



## PRINCIPLES OF ISLAMIC ECONOMIC NORMS IN THE AL-QUR'AN PERSPECTIVE

Ade Jamarudin\*, Nanang Naisabur\*\*,  
Chikal Anugrah Putra Naisabur\*\*\*, Yundri Akhyar\*\*\*\*

### ABSTRAK:

Ekonomi Islam adalah ilmu sosial yang mempelajari masalah ekonomi masyarakat yang terinspirasi oleh nilai-nilai Islam. Al-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-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 kepustakaan (library research) dan bersifat deskriptif, analitik dan komparatif. al-Al-Qur'an telah menawarkan prinsip keadilan dan kesucian pada tiga aspek sekaligus. Ketiga aspek tersebut adalah pertama, melarang pemilikan atau pengelolaan harta yang haram (dzatiahnya). Kedua, terlarang dalam cara dan proses memperoleh atau mengelola dan mengembangkannya, ketiga, terlarang pada dampak pengelolaan. Keadilan adalah hak individu, kelompok dan golongan. Artinya nilai-nilai kebenaran dan kualitas kebajikan harus diberikan kepada setiap orang. Ketidakadilan ekonomi adalah penyebab perselingkuhan sosial, korupsi dan ketidaksetaraan sosial. Al-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.

**Kata Kunci:** Norma Ekonomi Islam; Al-Al-Qur'an

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\* Universitas Islam Negeri Sunan Gunung Djati Bandung, email: adejamarudin@uinsgd.ac.id

\*\* Sekolah Tinggi Agama Islam Al-Falah Bandung, email: nanang@stiaifalah.ac.id

\*\*\* Sekolah Tinggi Agama Islam Al-Falah Bandung, email: chikalnaisabur@yahoo.com

\*\*\*\* Universitas Islam Negeri Sultan Syarif Kasim Riau, email: yundri.akhyar@uin-suska.ac.id

**ABSTRACT:**

*Islamic economics is a social science that studies the economic problems of society which are inspired by Islamic values. The Al-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 Al-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-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. Justice is the right of individuals, groups and groups. This means that the values of truth and the quality of virtue must be given to everyone. Economic injustice is a cause of social infidelity, corruption and social inequality. The Al-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.*

**Keyword:** *Islamic Economic Norms; Al-Al-Qur'an*

**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>1</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, Phd 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>2</sup>

Islam is a universal religion. Islamic teachings govern and guide all aspects of human life, both those with a vertical dimension (*habl min al-Allah*) and those horizontal dimension (*habl min al-na s*). Al-Al-Qur'an as the main source of Islamic teachings in it contains aqidah, shari'ah, history and ethics (morals), regulating behavior and procedures human life, both as individual beings and as social beings. Universality This is especially evident in the muamalah aspect which is very broad in its field of motion relative and flexible according to the situation, conditions and domicile. It differs diametrically with the aspect of worship (formal) which is absolute-permanent-constant and unchanging as taught by the Prophet.<sup>3</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.<sup>4</sup>

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.

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<sup>1</sup> AM. Saefuddin, *Etika Ekonomi Islam* in Jurnal al-Burhan, No 2/li. (Jakarta: PTIQ, 1996). p. 345

<sup>2</sup> M. Abdul Mannan, *Teori dan Praktek Ekonomi Islam*, Pent. Drs. Muhammad & R. Lukman Fauroni, (Yogyakarta: Dana Bhakti Prima Yasa, 1997), 316

<sup>3</sup> Khoirul Anwar, *Ekonomi dalam Perspektif Islam*, Jurnal: ISLAMICA, Vol. 3, No. 1, September 2008. P.26

<sup>4</sup> M Suyuti Ali, *Metode Penelitian Agama*, (Jakarta : Raja Grafindo, 2000), p. 46

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

## RESULT AND DISCUSSION

### Al-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 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 Al-Qur'an is not based on a long period of collection and interpretation by humans. Al-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-Al-Qur'an not only to be read textually, but also to be understood, lived and practiced in social life in society..<sup>5</sup>

Al-Al-Qur'an is like a miniature universe containing all disciplines, especially economics, al-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-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 Al-Qur'an is also a source of Islamic teachings concerning all dimensions of human life. With its purpose and existence, al-Al-Qur'an is a source of teachings that contain values and norms that govern all human activities, including economic activities.

