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**WORK CULTURE RECONSTRUCTION:
AN ANALYSIS OF THE SHARIAH APPROACH**Ahmad Maulidizen¹¹Department of Sharia Business and Management, STEI Tazkia Bogor Indonesia
email: *ahmadmaulidizen@tazkia.ac.id**Received:**Accepted:**Published:***ABSTRACT**

There are three economic systems that apply in this world, namely those originating from the product of human reason (science) and which come from revelation. From the first source a secular capitalist and socialist system was born, while the second one was born a sharia-based economy. In reality, the secular system is unable to provide equitable prosperity, and it is not uncommon to even cause human tempest. In this case what is considered capable of providing solutions is another revelation-based system. However, the sharia teachings originating from the revelation still need to be explored and cultivated so that the community will become more insightful, understanding, and finally able to apply. This research is library research. The data is extracted using the documentary method. The results showed that Qardhawi's thinking was purely based on revelation with muamalah, fiqh and moral approach. While Chapra thinking tried to cover how conventional economic work practices and compare them with the Islamic system, while offering solutions, through scientific approaches and Islamic values. The relevance of both thoughts is to be able to provide Islamic values in the development of an economic spirituality

Keyword: *work culture reconstruction, sharia approach, Islamic economics.*

ABSTRAK

Terdapat tiga sistem ekonomi yang berlaku di dunia ini, 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 lahirlah ekonomi berbasis syariah. 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 syariah yang bersumber dari wahyu itu 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 bahwa, pemikiran Qardhawi, murni berlandaskan wahyu dengan pendekatan muamalah, fikih, dan akhlak. Sedangkan Chapra mencoba untuk mengcover 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 pengembangan ekonomi spiritualitas

Kata Kunci: *rekonstruksi budaya kerja, pendekatan syariah, ekonomi Islam.*

A. INTRODUCTION

Islamic economics, also known as sharia economics, is a system based on the revelation teachings. In the midst of the development of a secular economic system that is chaotic with all the negative impacts it has caused, the Islamic economy is actually an antagonistic system because it explicitly teaches anti-religion. This sharia-based economic system has its own unique character that distinguishes it from other systems which are products of human reason (science).¹

Therefore the presence of an economic system loaded with transcendent values strongly emphasizes universal human values and justice. In accordance with the basic character of Islamic teachings themselves as *rahmatan lil 'alamin* which contains consequences all of its teachings apply to all humans, including the teachings of economic problems. As we understand that the main sources of Islamic economic teachings are mujmal, so careful interpretation is needed to ensure the validity of their ijtiḥad products. Therefore it is not uncommon for collaborative thought to occur collaboratively, as was done by the National Sharia Council of the Indonesian

Ulama Council (DSN-MUI). To be able to produce fatwa products in relation to the economy, for example, they have not synergized the opinions of fiqh scholars with conventional economists.² In the end, the ulama's fatwa product can be used as one of the reference sources (*marāji'*) of Islamic economic teachings by experts to strengthen analysis in his work. Besides its main source, namely the Quran and Ḥadīth.

This study tries to explore the thoughts of Yusuf Qardhawi and M. Umer Chapra, because both are considered to have a very capable capacity in the field of Islamic economics. As illustrated in the history of their careers contained in other parts of this study. In developing Islamic economic thought, they carried out ijtiḥad with the power of their personal knowledge, they also carried out imaginary dialogues through written works of other experts to strengthen their opinions. This imaginary consultation which is often outlined in the form of library resources is intended to be more convincing for the public, especially in the academic world, that the thinking is not enough to be done individually, but still needs the help of other people's thoughts. This is what might be called imaginary collaboration to build

¹ Muhammad Djakfar. (2015). *Wacana Teologi Ekonomi Membumikan Titah Langit di Ranah Bisnis dalam Era Globalisasi*. Malang: UIN-Maliki Press. p. 1-14

² Anonim. (2010). *Himpunan Fatwa Dewan Syariah Nasional MUI*, Jilid 1 & 2. Jakarta: DSN-MUI.

and strengthen credible and tested traditions or academic atmosphere. In economic matters many have been taught by the scholars of the past as many are contained in their written works known as the book of turats. However, their thoughts have not been intact because they are still scattered among the studies presented in various kinds of books.

