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## INTERNALIZATION OF BALANCE AND JUSTICE VALUE SHARIA ECONOMIC SYSTEM IN INDONESIA

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### **Abstract**

*Indonesian Muslims in stages since the 1950s have made important changes in the economy that contains usury and has begun to change in the Islamic economy. The flow of capital and financial circulation which has been driven by conventional banking which is used to enrich one party and another party, is always faced with the flow of religious awareness of the Muslim community. The economic system used is a monopolistic economy that is involved materialistically and freedom of taste.*

*The purpose of this study is to provide an understanding of the sharia economic economic phenomena and the freedom of people associated with sharia principles in economics and finance in Indonesia.*

*By analyzing Islamic theories originating from the Qur'an and hadith and the opinions of experts, this paper aims to produce the internalization of values and balance in economic distribution. Basically, the basic values and balance in the economic system have not yet been implemented by islam, even though there are already laws on sharia banking, the law on zakat and the National Sharia Council. Efforts to literate the principles of Islamic economics have not yet tied the lowest level of society, have never been well thought out by Islamic religion.*

**Keywords:** *al Adl, al Qisth, equality, justice, maximum satisfaction.*

## INTRODUCTION

Man is a creation of Allah Almighty. the most perfect. One element of human perfection, namely the potential of mind and lust. With reason, humans can distinguish between right and wrong that we often call conscience. Even conscience is a continuation of the nature of the original origin of the sacred in humans. Conscience also provides innate abilities and intuition to know right and wrong, original and false, and thus feels God's presence in His oneness.

Therefore, every science in Islam is always associated with reason, and only intelligent people can take part in the form of worship according to the Islamic Shari'ah. Islamic economics is always associated with how to get it and how use it - is it lawful or unclean. Isn't Islamic economics an integral part of muamalat activities that are related to the present result (rizki) or future results (afterlife reward). This must be held by every person who claims to be Muslim.

Economic values taught by the Prophet Muhammad saw. is a very important support for every Muslim to determine the economic system to be

good in the framework of building a new economic system, namely an equitable economy in universal brotherhood, fair income distribution, and individual freedom in the context of social welfare. The prospect of economic structuring that facilitates structuring the benefits and welfare of people in the world (fi ad dunya), and long-term prospects (safety and happiness in the hereafter). To realize this mission, it must at least be balanced with the principle of consistency (istiqomah) in the totality of the value of Islamic teachings.

Awareness of the value of the hereafter by some Muslims began to appear along with the incessant movement of da'wah, both through majeis taklim and through mass media 'printing and electronics, social media and research socialization that continues to grow. Awareness of the value of the hereafter is one of the indicators that triggers the changing paradigm and outlook on life of some Muslims. Furthermore, this economic paradigm change makes Islamic economic activities (labeled shari'ah) begin to develop and be internalized in the spirit of the life of Indonesian

Muslims. Unfortunately, Shari'ah economic activities up to now are still at the level of idealism, and have not yet developed into the reality of the life of the ulamas and Muslims as a whole.

Rasulullah Muhammad saw. is cool putting the *tawazun* (balanced) manhaj of Islam, does not allow reason to do its job alone. He must be guided by the *aqidah* so that he does not deviate and be arrogant in front of his Creator, also so that the mind does not fall into the puddle that materialistic lust that pollutes humanity. Likewise, the spirit which is full of faith values can direct the mind so that it does not exceed the limits and get lost, thus the results of its work will be of scientific as well as human value. All of the 'blood vessels' are flowed with 'good blood' in various orientations. He does not give an excessive portion to the material aspect and ignores his spiritual aspect. All aspects of people's lives are based on quran values such as brotherhood, equality, freedom and justice.

Starting from the introduction, the problem that becomes part of the analysis is: How to apply justice and

economic balance in alleviating poverty in Indonesia.

