of the economic system lately which tends to ignore the values of morality and only focuses on the problem of making maximum personal gain. From this perception, capitalism becomes a system that rules all systems in the world economy. The capitalist economic system which is explored objectively from the symptoms that appear in society produces a market economy law with a supply and demand theory that does not believe in subjective moral impulses. The capitalist economy is characterized by the spirit of egoism and a liberal system, where humans are seen as economic animals (*homo-economicus*) who are always chasing the greatest possible profit at the least sacrifice. Humans are only concerned with themselves, the good that arises is solely for the sake of maintaining their own interests, not moral impulses.<sup>4</sup>

This situation has led to the emergence of a more humane alternative economic system, including the Islamic economic system. In Islam, economic problems are one of the elements that cannot be ignored in the legal order and society. There are normative teachings and economic morals which are important aspects of Islamic teachings. Therefore, Prof. M. Abdul Mannan, P.hd in his book *Islamic Economic, Theory and Practice*, defines Islamic economics as a social science which studies the economic problems of society which are inspired by Islamic values.<sup>5</sup>

This research is a library research and is descriptive, analytic and comparative. Sources of data used in this study come from primary and secondary data. In collecting data, using literature books, journals, magazines, articles, interviews and documentation methods. The data analysis used in this study was productive with a normative descriptive approach. This type of research focuses on library research. In the operation of this research, more emphasis is placed on review and reference as well as the literature that is related to this research

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<sup>4</sup>AM. Saefuddin,(1996). *Etika Ekonomi Islam* in Jurnal al-Burhan, No 2/li. Jakarta: PTIQ.

<sup>5</sup>M. Abdul Mannan, (1997)*Teori dan Praktek Ekonomi Islam*, Pent. Drs. Muhammad & R. Lukman Fauroni, M.Ag. Yogyakarta: Dana Bhakti Prima Yasa, p. 316

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### **Sources and Data Collection Techniques**

Literature study is an activity to examine the theories that underlie research, both theories relating to the field of study under study and methodology. The literature study also examines things that are empirical in nature derived from previous findings. Activities carried out at this stage of the literature study are to explore information about economic development based on Islam and the Koran and based on literature sources obtained from books, scientific journals, sites on the internet, existing papers and readings. relation to the research title.

Literature study is a data collection technique that is theoretical about something related to a problem. This technique is used to find or get a theoretical basis for its support that is related to a problem being researched. According to another view, this technique is also called a copying technique

### **B. Al-Qur'an and Economic Norms**

Al-Quran is a harfiyah revelation from the word of Allah, which was conveyed in Arabic through the angel Jibril to the Prophet Muhammad for a span of 23 years during His prophetic period. The first verse was revealed while the Prophet was practicing in the Cave of Hira 'on the mountain of light (*jabal al-nur*) near Mecca, and the last verse was revealed only a short time before his death. Many friends memorized these verses and gradually began to be written down by friends like 'Ali and Zaid. Finally during the reign of 'Uthman, the third caliph, the definitive text which was based on the early

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<sup>6</sup> M Suyuti Ali, *Metode Penelitian Agama*, (Jakarta : Raja Grafindo, 2000), p. 46

copies and confirmations of those who had heard the verses from the mouth of the Prophet himself, was copied and transmitted to the four corners of the Islamic world. Thus, the text of the Qur'an is not based on a long period of collection and interpretation by humans. Al-Qur'an is a guideline and life demands of Muslims, both as individuals and as people. As a guideline and demands for life, Allah sent al-Qur'an not only to be read textually, but also to be understood, lived and practiced in social life in society..<sup>7</sup>

al-Qur'an is like a miniature universe containing all disciplines, especially economics, al-Qur'an is a revelation of Allah the Greatest and a noble reading and can be demanded for its truth by anyone, even though they will face the challenges of increasingly sophisticated scientific advancement. The first word in the first revelation (The First Revelation) even tells humans to read and reason science, namely iqra '

Al-Qur'an is a revelation that was sent for various purposes. Among these aims are to eradicate material and spiritual poverty, ignorance, disease and life suffering as well as human exploitation of humans in the social, economic, political and religious fields. Besides that, the Qur'an is also a source of Islamic teachings concerning all dimensions of human life. With its purpose and existence, al-Qur'an is a source of teachings that contain values and norms that govern all human activities, including economic activities.