Therefore, in line with the times, we must give appreciation to the next experts (modern-contemporary) who have carried out a more systemic, academic study of Islamic economics, and their works still refer to the revelation teachings. Without exception, not infrequently they also refer to the thoughts of previous experts who have the capacity in science. This article aims to discuss the main ideas of the experts on Islamic economics and what approach is used in expressing their thoughts in the form of writing. In addition, what is the impact of the ideas to build a sharia-based work culture that is among Muslims. Without a strong work culture, it is difficult for Muslims to ground sharia values in an economy which so far can still be said to be weak. This is among the reasons why this research needs to be done, so that the treasures of Islamic economic thought in the modern era are getting richer and more developed in line with the demands of the times

B. LITERATURE REVIEW

1. The Construction of Islamic Economics

Islamic economics originating from revelation has its own uniqueness because it has different characters from other systems. While other systems derived from the teachings of science can not be separated from various weaknesses. According to Islam, science is a systematic way to solve human life problems that are based on all aspects of goals (ontology), epistemological methods), and values (axiological) contained in Islamic teachings.³

According to Khursid Ahmad, Islamic economics is a systematic effort to understand economic problems and human behavior related to economic problems from an Islamic perspective.⁴ But of the many definitions in principle Islamic economics is a branch of knowledge that seeks to look at, analyze, and finally solve economic problems in Islamic ways but from the many definitions in principle Islamic economics is a branch of science who try to view, analyze, and finally solve

³ Pusat Pengkajian dan Pengembangan Ekonomi Islam (P3EI) UII Yogyakarta dan Bank Indonesia. (2009). *Ekonomi Islam*. Jakarta: PT RajaGrafindo Persada. p. 17.

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

economic problems in Islamic ways.⁵ However, of the many definitions in principle Islamic economics is a branch of knowledge that seeks to look at, analyze, and finally solve economic problems with Islamic methods.⁶ Thus the Islamic economy which aims to reach *falah* (world happiness and the hereafter) and is transcendent always balances between worldly life and *ukhrawi* (spiritual). Therefore, in general, the economic construction of Islam emphasizes the aspects of divinity, *nubuwah*, *khilafah*, morality, and the end of the day. However, on the other hand he also supports the free will of individuals.⁷

2. Teaching Resources

Islamic economics is definitely a source of revelation, namely the Quran and the *Hadīth* which are *mujmal* in nature so that interpretations are still needed so that the meaning is clear. In fact, not infrequently also what has been practiced by the Messenger of Allah is also still needed explanation from the *mujtahid* who are competent in their fields. Because it is related to the source of Islamic economic teachings, M. Abdul Mannan stated that basically there are four sources of law,

namely the *Quran*, *Hadīth*, *ijma'*, *qiyās*, and *ijtihad*.⁸ However, besides that, he explained that there were still other legal principles which also apply among the four *fiqh* schools, namely *istihsān*, and *istiṣāb*.⁹ However, in line with the economic characteristics of Islam which makes morality an economic pillar,¹⁰ it means that the source is not limited to those related to the legal realm. But there are still other sources related to ethical issues that have been practiced by Rasulullah S.A.W. in running their business for approximately 25 years.¹¹ In Indonesia, the legal sources, among others, can be extracted from the fatwa of the National Sharia Council-the Indonesian Ulema Council (DSN-MUI) as an *ijtihad* product which involves not only jurists, but also from conventional economists with various fields.¹² And with the synergy of science, it is expected that the results of *ijtihad* will be increasingly valid and strong in responding to the needs of the community.

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

⁹ Veithzal Rivai dan Antoni Nizar Usman. (2012). p. 366

¹⁰ P3EI UII Yogyakarta bekerja sama dengan Bank Indonesia, p. 56.