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<sup>5</sup> Sayyid Agil Husein Al-Munawwar, *Aktualisasi Nilai-nilai Qur'ani dalam Sistem Pendidikan Islam*, (Ciputat: PT. Ciputat Press, 2005), p. 16

Economic activity in Islamic teachings is a part from muamalah. In terms of criteria, the field is muamalah enter into the worship group 'ammah, where the rules of order the implementation is more general. The rules are general nature referred to later by the scholars.<sup>6</sup>

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.

Implementation of Islamic Principles in Economic Activities (*Amal al-Iqtishadi*) one has to adjust oneself with the rules of the Al-Qur'an and hadith. Al-Qur'an does not present detailed rules about norms in carrying out economic activities. But only mandated its values (principles) only. While the hadith of the Prophet.

Explaining some of the details operationalization, while economic activity with everything the shape is constantly evolving following developments age and level of human cultural progress. Thus, the more developing human culture the more types muamalah that appeared .

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.

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. "

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

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<sup>6</sup> Mursal, Suhadi. 2015. *Implementasi Prinsip Islam dalam Aktivitas Ekonomi: Alternatif Mewujudkan Keseimbangan Hidup*. Jurnal Penelitian, Vol. 9, No. 1, Februari 2015. P. 69

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-Qashash: 77, the meaning: *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.*

Inequality of economic life in society due to accumulation wealth in the hands of a group of people can lead to destructive attitudes. For the poor, there will be hatred and heartache towards rich people who live in luxury. Excessive accumulation of wealth, and every treasure which is limited in circulation to the rich only, and prohibiting it against the poor is not accepted by Islam, however supposed to be from the rich to issue and distribute wealth towards fellow human beings and give their rights to poor people so that an equal distribution of the enjoyment of God's grace can be realized.

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 Al-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.

### The Al-Qur'an About Economic Norms

The principle of justice is one of the principles championed by al-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 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 (*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>7</sup>

In affirming the economic principles based on the Al-Qur'an, the researcher quotes a point from Syed Nawab Naqvi offering four axioms, including:

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<sup>7</sup> Muhammad dan R. Lukman Fauroni, *Visi al-Qur'an tentang Etika dan Bisnis*. (Jakarta: Salemba Diniyah, 2002). P. 10

## 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>8</sup>

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 (*ilahiyah*). 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>9</sup>

Based on this axiom, Muslim entrepreneurs in carrying out their activities and economic entities will not do at least three things:<sup>10</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.

The provisions in the Al-Qur’an directly do not mention about *al-Ihtikar* (Monopolistic rent). But there are verses that mention about practice of hoarding gold and silver, as contained in the Al-Qur’an Surat al-Imran: 108. Although it is not clearly found in the Al-Qur’an about Monopoly but it has a close relationship with usury, where usury is strictly prohibited. Because in usury there is an element of *zulmun* (persecuting) people others are caused by the borrower’s inability to repay debts on time, the price will automatically rise above the principal loans and this is burdensome which results in borrowers being mistreated and forced to pay the additional capital.<sup>11</sup>

## 2. Equilibrium (Justice)

<sup>8</sup> Syed Nawab Naqvi, *Ethics and Economics: An Islamic Synthesis*, terj. Husin Anis, *Etika dan Ilmu Ekonomi Suatu Sintesis Islami*. (Bandung: Mizan, 1993) p. 50-51

<sup>9</sup> Yusuf Qardhawi, *Peran Nilai dan Moral dalam Perekonomian Islam*, Terj. Didin Hafiduddin dkk. (Jakarta: Rabbani Press, 1997), p. 25

<sup>10</sup> Choirul Fuad Yusuf, *Etika Bisnis Islam, Sebuah Perspektif Lingkungan Global*. *Jurnal Ulumul Qur’an*, 3/VII/97, p. 14-15

