

Research Article

The Quran As The Basis Of Islamic Economics (The Thoughts of M. Yasir Nasution and Amiur Nuruudin)

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Abstract.

Economy is an inseparable part of life. The process of the exchange through certain agreements create a system usually called as economic transactions. Islam as a universal religion has set and provided the proper ways of action in running life socially, culturally and economically. The development of Islamic economics showed its existence as one of the solid building science around the 1930s when the awareness of an economic system rises in accordance with Islamic character and morality. According to the thought of H. M. Yasir Nasution revealed that Islamic economics is a science and system that originates from the imperative revelation of Allah SWT for the benefit and welfare of mankind. Economy with Islamic substantive law concerns on ethics and morals. However, there is a precautionary principle, especially in economic institutions that have liquid assets. Then, Amiur Nuruudin stated that from the Qur'an as a basic economy, it can create reliable human resources in managing shari'ah economics. And from the point of view of Islam, it aims to create social justice. The quality of equilibrium will dominate the economic horizon in Islamic economics.

Keywords: Al-Quran, Thought, Islamic Economics.

Preliminary

The Qur'an is a holy book brought by the Prophet Muhammad S.A.W which was obtained from Allah S.W.T. The Noble Qur'an is a guide for Muslims that regulates all aspects of human life, whether related to worship or related to muamalah. Regarding muamalah, the Qur'an applies the basics of Islamic economic theory. This is the forerunner of the formation of an Islamic economic system. The forerunner is not only laws but also ethics. Al-Quran for Muslims is a source of theological and scientific foundations. As a science of Islamic economics, it is a necessity to make the Qur'an a scientific foundation.¹

In Islam, monotheism is the core of the teachings, even monotheism is the core of all divine religious teachings, the prophets and apostles who were sent by Allah to convey messages to the earth and this message is monotheism. Based on the value of monotheism, it stated that all the teachings adopted by all Muslims must adhere to the Qur'an as a guide and guidance in life.²

Economy is an inseparable part of life. The process of the exchange through certain agreements create a system usually called as economic transactions. The transaction is an attempt to fulfill the necessities of life. Individual actions in the economy in particular, as well as actions in other fields in general, are very dependent on the mindset and worldview of the individual.³ Then Islam as a universal religion has set and provided the proper ways of action in running life socially, culturally and economically. However, today's world community has been poisoned by the capitalist and imperialist Western worldview. Many people can't understand the concept of Islamic life and many of them does not have an Islamic worldview.

In the 20th century, Muslim scholars began to emerge and revive the scientific spirit had faded from Islam. Islamization in various fields of science was echoed, various conferences and discussions on the Islamization of science were initiated. Including in the field of economics, which is an inseparable part of life. The awareness to integrate Islamic sciences with economics has become a trigger for Muslim minds and economists to contribute to the process of Islamization of economics.⁴

The development of Islamic economics in principle has been well developed since the era of the Prophet Muhammad, Khulafa Ar-Rasyidin. Then being continued to the caliphates of Umayyah, Abbasiyah, and to the Mughal in India. After that, the development of the Islamic economics experienced a setback. The development of Islamic economics showed its existence as one of the solid building science around the 1930s when the awareness of an economic system rises in accordance with Islamic character and morality. This idea was initiated and initiated by several Islamic economists in order to be able to answer various contemporary economic problems such as the sects (school of concerning Muslim law/school of thought) of Iqtishaduna, mainstream, and critical-alternative. These three schools of thought fill the dialectical space and influence the thought and development of Islamic economics to date.