## DISCUSSION

### A. Definition of Balance and Justice

First, etymologically, balance comes from the word 'draw', which means comparable; equal balance (weight, degree, size, etc.). In John M. Echols and Hassan Shadily (2003: 51) it is called balance, meaning balance. In terms of terminology, the word balance can be combined in several meanings as explained by Em Zul Fajri and Queen Aprilia Senja (h. 374) as follows:

1. Be consistent (stick to your mind), for example, in the sentence: Keep your balance or your will fall (set your body balance if you don't want to fall);
2. Between, for example in sentences: to strike a balance between (looking for a balance between ...);
3. Calm down, for example in a sentence: He must keep his balance in this situation (He must remain calm in facing this situation);
4. Unexpected, for example in the sentence: He caught me off balance (I got it unexpectedly).

Based on the etymological understanding above, the definition of balance is a condition or condition that

enables the realization of a material and immaterial value because of human efforts as a midlife (humans are not angels but also not animals or shetan).

Second, understanding justice. In English justice means equity, justice, the opposite of the noun injustice: inequity, iunjustice, unfairness (wayne B. Krause, 2002: 4). Justice is a noun that is associated with an action, for example, with a just, fair treatment; justice for all the people of Indonesia; servants of the State must uphold justice; justice must be upheld in this country.

The word fair comes from the Arabic word. Fair. The meaning used in the term shari'ah banking is balanced and in accordance with size (proportional) and does not harm one party (Iriani Hardini, cf., 2007: 31).

In terms of terminology, justice is associated with social, is a collaboration to produce a society that unites organically, so that every member of society has equal and real opportunities to grow and learn to live in their original abilities.

## B. Balance Conception

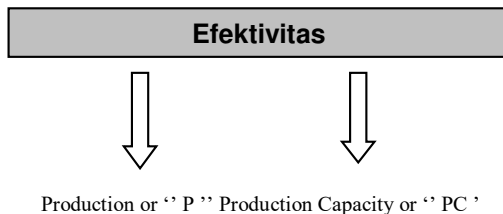
The balanced word is internalized or embodied in the Qur'anic language

with some understanding links, namely, first, balanced between the rights and obligations of husband and wife (Qs. Al-Baqarah, 2: 22), second, balanced in terms of compensation (Surat Almaidah 95), third, balanced in retaliation for actions (Qs. Al An'am, 6: 160), fourth, balanced in terms of reward and punishment (Surat Al-Hajj, 22: 60, QS. Al Qashas, 28: 84 ), fifth, balanced in doses and scales (Surat ... Rahman, 55: 9) sixth, balanced in maintaining the environment (Qs. Ar-Rahman, 28: 7-8), seventh, balanced in terms of God's creation ( Qs. Al Mulk, 67: 3, Qs, Al-Infitar, 82: 7).

Based on the above understanding, the meaning of balance and justice is related to size, scales, justice, rights and obligations, degrees, laws, deeds, environment and universe so that humans utilize natural resources provided by God without exceeding limits: *Alla Tathgou fil miizaan*; so that you do not exceed the boundary about the balance (Quran Surah Ar-Rahman, 55: 9).

Stephen R. Covey in Gharil Amin Silalahi (2005: 21) argues that philosophy 'balance' is the effectiveness of a value, and the best

way to balance balance is to create an emotional bank balance sheet, as shown in the chart as follows:



According to Stephen, balance is closely related to the effectiveness of a value, where effectiveness always has two sides: P and C (production and consumption). He gave the starting point, that the effectiveness of consistency always comes from balance. The balance between (1) results, and (2) assets that produce something, which he calls the results as " Product " which is indicated by the formula " P " and Asset Capability ('capability') with " PC ", as how to calculate production value and production capability; or P and PC.

When the Messenger of Allah. being the head of state and religious leader in the city of Medina, the value of Islamic economic production at that time was very low. Therefore, laying the foundations of the state financial system (Medina) carried out by the Messenger of Allah. through Bait al-

Maal is a strategic step to collect financing from the side of fiscal policy. Bait al-Maal's assets, which are mostly collected from zakat and information from wealthy friends such as Abubakar Ash-Shiddiq, Umar bin Khattab, Usman bin Affan and Ali bin Abi Talib and others, are very significant for the development of Islamic da'wah as a major religion in relative time short.