¹¹ Muhammad Djakfar. (2014). Lihat pula Muhammad Djakfar, *Agama, Etika, dan Ekonomi*. Malang: UIN-Maliki Press. p. 39.

¹² Anonim. (2010). *Himpunan Fatwa Dewan Syariah Nasional MUI*. H.M. Ichwan Sam, et. Al. Jakarta: DSN-MUI.

⁵ P3EI–UII dan Bank Indonesia. (2009). p. 17.

⁶ P3EI–UII dan Bank Indonesia. (2009). p. 17.

⁷ Adiwarmarman A. Karim. (2001). *Ekonomi Mikro Islami*. Jakarta: IIT. p. 14; and see Afzalur Rahman. (1995). *Doktrin Ekonomi Islam*. Yogyakarta: PT Dana Bhakti Wakaf. p. 34.

3. Work Culture

Koentjaraningrat states that the universal elements which are the contents of all cultures in the world, are a) religious systems and religious ceremonies; b) social systems and organizations; c) knowledge system; d) language; e) art; f) living livelihood system; and g) technology and equipment systems.¹³

But according to the development of the times that in this life there is always a cultural change. That is, that cultural change always occurs continuously, because there is nothing fixed, what remains is change itself.¹⁴ Change always brings hope and fear. Hope, because the future after the change occurs there is a better possibility, humans are more prosperous in their lives. While fear occurs when the future is worse than the present.¹⁵ Kuntowijoyo stated: "The cultural contradictions that are currently sweeping Western capitalism also occur in the developing Indonesian society. Economic development which should be accompanied by a rational work ethic and a delay in gratification, is forced to recognize market mechanisms that offer temporary abundance and satisfaction and

now.¹⁶ According to him again, puritan ethics which in history accompanied the initial development of the economic community was not a reference in development.¹⁷ This fact is clearly a contradiction with the building of an Islamic economic system that emphasizes on ethical issues,¹⁸ which actually need to be a guide value.

The livelihood system as part of a culture that is constantly changing, so in the future it needs to be guided by Islamic values. The study of Islamic values has been very urgent to replace traditional values that have been failed by previous generations.¹⁹ This task is very heavy because in reality only a small number are able to carry it out. Most of them are still weak, both in the fields of economics, science, understanding religion, courage and so on.²⁰ This is very close to the work culture. Therefore, to guard the change in work culture which has so far not been said to be strong, it is necessary to reconstruct culture among Muslims so that the Islamic system truly becomes a new

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

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

¹⁵ Ahmad M. Saefuddin. (1987). p. 183.

¹⁶ Kuntowijoyo. (1999). *Budaya & Masyarakat*. Jakarta: PT Tiara Wacana Yogya. p. 11.

¹⁷ Kuntowijoyo. (1999). p. 11.

¹⁸ Mustaq Ahmad. (2001). *Etika Bisnis dalam Islam*. Jakarta: Pustaka Al-Kautsar. p. 76; dan Richard T. De George. (1999). *Business Ethics*, Fifth Edition. London: Printice Hall International. hlm. 89.

¹⁹ Ahmad M. Saefuddin. (1987). p. 189.

²⁰ Ahmad M. Saefuddin. (1987). p. 189.

force.²¹ However, the civilization process is not enough to only be supported by resilient resources, but it still needs to be supported by adequate infrastructure. This is what needs to be built forward, whether culture in the sense of being is a complex of ideas, ideas, norms, rules and some of them. Or, in the form of culture as a complex activity of behavior patterned from humans, or in the form of culture as objects of human work.²² Institutions centered on a patterned behavior, according to Koentjaraningkat, meet each other with the system of norms, personnel and physical equipment.²³ However, culture is a process that cannot be achieved instantly, without exception in building a work culture in the community.

C. METHOD

This research is a library research with descriptive approaches, which are describing or explaining the analysis of Wrok Culture Rekonstruction with analysis Shariah Approach. The method of collecting data in this study is

²¹ In relation to work culture, or what is also known as the work ethic, see Aswab Mahasin, dkk. (ed). (1996). *Ruh Islam dalam Budaya Bangsa Aneka Budaya di Jawa*. Jakarta: Yayasan Festival Istiqlal. p. 98.