In contrast to animals, Allah Almighty created humans not to be satisfied with the fulfillment of biological needs. Humans in their lives will work to meet various basic necessities of life such as food, drink, clothing and adequate housing. However, when the primary needs have been met, he will not be satisfied and will continue to strive to own and control more property. In accordance with the term homo-economicus, humans tend to have various pleasures and pleasures of life, such as a good partner and derivative, stately home, luxury vehicles, beautiful jewelry, lots of business land..



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<sup>7</sup>Sayyid Agil Husein Al-Munawwar, (2005).*Aktualisasi Nilai-nilai Qur'ani dalam Sistem Pendidikan Islam*,Ciputat: PT. Ciputat Press, p. 16



3. Children, since ancient times children have become world jewelry, without the presence of children, of course it will feel different, such as how the longing of a prophet Ibrahim for the birth of a child (Ismail) and then when his prayer was answered by Allah SWT then he tested his faith whether love or hubbus syahawat's tendency towards children is greater towards their love for Allah SWT with a test to slaughter their beloved child and it turns out that Prophet Ibrahim's love for Allah is greater and carries out Allah's command to slaughter his son which ultimately Allah SWT replaces Prophet Ismail with a large lamb. this is the world's jewelry in the form of children can make our love for Allah SWT decrease if we cannot control lust for children.
4. A lot of assets are the dreams and desires of everyone so that in their life through this world they can be happy, even though happiness is not measured by how much wealth they have, but humans are competing for
5. accumulate property until forgetting his obligations as a servant of Allah SWT to worship Him. this is the world's jewelry in the form of assets that can derail people from the way of Allah, as experienced by a Sa'labah. how he was so diligent in worshipping when he was still in a poor condition even so poor that to perform worship he had to take turns with his wife because there was no more cloth, but after he went to the Prophet and asked to be prayed for to become a rich person then he was given a goat to Sa'labah. then from that one goat defecated so that the sa'labah became a very rich man, but with the test of his wealth he slipped so that he disobeyed Allah SWT.

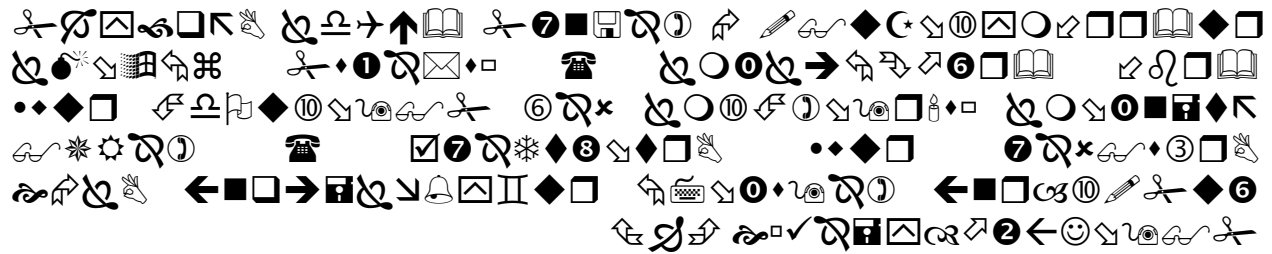
These things are the source of decoration or the source of the pleasures of the world which all human beings tend to have. But you have to be yaqin and realize that all the ornaments or pleasures of the world have a limit and will be abandoned when the contact of life or death has approached us and is really useless and only with Allah is actually the best place to return to, namely heaven. and for that we must strive so that the inclination towards pleasures or decorations of the world does not derail us to

worship Allah SWT. Because it is actually Allah who must be the goal or source of pleasure for all humans and not others.

All this love has indeed become a human instinct that Allah has given to be a spur in his efforts to achieve it with all his abilities. Even the Messenger of Allah once stated:

"If someone had two hills of treasure, he would still expect to have three. Nothing can fill the stomach of a human being except the ground (death), and Allah will give his repentance for those who repent. "<sup>9</sup>

The insatiable love of humans for wealth makes people forget as if wealth is an end, not a means. Here property can make people negligent of laws, religious obligations, the state, family and even themselves. But for people who believe, that all worldly pleasures are not everything. Therefore, Allah warned in QS. Al-Qashshah: 77.