The economic system applied by the Prophet. based on the principles of the Qur'an. The most basic principle of Islam is the supreme power that belongs only to Allah and man is created as His caliph on the earth. Thus, the excess of personal wealth and wealth (finance) of the State in Bait al-Maal must be utilized to the maximum extent of the prosperity of all the people and the expansion of the da'wah area. As caliph fi al-Ardh, humans have been created in the form of the best and noblest beings in all of His creations. It is a gift, a mercy and love for Allah Almighty. which is very great for humanity. Allah says:

*'Surely we have put you all on earth and we have for you on earth (source) of livelihood, but very few of you are clever to thank' (Qs. Al-A'raf, 7: 10).*

*'And because they eat usury, when in fact they have been forbidden from it, and because they eat people's property in a vanity way. we have provided for unbelievers among them a painful torment '(Qs. an-Nisa, 3: 161).*

The aim of the ideals of justice and balance according to Islamic Shari'a is to create economic growth that is oriented towards people's welfare without discrimination. Even in economic thought Abu Yusuf argued that the purpose of the prescribed value of justice was to realize al-Mashlahah al-Ammah (general benefit).

The main strength of Abu Yusuf's thinking as explained by Adiwarman Karim, is in the matter of public finance, by describing financial problems and showing some policies that must be adopted for economic growth and the welfare of Muslims. According to Abu Yusuf if a project benefits only certain groups, taxes must be charged higher to them. In the case of the procurement of public goods, for example, the State needs administration efficient and honest, strict moral discipline and high sense of responsibility. Therefore Abu Yusuf

suggested that the State choose or appoint an honest leader, upholding the principles of Islamic law in carrying out its duties. In terms of fiscal policy, that fair and honest treatment of amnesty has a beneficial effect on economic growth and increasing tax revenues.

### C. Principles of Justice According to the Qur'an

In scientific narratives, etymologically, the word justice comes from the word "fair", which means that it is impartial, not biased, not leaning on one side (Em Zul Fajri, et al., P. 18) So justice is the nature ( ) fair, just actions or actions, fair treatment. When associated with social aspects, for example, justice is defined as cooperation to produce a society that is united organically, so that every member of society has equal and real opportunities to grow and learn to live on their basic abilities.

In the Qur'an the word *al-Adl* and its derivatives repeat 29 times. Whereas the term *al-Qisth* and its derivatives repeat 25 times (Muh. Fuad Abd Baqy, 1992: 448-449).

Justice in the Qur'an is often revealed in terms of *al-Adl* and *al-*

*Qisth*. Textually these two terms have identical meanings, but contextually each has a fundamental meaning. Narratively, both contain "justice" (Louos Ma'ruf, 1977: 491-628). The difference is, where the term *al-Adlu* means basically "is equal" *بِة ل سو ا*, while the term *al-Qisthu* means basically 'straight' *مة اس ذ قا*, justice is universal.

The word *al-Adl* also means establishing the law correctly and honestly. It also means for example or a substitute for something. He is a social science namely *fi'il madhi* and *mudhari* 'is' *' adula — ya'dulu*, or *adala — ya'dilu — adulun*, which is usually interpreted to be fair, impartial, punish something law properly. Fair is the opposite of the word 'mayhem' (*zulm*), even it is a state in the soul of someone who can make it straight and honest or put something in its place. Another form of *mashdar* (*adala*) is "' al-is'. Whereas *al-Qisthu* is *isim mashdar* which *fi'il madhi* and *mudhari* 'is' (*qasatha-yaqshuthu*) which is usually interpreted to be valid (impartial).

M. Quraish Shihab added, that the term *al-Qisth* also contains the

basic meaning 'part' and with this meaning, it does not have to lead to 'equality'. Therefore, the word *qisth* is more common than the word 'adl. Besides the terms *al-Adl* and *al-Qisth*, the Qur'an also reveals the meaning of justice with the term *mizan*. The term *al-Mizan* comes from the root word *wazn* which means 'scales'. Therefore, *Mizan* is a tool for weighing, but it can mean justice, because linguistics often refers to 'tools' for the meaning of 'the use of the tool' (Quraish Shihab, 1996: 111).