Basically, before the development of contemporary economic schools of thought, various Islamic economic thoughts had emerged in Islamic reformers such as Jamaluddin al-Afghani, Muhammad Abduh, M. Rasyid Ridha, Muhammad Iqbal to Sayyid Qutb. However, because their thinking is too dominant, they are studied in the disciplines of political science and state administration, so it is as if economic thought was never born and studied by them.⁵ But apart from the thinkers/minds above, there are also contemporary thinkers in North Sumatra, where the Islamic Economic Movement and Thought was born in North Sumatra (in the Year of 1993-2000). There were at least two factors that underlie the establishment of the shari'ah economic movement in North Sumatra. Firstly, domestic internal factors that had an impact on North Sumatra Province, especially in Medan city. Secondly, foreign external factors, especially the dynamics of the development of education and practice of Islamic economics in Malaysia. The responses of these two events created the shari'ah economic movement.

In the 1990s the issue of pork-fat was used in Ajinomoto's food seasoning arose. This incident caused concern among economic thinkers in North Sumatra, for example, Prof. H.S. Hadibroto, Prof. Bahauddin Darus (both from the Faculty of Economics of USU) and H.S Pulungan, the Director of PTPN. There was a desire from these figures to create a study institution or at least a media to discuss and talk various problems of Muslims. As concerned thinkers, they were well aware of the impact of using lard/pork fat in certain foods. The association of "senior figures" who had concern on the problem was formed. They often met and carried out the recitations. Several scholars of Islam (Ulama) were invited to give tausiah or study some religious issues, especially current issues. But unfortunately, often these studies were not fully able to give a satisfactory answer.

As general scientists, they certainly needed a rational and contextual religious explanation. They wanted an enlightenment that comes from religious teachings. Even though at that time they received religious lectures from the scholars of Islam in Medan city, the explanations of the scholars did not quench their intellectual thirst. This could be due to the methods of the scholars who still used the methods of Islamic schools, not to mention it as a traditional method, but it could not fully answer the real problems they face in that time. They actually needed religious experts who could not only explain Islam rationally but also contextually. So that Islam was truly grounded and it could respond to real problems faced by society.

At the same time, the discourse of Islamic economics was finding its momentum in Malaysia. At that time, the study of Islamic economics was still rare in Indonesia, while various types of seminars, Islamic economics workshops were often held in Malaysia. They had even practiced Islamic economics in the shari'ah financial industry such as Islamic banking institutions. As well as in the higher education of Islamic economics. Several universities in Malaysia such as IIUM and college of Insaniyyah often hold Islamic economics conferences and seminars. They also had organized higher education in Islamic economics using the Islamization model of Science initiated by Isma'il Raji' Al-Faruqi and Syed Naquib Al Attas. The seminars and workshops on Islamic economics in Malaysia often invited conventional economic experts from Indonesia. In an Islamic economic activity, Dr. M. Yasir Nasution through Prof. Bahauddin Darus was invited to attend the seminar on Islamic economics in Malaysia. Since then Dr. M. Yasir Nasution was starting to come into Islamic economic issues.

After Dr. M. Yasir Nasution came back from Malaysia, a committee was arranged. There was no other way for Dr. M. Yasir Nasution except using Shari'ah people. The choice fell to Dr. Amiur Nuruddin, MA, the syari'ah Lecturer who was very energetic and has futuristic thoughts to be asked as chairman of the committee. Some lecturers of the Faculty of Shari'ah, such as Drs. Palit Muda Harahap, Drs. Syu'aibun, were actively involved in the success of the event. It seemed that Allah SWT has ordained it, Dr. Amiur Nuruddin, who at that time had not been acquainted intensively with Islamic economics, eventually became a national figure in the development of Islamic economics. He became As-sabiquna Al-awwalun as a professor of Islamic economics in Indonesia.

Therefore, the author will try to explore the thoughts of the economic figures in North Sumatra, who are Prof. Dr. M. Yasir Nasution and Prof.,Dr. Amiur Nuruddin who has made a significant contribution in the process of Islamization of economics in Indonesia, especially in North Sumatra.