<sup>11</sup> Is Susanto, *Persaingan Usaha Tidak Sehat di Indonesia Menurut Hukum Ekonomi Islam dan Undang-Undang Nomor 5 Tahun 1999 tentang Larangan Monopoli dan Persaingan Usaha Tidak Sehat*. *Jurnal SYTAR IQTISHADI Journal of Islamic Economics, Finance and Banking*. Vol.3 No.2, November 2019. P. 83

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>12</sup> This order is also known as *sunnatullah*.<sup>13</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>14</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 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>15</sup>

### 3. 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>16</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 Al-Qur'an emphasizes "O you who believe, fulfill that *aqad-aqad*."<sup>17</sup> (QS. Al-Maidah: 1)"

### 4. 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 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

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<sup>12</sup> *Ibid*, p. 23

<sup>13</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>14</sup> Muhammad & R. Lukman Fauroni, *Ibid*. p. 12

<sup>15</sup> QS. Al-Isra: 35, al-Muthaffifin: 1-3

<sup>16</sup> Rafiq Issa Beekun, in Choirul Fuad Yusuf, *Ibid*, p. 24-25

<sup>17</sup> *Aqad* (covenant) includes: the servant's promise to Allah and the Covenant made by humans in the association of others.

for all they do.<sup>18</sup>: “Whoever gives good *syafa’at*, undoubtedly he will get part (reward) from him. and whoever gives bad *syafa’at* 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>19</sup> or bonded bond system in Indonesian society.

Islam as a religion with a vision of justice refuses explicitly the practice of buying and selling *gharrar*. Apart from harming the parties who are directly involved, his presence will also create restless society. Indirectly, buying and selling of *gharrar* will be resulting in a country’s economy difficult to develop. Prophet Muhammad SAW in an effort to eradicate practice of buying and selling *gharrar*, giving warnings to his people in order to avoid.<sup>20</sup>

In trading, when the market has been played by a part people who hold large commodities and capital, they can alone creates a pseudo price that fluctuates and cannot it is estimated that the changes caused are very fast the change occurs within a short time limit. So it’s not a deliberate price game will be avoided of great control over commodities and capital. This matter will result in the emergence of other models of trading practices which also indicates cheating and oppression towards the others among them. Hence, it is it is necessary to have an operator who can supervise it in order not to things happen that only cause mutual loss between them or losses to be borne by either party. At least this supervision can reduce it the occurrence of cheating.<sup>21</sup>

God also forbids mankind bring property matters to court in order to be able to take his neighbor’s treasure in a manner that is falsehood even though it may be passed by court or a judge. Practice This falsehood

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<sup>18</sup> Syed Nawab Naqvi, *Ibid*, p. 86

<sup>19</sup> *Ibid*, p. 103-104

<sup>20</sup> Aris Anwaril Muttaqin, Larangan Jual Beli Gharar: Tela’ah terhadap Hadis dari Musnad Ahmad Bin Hambal. *EQUILIBRIUM: Jurnal Ekonomi Syari’ah*, Vol. 3, No. 1, Juni 2015, p. 158

<sup>21</sup> Saefulah MS. Perdagangan Terlarang Menurut Islam dalam Tinjauan Maqashid Al-Syar’iyah. *Jurnal Hunafa* Vol. 4 No. 3, (Palu: Jurnal Hunafa, 2007). P. 5

often happens just because actually the party who owns the property it is weak in the law and weak in maintaining his property. The chances of this happening will be many occurs among fellow humans on the present, then Allah has anticipate it by advising and prohibits such bandages.<sup>22</sup>

## CONCLUSION

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. 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; if they sell an item, they like to reduce the measure and the scale, 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 and they are also people who are dishonest, cheat, like to reduce the rights of others in trade. For the economic deviation they did, Allah Almighty sent a reward that was worth their actions, they were destroyed by an earthquake, drought and extreme heat and fire rain

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.

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<sup>22</sup> Achmad Hijri Lidinillah. 2015. *Praktek Gharar pada hubungan bisnis Umkm-Eksporir di Jepara*. JESTT Vol. 2 No. 2 (Surabaya: JESTT, Unair, 2015). P. 113

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