Sayid Mujtaba defines justice in several senses, namely: putting something in its place; do not commit injustice; pay attention to the rights of others; do not do an act that is contrary to wisdom and benefit (Sayid Mujtaba 2004: 47). The meaning of the term *al-Adl* in terms of "equally" can be found, for example in QS. An-Nisa (4): 129, namely:

*"And you will never be able to be fair between your wives, even though you are eager to do so, Therefore do not be too inclined (to those you love), so that you let the others hang around. and if you make repairs and take care of yourself (from cheating), then*

*surely Allah is Forgiving, Most Merciful'*

Whereas the meaning of the term al-Qisth with its basic understanding of 'straight' can be found for example in QS. Al-Hujurat (49): 9, namely:

فَإِنْ فَاءَتْ فَأَصْلِحُوا بَيْنَهُمَا بِالْعَدْلِ  
وَأَقْسِطُوا إِنَّ اللَّهَ يُحِبُّ الْمُقْسِطِينَ ٩

"... *If the group has returned (to Allah's command), then reconcile the two with adi, and let you be fair and still be right (aqsiṭhu)*'.

As a consequence of the meaning of justice and balance as stated above, then in managing life requires 'consideration - consideration'. In economic terms, the meaning of scales means a tool called mizan (indicator, or measure of justice). Islam provides a style for economic development itself, so that justice and straight treatment (al-Qisth) are very inherent in the principles of Islamic economics. The writer saves the meaning of al-Qisth is not only straight in terms of material, but straight in the sense of immaterial, such as honest, istiqomah (consistent) and sadness based on the actualization of his faith in Allah and the Hereafter. Because, only people who have faith and are sure of the day of revenge in

the hereafter will color the economic activities that do not contain injustice and injustice, both in terms of giving "other people" - M. Quraish Shihab's term to improve his family's welfare and in building a system to achieve social welfare itself.

The economic system adopted from Islamic Sharia values such as prohibiting acts of wrongdoing, paying attention to neighboring starvation, prohibiting reducing doses and meters, prohibiting cheating (speculation or gharar), prohibiting eating from usury, taqa (awkward help) is value Islamic values that must continue to be developed in the framework of developing macroeconomic and micro-Islamic economics.

In the Qur'an Surah Al-An'am (6): 152, Allah emphasizes the economic benefits for the poor, for justice and balance in the economic distribuisi and the prohibition of cheating in the matter of doses. Allah says, whose translation:

*'And do not approach the orphan's property, except in a more useful way, until he is an adult. and complete the measure and balance fairly. we do not burden someone but only their*



*ability. and when you say, (say): let you be fair, even though he is a relative (you), and fulfill God's promise. that is what God has commanded you to remember '.*

According to Islam, welfare is optimal satisfaction (optimal satisfaction), whereas according to conventional economics welfare is maximum satisfaction.

The fundamental difference between conventional economics and the Shari'ah economy lies in perinah and prohibition. For Western society with humanism, that economics is for the sake of humanity, while for Islam berimonimi besides for humanity also the most important thing is the matter of orders and prohibitions of Allah swt. Mechatism in the view of Islam is material and immaterial welfare, whereas for conventional economics the welfare of its size is material.

So is the difference between the principles of socialist economy, capitalism and Islam. Capitalist economies tend to be individual and vulnerable to regulation, socialist economies are equally equal in taste, while Islamic economics besides individual rights also have social rights, so there the role of citizens to exercise

their rights and obligations, and the government also carries out its rights and obligations.

History has proven that conventional economic systems have built the structure of people's lives that are more oriented to material aspects. The process of conventionalisation that has been going on for so long has led to co-optation in life. The phenomenon of production in order to maximize profits and minimize losses is precisely considered the conventionalists as unlimited rational efforts.

In fact, in the implementation of conventional economics it is less capable of managing the community properly, resulting in social inequality, unemployment, poverty and so on. For this reason, Islamic economics guided by divine revelation and prophetic message directs society to a balanced and just life. The life of the world is demanded to be balanced with the demands of the value of the hereafter, all of this is nothing but to get reward (reward) in the world and in the hereafter. Are we not always praying: "Rabbana Atina Fidunya Hasanah wafil Akhirati Hasanah Waqinaa Azdabannar '(O Lord We, give us the goodness of

life in the world and also the goodness of life in the hereafter). The world broom prayer that is always the closing prayer of believers illustrates the human desire to be happy in the world (before death) and the desire of humans to live happily and safely in the hereafter (life after death).