B. THEORETICAL STUDY

Islamic Economic System

This Islamic Economic System is an independent system and not included in the conventional economic system. And what makes this system independent and apart from other economic systems are; Firstly, the existence of Shari'ah al-Islamiyah which is the basic assumption that regulates individuals, families, community groups and also the government in economic activities and activities. Secondly, the application of the principle of efficiency and benefit is Islamic principles that preserve sustainability of nature and the environment. Thirdly, the advances got in this world and the hereafter is an Islamic economic motive that maintains the balance of the caliphate by carrying out worship and muamalah.⁶

From the description above, the Qur'an has an important role in creating the Islamic economic system. The Islamic economic system is guided by the ethical values presented by the Qur'an. Then

there is no economic system created by ignoring the ethical guidelines of the Qur'an. This is generally described by Al-Qur'an, "O you who believe! Come in full submission to God, all of you, (without allowing any discord among you due to worldly reasons), and do not follow in the footsteps of Satan, for indeed he is a manifest enemy to you (seeking to seduce you to rebel against God with glittering promises)" (Qs [2]: 208). "The full submission" here is the matter of worship and muamalah, both regarding the pray and how to earn a living, and so is in the economy, where the system has been established by Islam stated in the Qur'an.

Qur'anic Ethics as The Principle of The Islamic Economic System

The teachings of Islam are not merely worship that has the principles of the Qur'an as its foundation. However, economic, social, cultural, political, and other lines of muamalat also have the Qur'anic principles as their basic. In contrast to conventional economics which separates economy and religion, Islam makes economics stand on a clear guidance, namely the Qur'an, so it is said that in Islam economics cannot be separated by religion. As well as no separate between religion and state and between material and spiritual. A Muslim must believe in the unity of life and the unity of humanity. Therefore, it is completely unacceptable for the act of separation between worldly life and religion as is what happened in the West. And even more what conventional economics has been buzzing about.

Yusuf Qardhawi explained that Islam does not at all allow its people to prioritize economic interests over maintaining the values and virtues taught by religion. Currently we have other systems that prioritize economic efforts by ignoring morals and the consequences of faith.⁷

C. BIOGRAPHY Prof. Dr. H. M. YASIR NASUTION

M. Yasir Nasution is an expert in Islamic Economics in North Sumatra, he is famous for being a fighter for Islamic economics. Muhammad Yasir Nasution, who was later called Yasir, was born from a very simple family. It because his father, H. Abdul Baki Nasution did not have a permanent job. Living from taking wages by working on other people's fields, was not a promising job. Besides plowing the field, his parents also taught him the Quran and Arabic knowledge, such as Nahu and Sharaf. Unlike today, in the past, teaching religion was not seen as a profession, but an obligation. Therefore there was no such thing as payment/wage. Instead, it is just a sincerely alms. Indeed, at that time there was a strong belief among the people, paying the masters or Islam teacher was not a blessing and not worthy because the masters were regarded not sincere in teaching. His mother's name was Siti Arbi, she died when Yasir was a kid.⁸

Yasir was born on May 18, 1950, including the younger generation of Muslims who also experienced dichotomous education, public schools and religious schools. He studied at the public school in the morning and also recited the Qur'an at the Maddrasah Ibtidaiyah Terbiyah Islamiyah, in Panyabungan, South Tapanuli. A little Yasir had to make his way to his school on foot and barefoot. It might remain strong in the midst of its simplicity. In 1964, Yasir completed his final education at the SR (Public school which was equal to elementary school) but during the National exam he had to give up that he did not pass the SR. But on the other hand, his parents were very happy to hear that Yasir did not pass, because his father wanted to send his son to the Mustafawiyah Purba Baru Islamic Boarding School. Because his father never thought of other alternatives, in his opinion there was the only Islamic Boarding School of Mustafawiyah Purba Baru.⁹

⁷ *Ibid.*

⁸ H.M Yasir Nasution, *Ekonomi Islam Untuk Kesejahteraan Umat*, (Medan, FEBI Prees,2020). h. 5.

⁹ *Ibid*, h. 7.