. and look for what Allah has given you (happiness) in the land of the Hereafter, and do not forget your part of the (pleasure) of this world and do good (to others) as Allah has done good, to you, and do not do damage to (face) earth. Indeed, Allah does not like those who do damage.

Use the abundant and rich treasures that are abundant as a gift from Allah to you for obedience to your Lord and get closer to Him by doing various deeds approaching Him, with which you will get reward in this world and the hereafter

وَلَا تَنْسَ نَصِيبَكَ مِنَ الدُّنْيَا

. and do not forget your share of worldly pleasures

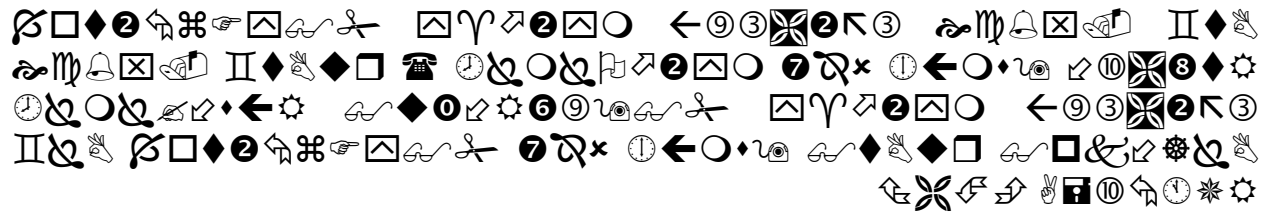
It means that what Allah makes lawful in the form of food, drink, clothing, home and marriage. Since you actually have an obligation to your Lord, and you have an

<sup>9</sup> HR. Bukhari, Kitab al-Riqaq, No. 5956.

obligation to yourself, and you have an obligation to your family, and you have an obligation to those who visit you, then fulfill that obligation to your respective rights.

That the long-term goal is to prepare for eternal life in the hereafter, while in the short term, we must be able to take advantage of life in this world as a gift provided by God.

More emphatically, Allah Almighty said in QS. As-Shura: 20



whoever wants Profits in the hereafter We will add to that Profit for him and whoever wants Profits in the world We give him a portion of the Profits in the world and there is not for him a part in the hereafter.

Al-Qur'an reminds humans not to drift away and drown in a materialist and hedonistic life that will destroy humans, but this does not mean that people are not allowed to enjoy life. In a hadith, the Prophet Muhammad SAW ordered to eat, drink, and give sadaqah and dress in moderation and not being arrogant, because Allah is pleased to see the marks of His mercy on his servants.<sup>10</sup>

*Enjoying life is permissible in Islam, as long as it does not damage the soul and violate the law, we are even invited to achieve the good of the world and the hereafter. With this ability, we are required to be creative and think in order to create an advanced culture. In this regard, al-Maraghi once said: "It would be a lie if Islam is said to be a primitive religion and an obstacle to progress."*<sup>11</sup>

Our ability to enjoy some of these worldly pleasures must be followed by self-awareness that other people who have not had the same opportunity should be able to feel a little of what those who have succeeded in feeling. Therefore, the Koran