Likewise, every verse in the Qur'an which calls prayer is definitely followed by the word infaq 'or' zakat. Simply put, the writer captures the meaning of God's will in the Qur'an when He talks about prayer and zakat / infaq. As if Allah said, if we offer prayers it must also be economic (having economic power). In this context, how could a person who prays be able to issue zakat or infaq and alms in the form of material if he does not have goods to be zakat or donated, except charity in a broader Islamic sense.

Therefore, the theory of world balance (material; property), must also be accompanied by practice for the hereafter. So there is an end to the world practice (sociological) and there is a worldwide afterlife charity (axiological). In the context of justice, people are able to balance their

economic values with the economic rights of others, so that at least they have done justice in the sight of Allah swt.

#### **D. Prospects of Sharia Economy in Poverty Alleviation**

Speaking of the economic prospects of our islamic law, it means talking about the process. In the process itself requires approaches or methods literacy in continuously. The application of methods that are in accordance with the cultural character of Indonesian society is termed the author by 'internalization'.

The process of socialization and internalization of the law on zakat can gradually provide information about the analysis of shari'ah banking working capital, because BAZNAS must save funds through current accounts with Islamic Banks. Because shari'ah financial institutions are not only as funding institutions, but also with Zakat, Infaq and Aims Recipients and Distributors. Almost all islamic banks currently provide interest-free micro-business credit schemes, which are specifically for dhu'afa. The interest-free credit scheme (qard al hasan) does not become a stimulus for

the growing readiness of the community in supporting the operationalization of shari'ah finance in the future. It's just that Qardh's distribution of funds must be managed transparently and fairly by Islamic banks in Indonesia.

In Matthew Dictum as quoted by Tahir Beq (1991: 12) it is said, there is no human being used to be religious to God and at the same time serve from money. We have created a long history of human civilization, where the universe created Him for human welfare. The conception of religion has been going on for so long and according to centuries. The secular flow offered by Mathew states, between religion and the world must be separate, because each other is not the same. Likewise with Cristoper Wren who made a dichotomy between the world / state and religion. This secular view has given rise to a system of capitalism, socialism and liberalism, which claims that civilization can only advance the world and the hereafter (religion) separately.

Such a view is very dangerous for Islam, where Islamic economic doctrine loses its vitality due to the

dominance of the doctrines of liberalism, capitalism and liberalism. Later in Indonesia the hardest was the effort of the Jokowi government to change the ministry to become the Ministry of Zakat, Waqf and Hajj. The consequences of this institution will adversely affect the faith and monotheism of the Indonesian generation in the next 5 or 10 years. This regime believes that religious education is a private right of citizens, no matter the ritual of worship is no longer a state affair but the affairs of its followers. This is very dangerous for children in Indonesia, because there are religious lessons in schools that are still difficult for children to guide now, especially by eliminating the word 'religion' in religious ministries as designed by the Jokowi government.

When people think of religion, then they imagine that religion is limited to the 'spirituality of worship, worship and glorification of God in an effort to beg for His blessings. If educated people and scholars now hear Islamic economics or the shari'a bank, then what is in their minds is idealism that never becomes reality. Perhaps, this view is temporarily true, because

the shari'a labeled financial management system has not yet been internalized in the soul of Muslims. Why?

First, syari'ah labeled financial management is still at the concept and label level. Second, the level of public confidence in the prospects for investment at the level of Islamic finance is still low. Third, the monotheistic awareness of Muslims in the economic field, for example, that the concept of ownership is not absolute is still very low. Fourth, an euphoric attitude; excessive fear of non-Muslim nationals who always look from the political side that sharia economic development connotes ideological or related to the conception of the establishment of an Indonesian Islamic state.

In fact, Islam is not only religion but is Al-Din. When speaking of the Dinul Islam, the system of living in a state and an economic system must also be viewed from two sides, the world side and the ukhrawi side - the hereafter cannot be separated. So, there is a world charity that ends (sociology) and a global charity hereafter (axiomatic). Factually, Islam is not

merely a creed, nor does it merely describe spiritual formation. Islam is a harmonious totality, including a fair economic system.