²² Koentjaraningrat. (1985). p. 5.

²³ Koentjaraningrat. (1985). p. 5.; dan Ahmad Maulidizen and Mohammad Taquiddin bin Mohammad, A Critical Analysis of Islamic Economic Opportunities and Challenges in Globalizational Era. *Share: Jurnal Ekonomi dan Keuangan Islam*, 7(2). p. 146-161.

documentation, journals and books. Then analyzed using content analysis, which is by analyzing library data that is deskriptive or scientific analysis of the message premise. Data analysis methods are deductive, inductive and comparative.

D. RESULT AND DISCUSSION

1. The Biography

Yusuf Qardhawi²⁴ is a well-known Islamic scholar, both in the Middle East and in the Western world and the Islamic world. As a figure of a qualified 'ulama', rijal al-da'wah wa al-Harakah, he not only mastered turats, but also included the flow of Western modern thought. Because of the high potential of his intelligence, he is able to co-exist and dialogue with various groups and classes wherever they are. Qardhawi was born in a small village called Shafat Turab in the middle of the Delta on September 9, 1926 in the land of Egypt.²⁵

Before he was ten years old, he had memorized the Qur'an (hafidz)-a tradition of Middle Eastern society-especially Egypt which continues today. His education level since ibtida'iyah, until his doctoral program (1973), he traveled at Al-Azhar

²⁴ This profile is adapted from the internet "http://www.qaradawi.com" www.qaradawi.com March. (2019). 1-2, in addition to other relevant sources.

²⁵ Yusuf Qardhawi. (2003). *Kenanganku Bersama Ikhwanul Muslimin*. Jakarta: Aulia Publisher. p. xiv.

University, with his dissertation on *Al-Zakāh wa Atsaruhā fī Ḥal Al-Masyākil Al-Ijtimā'iyah*. Even other sources said that Qardhawi had just finished his doctoral degree in 1972 because he had left Egypt due to the cruel regime at that time. He moved to the country of Qatar (1961) because the Egyptian government's treatment at that time was very hostile to him.

In 1961 he had served as director of the upper secondary level ma'had religion. Furthermore, he founded the Tarbiyah Faculty at the University of Qatar, in charge of establishing the Islamic Studies program (*Dirasat Al-Islamiyah*) and becoming its dean (1973). From 1977 to 1989/1990, he served as dean in two faculties, namely the Syariah Islamiyah and Dirasat Islamiyah. After a year later (1990/1991), he was trusted as director of the Majelis Ilmiah, a study center which had been commanded by Ghazali before and the Islamic High Court at al-Amir University Abdul Qadir Al-Jaziri Al-Jazair. Until 2000/2001, he had produced several scientific works, in addition to seminar papers, as many as 91 books. Qardhawi also included 'moderate, open scholars' and experts in the field of fiqh. In social religious issues, the approach adopted is a fiqh approach that is very flexible and full of maslahah. The

moderate attitude is carried away in building a family. Qardhawi who has seven children is very democratic and open in educating children. He gives freedom to his children to study anything according to their interests and talents and tendencies. Of the seven children, only one studied at Darul Ulum University in Egypt and took religious education. While others, take general education abroad.²⁶ A fairly basic reason that led to openness in matters of education, because Qardhawi himself was a scholar who rejected the dichotomy in the distribution of knowledge. Is not the separation of knowledge, according to Qardhawi, has hampered the progress of Muslims.²⁷

Furthermore Muhammad Umer Chapra,²⁸ was born February 1, 1933 in Bombay India from a father named Abdul Karim Chapra. He grew up in a religious family environment, so he grew up as a person who has a commendable character. Besides living in a well-off family that allows him to get a good education too. Until the age of 15 years, Umer Chapra lived in his native land. After that he moved to Karachi to study until he finally earned a PhD from the University of Minnesota in the United States. His

²⁶ Yusuf Qardhawi. (2003). p. xiv.