In Islamic boarding schools, Yasir did not only study Turost holy books or classical Islamic treasures, but also studied English lessons. It sounds weird, but it was a fact. Usually, every student had to master Arabic language and its grammatical structure, such as Nawhu (Syntax) and Sharaf (Morphology) and Mantiq (Semantic) science. Traditional Islamic boarding schools at that time were not interested in general subjects as taught in public schools. In the end he graduated from Tsanawiyah in 1968 and continued it to the Aliyah level (high school Level). Then after the completion of the Mustafawiyah Purba Baru Islamic Boarding School, Yasir continued his education at the North Sumatra Islamic Institute or better known as IAIN SU and has now become a university. And Yasir chose to enter the Faculty of Shari'ah and the Faculty of Ushuluddin. Two faculties with its Turost study were still very well maintained. And in 1977, Yasir completed his education at the shari'ah faculty of IAIN SU.

D. BIOGRAPHY Prof. Dr. AMIUR NURUDDIN.

Amiur Nuruddin is Professor of Islamic Economics, Faculty of Islamic Economics and Business of IAIN North Sumatra. The Islamic Economic Movement, especially in North Sumatra, cannot be separated from the role of a Prof. Dr. Amiur Nuruddin MA, slowly but surely Prof. Amiur consistently fights for the grounding of the shari'ah economy and improving people's welfare. So that the Islamic economy in North Sumatra grows and develops.¹⁰

On 11th of August 1951, Amiur Nuruudin was born in a village called Cingkaring (Cingkariang) located in Bukit Tinggi, West Sumatra. Same as the other children who live in a village, the childhood of Amiur got full of love and affection and also experienced the strict custom in Minangkabau. Amiur is a person who really loves science, after graduating from the Public School (Elementary School Level), he continued his education at the Madrasah Sumatra Thawalib Parabek, Bukit Tinggi. His idea to continue religious education was influenced by his mother who wanted his son to study religion in depth. but his mother' choice was his choice either because since childhood he was very close to religious education.

The husband of Yemestri Enita studied at the Shari'ah Faculty of IAIN Imam Bonjol Bukit Tinggi subdivision, and completed his undergraduate education at IAIN Jakarta in 1979 and got a masters degree at the same IAIN in 1987. He continued his doctoral degree at the Shari'ah Faculty of IAIN Imam Bonjol of Padang, but because his mind was divided between college and the responsibility of helping his mother in the village, he finally decided to continue his doctoral degree at IAIN of Sunan Kalijaga, Yogyakarta and finished it in 1994.

Amiur Nuruddin has also served in several important organizations in Indonesia including: Secretary of the Board DPP of the Indonesian Shari'ah Economic Community in Jakarta, Chairman of the Western Region of the DPP of the Indonesian Islamic Economist Association in Jakarta, Expert Council of the DPP Islamic Economic Community North Sumatra, Shari'ah Supervisory Board of Bank Sumut Syariah Medan, Commissioner of Bank (BPRS) of Puduarta Insani Medan, Shari'ah Supervisory Board of Bank (BPRS) of Gebu Prima Medan, Board of Trustees of the Association of Indonesian Shari'ah Lawyers of North Sumatra, Advisor to the Association of Indonesian Shari'ah Banks of North Sumatra, Head of Institutional Division of the Indonesian Religious Foundation Board of North Sumatra

The scientific papers produced by him are *Ijtihad Umar bin Khattab: A Study of Legal Changes in Islam* (Jakarta: Rajawali Pers, 1992), *The Concept of Justice in the Qur'an and Its Implications in Moral Responsibility*; (Dissertation IAIN Yogyakarta), *Contributor to the book Economics and Islamic*

¹⁰ Amiur Nuruddin & Azhari Akmal Tarigan, *Hukum Perdata Islam diindonesia* (Jakarta: Prenada, 2014). Hal: 321

Banking (Medan: IAIN Press, 2002), *Islamic Shari'ah in Indonesia* (Jakarta: Ghaliza: 2003), *Where is your source of wealth? Reflections on Islamic business and shari'ah economics* (Jakarta: Erlangga, 2010), and *Islamic Civil Law in Indonesia* (Jakarta: Prenada, 2014).