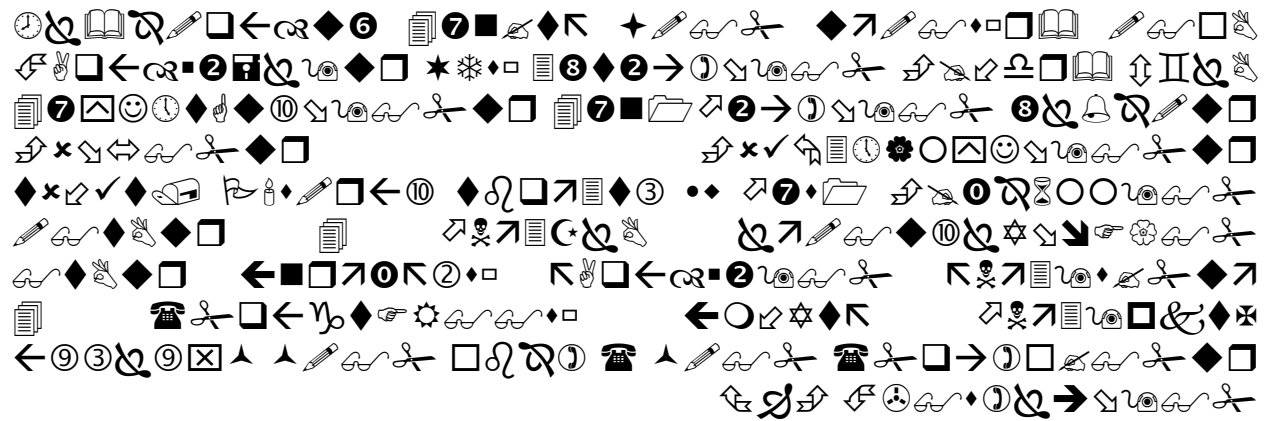
<sup>10</sup>HR. Ahmad, No. 6421

كلوا واشربوا وتصدقوا والبسوا في غير مخيلة ولا سرف ان الله يحب ان ترى نعمته علي عبده

<sup>11</sup> Ahmad Mustafa Al-Maraghi, *Tafsir al-Maraghi* (Beirut: Dar Al-Fikr, 1394 H)

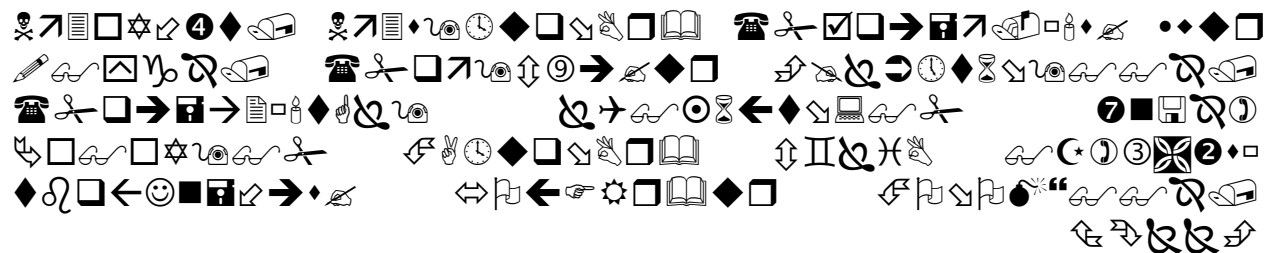


emphasizes that wealth and wealth must be distributed fairly and equitably, and should not stop or rotate among the elite.



*What are the booty (fai-i) that Allah gave to His Messenger (from property) that came from the inhabitants of the cities So it is for Allah, for the apostles, relatives, orphans, the poor and people who are on their way, so that the treasure may not circulate among the rich among you alone. what the Apostle gives you, then accept it. leave what he forbids. and fear Allah. Verily Allah is very harsh punishment. (QS. Al-Hasyr: 7)*

Assets are not only to be owned, controlled and utilized by themselves, but there are social functions that must be distributed to society, either through commercial business channels or through social channels. Likewise with the existence of social layers and diversity of expertise, it is precisely the relationship between cooperation and mutual assistance between one party and another, not oppressing and exploiting one another. Therefore, Allah Almighty strictly prohibits unhealthy practices in expropriating other people's property, as He says:

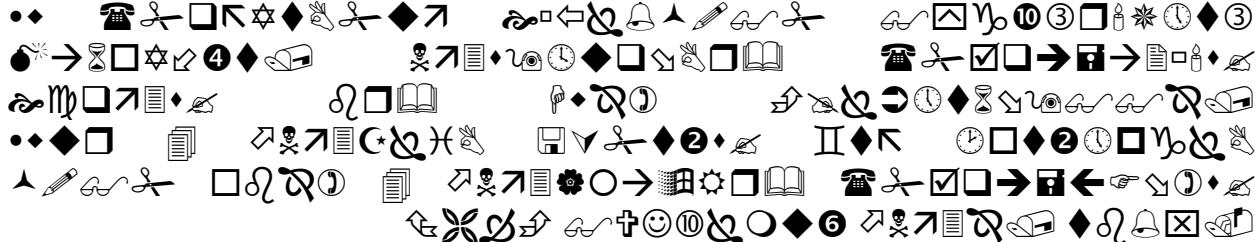


And do not eat part of the wealth among you in an immoral way, and (do not) bring (the affairs) of that property to the judge, so that you can eat a portion of the other person's property by (sinning). knowing. (Surah Al-Baqarah: 188)