²⁷ Yusuf Qardhawi. (2003). p. xiv.

²⁸ <http://wikipediabahasaindonesiachapra> (accessed, 28 April 2019).

expertise in economics is recognized by Prof. Harlan Smith, his doctoral supervisor in Minnesota, Minneapolis who stated that Umer Chapra was the best person he had ever known. After that, at the age of 29, he ended his bachelor period by marrying a girl named Khoirunnisa Jamal Mundia. In starting his academic career, Umer Chapra won the gold medal from the University of Sind in 1950 because of his achievements in the entrance examination of 25,000 students. He is also involved in various organizations and research centers that concentrate on developing Islamic economics. He was an advisor to the Islamic Research and Training Institute (IRTI) of Jeddah IDB. Prior to serving as a senior research advisor at Riyadh's Saudi Arabian Monetary Agency (SAMA) for almost 35 years.²⁹ Even for more than 45 years, he occupied professions in various institutions related to economic problems. He spent two years in Pakistan, six years in the USA, and 37 years in Saudi Arabia. In addition, many activities he participated in, such as those held by the IMF, IBRD, OPEC, IDB, and OIC, etc.³⁰

Because of his brilliant ideas, he has written many books and articles. To date, there have been 11 books and 60 scientific

²⁹ Umer Chapra. (2000). *Islam and Economic Challenges*, translation. Ikhwan Abidin Basri, in the Preface, Khurshid Ahmad. hlm. xi.

³⁰ http://id.wikipedia.org/wiki/M._Umer_Chapra (accessed May 8, 2019).

works, in addition to nine book reviews that have been translated into many languages. Even other data states, Umer Chapra has written 16 books and monographs and more than 100 papers and book reviews. These have been translated into Arabic, Bangladesh, France, Indonesia, Japan, Malaysia, Persia, Poland, Spain, Turkey, and Urdu. Because it is so concentrated in the development of a sharia-based economy, many of Umer Chapra's brilliant ideas are contained in his essays on an international scale. So he received an award from the Islamic Development Bank and from King Faisal International Award, both of which were obtained in 1989. In recognition he was the best writer who has contributed to alternative economic solutions at the international level. Among the books of his work include: (1) *Toward a Just Monetary System* (1985), (2) *Islam and the Economic Challenge* (1992), (3) *Islam and the Economic Development* (1994), and (4) *Future of Economic: An Islamic Perspective* (2000).³¹

The four were Indonesianized,³² each translation of the first book entitled "Islamic Monetary System" translated by Ikhwan Abidin Basri, with the publisher Gema Insani Press in collaboration with

³¹ [http / adminblogsyariah.com](http://adminblogsyariah.com). Tokohekonomi syariah (accessed 28 April 2019).

³² Muhammad Djakfar. (2014). p. 90.

Tazkia Cendekia (2000). Furthermore, "Islam and Economic Challenges", by Ikhwan Abidin Basri, with the publisher Gema Insani (2000). Next, "Islam and Economic Development," translator Ikhwan Abidin Basri, with publisher Gema Insani (2000). And finally, "The Future of Economics: A New Islamic Perspective Landscape of the Future Economy," the translator team Amdiar Amir, (et. Al.), Publisher of the Shari'ah Economics and Banking Institute (SEBI) (2001)

a. Principles of Mind, Approach, and Relevance

This research basically explores Joseph Qardhawi's main ideas from a major work: *Dawr Al-Qiyām wa Al-Akhlāq fī Al-Iqtisād Al-Islāmī* which was Indonesianized by Didin Hafidhuddin, *et. al.* This book has inspired and opened the horizons of the thinking of academics and practitioners in our country in connection with sharia-based economic problems. Even today the book remains the main reference because of the depth of the content and the breadth and sharpness of the author's thoughts.