Philosophically, Islam is life along with its fiscal instruction systems, all of which proceed from their fundamental and moral and spiritual martyrdom. Muslims are told to go further to build an optimum and fair and balanced socio-economic system so that they can ensure the welfare of all citizens of the nation in the future. A life that is prosperous and enjoyable is only possible if there is a fair distribution and takes a firm line on the development of the interests of neo capitalism.

Because the economy of capitalism has been proven to torment the people, then slowly but surely it will be replaced with an Islamic / sharia economic system that contains the teachings of the economy of tawhid, which views the concept of private ownership as two sides of a coin. The one side shows that God is the Creator and Owner of the universe, and the other side shows that humans are equal partners or fellow human brothers. In the Islamic economic

system, ownership is like a source natural power, land, water, capital (money; assets) and everything is governed by Allah. However, humans are also Allah's caliphs on earth, so every human being has economic rights in the strength of his brother's economy.

*The Qur'an affirms: "Who: belongs to what is in the heavens and on earth?" " belongs to Allah' (QS., 6: 12)*

Therefore, tauhid is made to realize the economy with a just system. Therefore, human freedom to achieve prosperity should be protected from tyranny and exploitation of capitalism. The system of interest and monopoly or the accumulation of goods needed by the people is the attitude of capitalism, which is contrary to the teachings of Islam.

In the view of Islamic economics, the prices of goods may rise if the cost of production (raw materials, etc.) increases, whereas in capitalist economies the prices of goods are raised if the owners of capital (capital) perceive that demand increases even though the goods ( supply) is still quite available in warehouses and factories.

Government reform era still tends to provide opportunities for the development of a capitalist economic system. One indicator is that many national and local factories are opened, while necessities are still rare and continue to crawl up; there has never been a history of the price of goods falling. On the other hand, financing and medium and large-scale financial credit can only be enjoyed by those who have capital (assets, collateral and nepotism).

The economic prospects of Islam can anticipate the increasing number of poverty, insofar as the capitalist economic system is slowly internalized into the Islamic economic system. In Islamic economics it is forbidden to hoard items and then sell at prices that are many times over, while humans experience difficulties and starvation due to the high price of goods in the market. Capitalist economy sided with the owners of capital, scarcity of goods precisely became an opportunity for investors to reap maximum profits. Islamic economics rests on moral values based on honesty values, while capitalist economics is based on reason and greed.

Islamic economics views prosperity and prosperity as the right of every human being, while the capitalist economy views prosperity and prosperity as the rights of individuals and groups who work. So, we can prosper without capitalism as long as the economic values in Islamic sharia are embodied in the legal system of the national economy.

#### **E. Some obstacles in the development of Islamic economic systems in Indonesia**

Many obstacles are encountered when reviewing and implementing sharia economic systems in Indonesia. Among these obstacles, among others: First, there are still limited budget allocations from the government for socialization, literacy and research on Islamic economics, secondly, there is still controversy over the opinion of ulama about usury, thirdly, conventional economic practices are first known so that Muslims have not realized the importance of Islamic economics, fourth, the absence of an ideal representation of the state that applies the Islamic economic system, fifth, the lack of knowledge of Muslims about the history of Islamic economic

thought. sixth, there is no regulation and knight national leader figure to establish Bank Central Syariah Indonesia (BCSI).

#### **CONCLUSION**

1. The purpose of the stated value of justice and balance is to realize al-Mashlahah al-Ammah (general benefit). The definition of balance is a stability of the conditions created by human effort which enables the realization of a material and immaterial value. Justice is associated with social, is a collaboration to produce people who unite organically, so that every member of the community has equal and real opportunities to grow and learn to live in their original abilities.
2. The application of Islamic / Islamic economic systems can alleviate poverty, insofar as capitalist and liberal economic systems are slowly internalized into the Islamic economic system through literacy and da'wah activities.
3. Islamic / Islamic economics views poverty and wealth as the right of every human being, whereas a capitalist economy views welfare as the right of individuals and groups.
4. The economic system of liberalism, capitalism and secularism has been rampant in the lives of Indonesian Muslims now even in the future.

One way to deal with the onslaught of capitalism, secularism and liberalism is through the strategy of propagating and developing higher

education massively and looking for leaders who have high integrity and commitment to the values of Islamic teachings.

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