Al-Qurtubi stated that the verse came down in order to "comment on" the case between Abdan bin al-Asywa al-Hadrami whose land ownership was sued by someone from al-Qois al-Kindiy's descent until the trial process. However, the claim was withdrawn after the revelation of this verse. With regard to this incident Rasulullah saw:

"Surely you are litigating in front of me. It could be that some of you have better reasons than others, so I decided based on what I heard. Whoever I assign to him (which turns out to be) the right of his brother, then do not take it, in fact it is nothing but a slice of hellfire "(Narrated by Bukhari Muslim from Umm Salamah)

In the case of economic transactions, all of these will not run without agreement on the existence of rules or values that are recognized as true, because they involve the interests and rights of many people. Therefore, the Qur'an does not only limit it to believers but to humans as a whole, that is, there should be no taking of the rights of others in an improper way (*bathil*). Taking, transferring or exchanging rights from one person to another should be done in a lawful manner, mutually willing, no one loses or loses. As He says:



O you who believe, do not eat each other's wealth in a way that is false, except by way of commerce which applies equally among you. and do not kill yourselves; Indeed, Allah is Most Merciful to you. (Surah Al-Nisa: 29)

This is the main principle in all economic transactions, both trade (*tijarah*, *buyu*), lending and borrowing (*al-ariyah*), leasing, labor or wages (*al-ijarah*). While in a partnership or joint venture, either with capital participation or management in the form of *syirkah*, *mudlarabah*, *muzara'ah*, and *musaqah*, it is emphasized that there is a profit-sharing system (loss and profit sharing) in which profits are shared, and if there is a loss it will be shared according to each portion.

### **The Principles of the Qur'an About Economic Norms.**

The principle of justice is one of the principles championed by al-Qur'an (Islam) in all aspects of human life, including in economic matters. R. Lukman Fauroni and Muhammad stated:

Normatively and simply, it can be explained that in the economic aspect, the Qur'an has offered the principles of justice and holiness in three aspects at once. The three aspects are first, prohibiting the ownership or management of illegal assets (*dzatiah*). Second, prohibited in the way and process of obtaining or managing and developing it, third, prohibited from the impact of its management and developer if it is detrimental to other parties.<sup>12</sup>

In affirming these economic principles based on the Qur'an, Syed Nawab Naqvi offers four axioms, including:

#### *1. Unity*

Unity here is unity as reflected in the concept of *tawhid* which combines all aspects of Muslim life both in the economic, political, social fields, into a "homogeneous whole" or whole, which is homogeneous, and emphasizes the concept of consistency and overall order..<sup>13</sup>

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<sup>12</sup>Muhammad dan R. Lukman Fauroni, (2002) *Visi al-Qur'an tentang Etika dan Bisnis*. Jakarta: Salemba Diniyah, p. 10

<sup>13</sup>Syed Nawab Naqvi, (1993) *Ethics and Economics: An Islamic Synthesis*, terj. Husin Anis, *Etika dan Ilmu Ekonomi Suatu Sintesis Islami*. Bandung: Mizan, p. 50-51

In the concept of monotheism, all human actions will focus on God, which in Yusuf Qardhawi's language is called a starting point that has the value of Rabbani (*ilahiyyah*). He further explained that the Islamic economy is a divine economy because its point of departure is from Allah, the goal is to seek the pleasure of Allah, and its methods are not contrary to His law. All economic activities, both production, consumption, exchange and distribution are tied to divine principles and divine purposes.<sup>14</sup>

Based on this axiom, Muslim entrepreneurs in carrying out their activities and economic entities will not do at least three things:<sup>15</sup> First, discrimination among workers, sellers, buyers, partners, based on considerations of race, color, gender or religion. Second, forced or forced to commit fraudulent practices because only Allah should be feared and loved. Therefore, this attitude will be reflected in all attitudes of life in its various dimensions. Third, hoarding wealth or being greedy, because wealth is essentially a mandate of Allah.