The approach used by Qardhawi in studying economic problems is the muamalah, fiqh, and morality approach.³³ With the first approach, in his study he used many terms that are widely used in

muamalah studies in classical books (*turats*). If he alludes to the capitalist or socialist-communist system, for example, it is limited as a comparison to emphasize how the uniqueness and economic character of Islam is also referred to as Uluhiyah or Rabbaniyah economy, because the Islamic Economy relies on divine values originating from the teachings of Al-Qur'an and Ḥadīth.³⁴ Whereas relating to the second approach (law),³⁵ carried out, because after all every Muslim in carrying out various activities, almost all of them come into contact with legal issues. What can be done (changed), or what is forbidden is done, without exception in muamalah activities. In doing business, for example, perpetrators are prohibited from practicing usury, carrying out monopolies, trading illicit goods and so on, because all of these are unlawful in Islam. In addition, besides that, Qardhawi also emphasized to the perpetrators to avoid even the syubhat, which in practice was so commonplace in the modern world today.

The third approach, namely morality,³⁶ seems to dominate a lot in various descriptions of his work.

³⁴ Muhammad Djakfar. (2014). hp. 59.; Ahmad Maulidizen, Islamic Finance in Theory And Practice: A Critical Analysis. *Islami Conomics; Jurnal Ekonomi Islam*, 8(2). p. 111.

³⁵ Ahmad Maulidizen. (2014). p. 59-60.

³⁶ Ahmad Maulidizen. (2014). p. 59-60.

³³ Muhammad Djakfar. (2014). p. 59.

According to Qardhawi, morality is one of the teachings that is very vital in all human activities.³⁷ He stated that all aspects of any life cannot be separated from the bond of ethical values as strongly emphasized in Islam. Without exception in business problems that almost dominate the activities of human life in order to fulfill all of his life needs. Therefore, if we look at it, there are not a few terms of ethical values that color various themes of analysis. Furthermore, Qardhawi tries to describe how moral values must internalize into activities of production, consumption, circulation, and distribution. He intends to show mankind how the majesty and strengths of the teachings of Islam guided by the teachings of Tawheed which have their main sources in the teachings of the Qur'an and Hadith. In the midst of the rampant practice of the ribawi economy as an actualization of the teachings of other isms which seemed to be alienated from the values of virtue that were truly highly upheld in Islam.³⁸

Among the main points of Qardhawi's mind that need to be understood, among others, is that the Islamic economy is the

³⁷ Yusuf Qardhawi. (1997). *Peran Nilai dan Moral dalam Perekonomian Islam*. Jakarta: Robbani Press. p. 57.

³⁸ In his book, Qardhawi, discuss at length how the role of morals in the activities of production, consumption, circulation, and distribution. See Yusuf Qardhawi. (1997). p. 135-358

economy of rabbaniyyah (ilahiyyah), because of the starting point of Allah, the Preserver of all the world and all its contents. The ultimate goal is to seek the pleasure of Allah and the ways of obtaining it do not conflict with the Sharia. Therefore the building of the Islamic economic system, according to Qardhawi, is illustrated by its unique characteristics that distinguish it from other systems as a product of human reason (science). The characteristics of the ministry include four aspects, namely *rabbāniyyah* (divine-divine), *insāniyyah* (humanity), *akhlāqiyyah* (ethic), and *wasatiyyah* (balance-tawazun).³⁹ In this case what is meant by rabbniyyah is the economy of monotheism which teaches that in economics man cannot be separated from the guidance of God as the absolute owner of the universe in life.

The position of faith is very central in human life in various aspects. And the values of monotheism which are the substance of rabbaniyya teachings will be a prime cause for the three aspects of other Islamic economic characteristics.⁴⁰ That is, if the tawhid (faith) of a business person is strong,⁴¹ then he tends to obey all

³⁹ Yusuf Qardhawi. (1997). p. 23-135

⁴⁰ Yusuf Qardhawi. (1997). p. 28-32.

⁴¹ With the concept of istikhlaf, Qardhawi gave a very big role to humans as God's representatives on earth. See Yusuf Qardhawi. (1997). p. 29-52.

applicable Shari'a provisions in carrying out business activities. However, it is very crucial, according to Qardhawi, that the four aspects above must be implemented in the atmosphere of business activities which include production, consumption, circulation and distribution. Because if not, it means that Islamic economic values have not been internalized into the business. Or, it has not been able to color business activities in everyday life. This is the true relevance of cultivating the principles of Qardhawi's mind to shape business behavior that is full of transcendent values in the midst of the strength of dry business activities spiritual values.

Furthermore, as one of the world's experts, with an academic background in modern economics in the Western world, and supported by various experiences in occupying prestigious positions in economic development, as well as religious family backgrounds, M. Umer Chapra's expertise does not need to be doubted. By reading his works, he will undoubtedly provide inspiration, insight, and enlightenment, because in Chapra two forces accumulate, namely the academic (theoretical-normative) strength and the experience (praxis-pragmatic-applicative) power.⁴² Therefore, by looking at his

works, Chapra is not limited to using conventional economic approaches as the main background of his field of expertise, but he also uses other approaches that integrate science, in this case the economy, with Islamic values. For this reason, it is very logical, if you read Chapra's works, at least the readers will understand two scientific fields simultaneously, namely conventional economics and Islamic science in relation to economic problems.⁴³

Furthermore, in an effort to develop his thoughts on Islamic economics, Chapra explicitly used the word "Islam," in the formulation of the titles of the works he wrote. If not explicitly the word is used, but almost certainly the essence (substance) of the analysis is loaded with Islamic values. It seems that this is intended to juxtapose, and at the same time reinforce the true concept of Islam in relation to the economic problems being discussed.⁴⁴ This can be seen from his works, for example, "Islam and the Economic Challenge," and "Islam and Economic Development," as well as "The Future of Islamics: an Islamic Perspective." The three, explicitly include the word "Islam." So it is natural that in the three studies a lot of prioritizing how the Islamic view of economic development

⁴² Muhammad Djakfar. (2014). p. 90.

⁴³ Muhammad Djakfar. (2014). p. 90-91.

⁴⁴ Muhammad Djakfar. (2014). p. 90.

comes from the teachings of the revelation without disregarding the opinions of the previous scholars who are competent.⁴⁵

This is not the case with his book "Towards a Just Monetary System," which clearly does not include the word "Islam," but rather the translator himself lists the word so that the title of the translation becomes "Islamic Monetary System." This indicates that the translator of the book, in this case Ikhwan Abidin Basri, understands that Chapra's work, which focuses on monetary matters, is more appropriately given a title whose substance is an Islamic-based monetary system. Not so with the book "Towards a Just Monetary System," which clearly does not include the word "Islam," but rather its own translator which includes the word so that the title of the translation becomes "Islamic Monetary System." This indicates that the book's translator, in this case Ikhwan Abidin Basri, understands that Chapra's work, which focuses on his study of monetary matters, is more appropriately given a title whose substance is an Islamic-based monetary system.⁴⁶

Therefore, starting from the description above, it can be concluded that the approach used by Chapra is a conventional economic approach. But

along with that, also used the fiqh approach and the history of civilization in which many contained Islamic values. Hopefully this can be understood, that the fiqh approach, as part of sharia teachings, is always used by Chapra because after all economic problems cannot be separated from legal issues regarding halal and haram, about what is permissible and what is prohibited to do.⁴⁷

Likewise, with the historical approach of civilization, it is actually impossible not to be ignored, because after all the development of Islamic economics is inseparable from its own historical roots in Islam that began from the era of the beginning of the decline of Islam. Therefore, if Chapra were to strengthen his arguments by raising the thoughts of previous experts, because they lived in the course of history according to the atmosphere of their respective times. This shows that however the development of Islamic economics to date, is actually not once like rain falling from the sky, but still requires a long process. In line with the development of Islam itself, namely from the time of the Prophet to the modern age today.⁴⁸

In his work, *Islam and The Economic Challenge*, Chapra expressed academic

⁴⁵ Muhammad Djakfar. (2014). p. 90.

⁴⁶ Muhammad Djakfar. (2014). p. 90.

⁴⁷ Muhammad Djakfar. (2014). p. 92.