## 2. Equilibrium (Justice)

Equilibrium (equilibrium) or justice describes the horizontal dimension of Islamic teachings related to the overall harmony in the universe. The laws and order that we see in the universe reflect harmonious equilibrium.<sup>16</sup> This order is also known as *sunnatullah*.<sup>17</sup> The nature of equilibrium or justice is not just a natural characteristic, but a dynamic characteristic that every Muslim must strive for in his life.<sup>18</sup>

The behavior of equilibrium and fairness in the economic process is explicitly explained in the context of a simple (classic) business process so that every entrepreneur

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<sup>14</sup>Yusuf Qardhawi, (1997) *Peran Nilai dan Moral dalam Perekonomian Islam*, Terj. Didin Hafiduddin dkk. (Jakarta: Rabbani Press, p. 25

<sup>15</sup>Choirul Fuad Yusuf, *Etika Bisnis Islam, Sebuah Perspektif Lingkungan Global*. Jurnal Ulumul Qur'an, 3/VII/97, p. 14-15

<sup>16</sup>*Ibid*, p. 23

<sup>17</sup>This *sunnatullah* is also understood by natural law. According to M. Baqir al-Sadr, *Sunnatullah* or historical norms are the words of Allah, the method, the embodiment of Allah's will and wisdom in the universe whose purpose is as a warning to humans. see M, Baqir al-Shadr, 1993. *Sejarah dalam Perspektif al-Qur'an, sebuah analisis*, translate. MS. Nasrullah. Jakarta: Pustaka Hidayah, p. 91

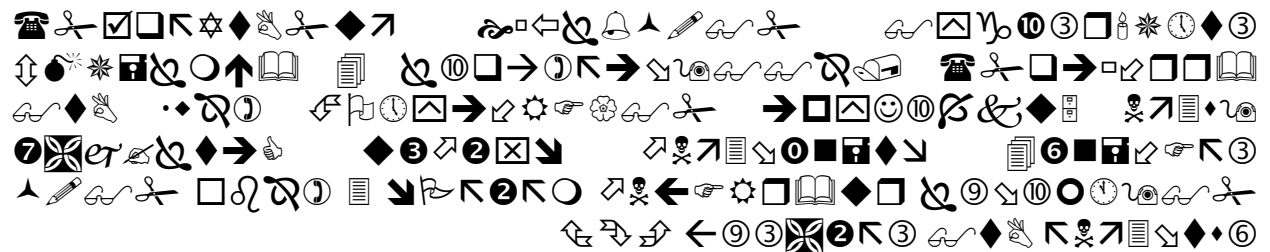
<sup>18</sup>Muhammad & R. Lukman Fauroni, *Ibid*. p. 12

makes a perfect dose when measuring and weighing it with the correct balance, because that is the best behavior and brings the best result..<sup>19</sup>

## 1. Free Will

Free will is Islam's most original contribution to the social philosophy of the concept of a "free" human being. Only God is free, but within the limits of His creation scheme humans also have relative freedom. Based on this axiom of free will, in an economy, humans have the freedom to make agreements, including to keep or break them. A Muslim who believes in Allah's will, will honor all the promises he makes. It is a collective part of society and recognizes that God includes both individual and social life. Thus freedom of will is closely related to unity and equilibrium..<sup>20</sup>

In terms of covenants, both the covenant of loyalty to God and the covenant he makes in association with others (*muamalah*), humans must be able to fulfill all of these promises. The Qur'an emphasizes



*O you who believe, fulfill that aqad-aqad.*<sup>21</sup> (QS. Al-Maidah: 1)

## 2. Accountability

Unlimited freedom is something that is impossible for humans to do because it does not require accountability and accountability. To fulfill the demands of justice and

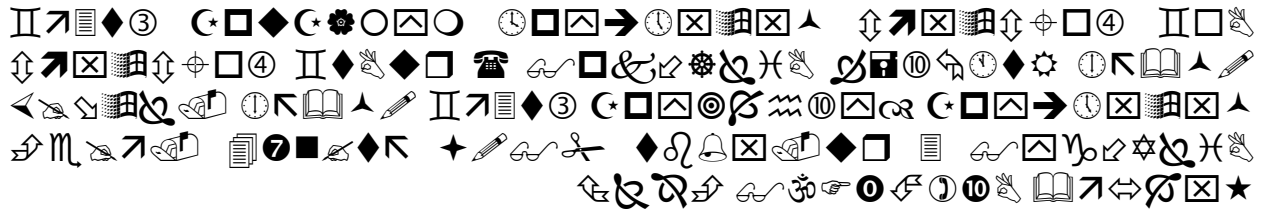
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<sup>19</sup>QS. Al-Isra: 35, al-Muthaffifin: 1-3