⁴⁸ Muhammad Djakfar. (2014). p. 92.

anxiety that departed from macro reality.⁴⁹ Among other things he highlighted Muslim countries which were also in a state of shakiness like the rest of the world. Poverty and inequality are very obvious. The majority of them are faced with macroeconomic imbalances. Even their failure is even more devastating because Islam strongly emphasizes human dignity, intertwining *ukhuwah*, and socio-economic justice which remains an empty slogan until all the essential elements of happiness are fulfilled.⁵⁰ He further said that "despite what Islam has to offer is truly ideal, in reality Muslim countries have so far not been able to do so."⁵¹ Or, in other words, according to Chapra, they have failed to apply the Islamic economic system to build human welfare. That is, in this case there is 'paradox,' or 'gap,' or the gap between ideality and reality.⁵² Until finally, he submitted a prescription in response to these failures, including the need for a healthy political order⁵³, the need for the involvement of the cleric's role,⁵⁴ and fundamental changes.⁵⁵ It seems that this is the relevance between the main points of Chapra's mind in relation to the development of Islamic

economics that need to be cultivated in the midst of society, especially among the Muslim community

b. Work Culture Reconstruction

Prior to this, Koentjaraningrat's opinion that one of the three forms of culture was expressed was a complex patterned behavior activity from humans in a society that met with the system of norms, personnel, and physical equipment.⁵⁶ Starting from this theory, actually in constructing a work culture, anyone who is competent to do is needed, what values need to be invested, then what infrastructure (infrastructure) is needed and so on. Indeed, the civilization process can be done by anyone, such as teachers, clerics, community leaders, parents, and even communities who care by using institutions where they carry out their respective professions in their daily lives. They are true, according to Qardhawi, the caliphs who act as God's representatives prosper the earth.⁵⁷

The main target is the wider community, especially the Muslim community so that they are capable as Chapra hopes. Whereas teaching materials (values) that must be taught are revelation teaching values that encourage people to work hard in a frame of sharia-based

⁴⁹ Umer Chapra. (2000). p. 15-35.

⁵⁰ Umer Chapra. (2000). p. 93.

⁵¹ Umer Chapra. (2000). p. 151-161.

⁵² Umer Chapra. (2000). p. 151-161.

⁵³ Umer Chapra. (2000). p. 155.

⁵⁴ Umer Chapra. (2000). p. 245.

⁵⁵ Umer Chapra. (2000). p. 240-245.

⁵⁶ Koentjaraningrat. (1985). p. 9-15.

⁵⁷ Yusuf Qardhawi. (1997). p. 39-42.; and Umer Chapra. p. 245-246.

economic characteristics as Qardhawi described before. Characteristics that characterize business activities, which in turn can become part of the value of work culture in developing the Islamic economy in Indonesia. But the civilization will be stronger if it is supported by the authorities who hold authority.⁵⁸ This is a picture of the restructuring of work culture that needs to be built forward.

E. CONCLUSION

Starting from the above study it can be concluded that by looking at the weak points of the secular system, it is necessary to have alternative systems as a solution to strengthen and balance the economy of mankind. Namely a system based on sharia which comes from the teachings of revelation. However, according to Chapra, it seems that Muslims have not been able to become the main subject or player to make Islamic economics a solution. No longer as an alternative system. Therefore it is only natural that until now the Islamic economy has not been able to demonstrate its existence on the global stage because it has not been managed by the subject of militant and capable actors. Therefore, in response to this expectation, there is a need for a kind of reconstruction of work

culture so that the Islamic economy becomes part of the economic behavior of the community, especially the Muslim community. Among other things, by continuing to explore the thoughts of experts as practiced by Qardhawi and Chapra which are supported by adequate infrastructure and carried out by various competent elements of the nation. With the results of this thought, it is expected to be able to change the main game of the community which has been characterized by the results of ijthad by conventional economic experts. Then from this change in mindset there will be a collective awareness of the global community about the superiority of the Islamic economic system. Furthermore, with that awareness process they are able to actualize it in real life in an effort to fulfill their life needs.

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