<sup>20</sup>Rafiq Issa Beekun, in Choirul Fuad Yusuf, *Ibid*, p. 24-25

<sup>21</sup>Aqad (covenant) includes: the servant's presetia promise to Allah and the Covenant made by humans in the association of others.

unity, humans need to be held accountable for their actions. Logically this axiom is closely related to the axiom of free will. It sets limits on what humans are free to do by being responsible for all they do.<sup>22</sup>:



*Whoever gives good syafa'at,<sup>23</sup> undoubtedly he will get part (reward) from him. and whoever gives bad syafa'at,<sup>24</sup> undoubtedly he will bear the joy (sin) of him. Allah has power over all things. (QS. Al-Nisa: 85)*

This axiom of accountability will fundamentally change economic calculations because everything must refer to justice. This is implemented in at least three things, namely: *First*, in calculating the margin, the gain in the value of wages must be linked to the minimum wage that is socially acceptable by the community. *Second*, the economic return for capital lenders must be calculated on the basis of the explicit understanding that the magnitude is unpredictable with a zero probability of error and cannot be predetermined (such as the interest system). *Third*, Islam prohibits all transactions which are exemplified by gharrar in classical business literature,<sup>25</sup> or bonded bond system in Indonesian society.

## CLOSING

In closing this paper, it is better if we reopen the sheet of history which records the process of going back and forth as well as the destruction of a societal order that was originally established, into a society that was in ruins due to the deviation of most of the population towards the economic processes prevailing at that time.

<sup>22</sup> Syed Nawab Naqvi, *Ibid*, p. 86

<sup>23</sup> It is a good sha'a'at: Any intercession intended to protect the rights of a Muslim or to prevent him from harm.

<sup>24</sup> shafa'at is the opposite of good syafa'at

<sup>25</sup>*Ibid*, p. 103-104

The Madyan and Aikah, are two people whom Allah Almighty sent the Prophet Syu'aib to them. In the economic or commercial sphere, they are cheating and dishonest; 1) if they sell an item, they like to reduce the measure and the scale, 2) if they buy something, they like to criticize, ridicule and drop the price, then buy it at a cheap price. Ibn Abbas explained their nature.<sup>26</sup> 3) they are baahisatan, namely people who like to be tyrannical in the economy, 4). And they are also people who are dishonest, cheat, like to reduce the rights of others in trade.<sup>27</sup>

For the economic deviation they did, Allah Almighty sent a reward that was worth their actions, they were destroyed by an earthquake,<sup>28</sup> drought and extreme heat and fire rain.<sup>29</sup>

In the Prophet Syua'ib's assessment that the main cause of the moral and social decline of the Madyan and Aikan people was economic injustice and pride. Justice is a right of individuals, groups and classes. This means that the values of truth and the qualities of virtue should be assigned to each person. Justice is a *summum bonum*, the highest supremacy of moral values, in the economic system. Economic injustice is a cause of social infidelity, corruption and social inequality.<sup>30</sup>

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<sup>26</sup>Adb Al-Rahman Jalaluddin al-Suyuthi, (1992) *al-Dur al-Mantsur fi Tafsir al-Matsur V*. Beirut: Dar al-Fikr,

<sup>27</sup>Abi Ja'far Muhammad bin Jarir al-Thabari, (1988) *Jami al-Bayan an Ta'wil Ai Al-Qur'an*, Jilid V, XI Beirut: Dar al-Fikr,

<sup>28</sup>see, QS. Al-A'raf: 91

<sup>29</sup>see, QS. As-Syu'ara: 189, Ahmad al-Shawi al-Maki, (1993) *Hasiat al-'Alamah al-Shawi 'ala Tafsir Jalalain*, II 373, Beirut: Dar al-Fikr

<sup>30</sup>Ziaul Haque, *Revelation & Revolution In Islam*, translate. Halid Al-Kaf, (2000) *Revolusi Islam*. Jakarta: Darul Falah. p. 137

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