E. RESEARCH METHODOLOGY

The method used in this research was qualitative with the type of biographical research because this research was carried out to find, analyze and make interpretations and generalizations from the facts of thought results, ideas that have been written by M. Yasir Nasution and Amiur Nuruddin. Source of data in this study was secondary data, secondary is the literature consisting of books, journals, research papers that have relevance and support this research.

F. RESULTS AND DISCUSSION

Islamic/Shari'ah Economic Thought by H. M Yasir Nasution

The purpose of human life is the happiness of the hereafter, by knowing God (Allah) well. This is because the essence of the purpose of human life is to devote oneself and the highest essence is God.¹¹ Therefore, it is natural for this Islamic economic thinker of North Sumatera to use the Qur'an as the basis for thinking in Islamic economics.

Utilizing rational resources to fulfill the needs is actually sticking to human nature. Without realizing it, everyday human life is dominated by economic activities. The term rationally called to themselves contains the meaning of value. Using resources rationally indicates the necessity of choosing a number of alternative ways of using resources, but economically a more rational one should be chosen. Rational here has implied economic value. Not all definitions of economics cite rationality explicitly. However, rationality implicitly as reflected through the paradigms and laws that underlie economic theories must be rational action.¹²

In Arabic, economics is often interpreted as *Iqtishad*, which means thrifty or estimation, it also contains the meaning of rationality and value implicitly. The concept of economics in this context has existed since humans have thought about their needs and it will be always exist in human life. However, the modern study of economic concepts and principles according to the western scientific tradition began since Adam Smith published his book *The Wealth of Nations* in 1770. Modern economics, which is more than two centuries old, has grown and developed so far and has proven itself as the most abundant science in managing the collective life of mankind to meet their needs. However, he still borrows various instruments from various fields in conducting research and measurements to continuously adjust those to his needs.¹³

Business Ethics in Islam

Islamic economics seems to be still in the process of establishing itself more independently as a scientific discipline. In this process it has succeeded in engendering the operating system of modern economic institutions such as banks and insurance. In practice, the economic system of Islamic banks and insurance has been proven to be able to compete with similar economic institutions. In a practical level, the direct impact of Islamic economic ideas on society, especially the Muslim community, has

¹¹ M Yasir Nasution, *Manusia Menurut Al-Ghazali*, (Jakarta : Rajawali Pers, 1998), h. 218

¹² *Ibid*, h. 104

¹³ *Ibid*,

helped to solve some of the problems of the people's backwardness. And later it will have an impact on Islamic business ethics.

The general view of Islamic business ethics according to M. Yasir Nasution is a business that meets the standards of shari'ah norms which are not just formal laws. Islamic business ethics do not only contain formal law, but also must have substantive shari'ah behind it. Substantive shari'ah concerns on ethics and morals. The principle of prudence should apply especially in economic institutions that have liquid assets like banks. Money that is very easily exploited by anyone will easily cause chaos and division. According to M. Yasir Nasution, chaos and division are very vulnerable to irregularities, therefore it is very important to have ethics in the banking business.¹⁴

Beside the principle of prudence, integrity in the banking business is also very necessary in accordance with all the characteristics of the prophets *Fatanah, Amanah, Siddiq and Tabligh* (FAST) plus communicativeness where everything must run. In the Islamic banking business, sometimes a leader can visibly manipulate the company documents in accordance with shari'ah ethics. This kind of behavior is not suitable for the position of a leader in the Islamic banking business. If this kind of person has already become a leader of Islamic banking, then he/she should be dismissed because it will have a big impact on other areas.

Consumption Patterns and Basic Needs

The consumption pattern is a way that must be followed in the use of goods to meet needs directly. According to Yasir, this method must be followed in the context of income expenditure. In this case the consumption pattern is related to the comparison of the amount of income and expenditure, and related to the selection of expenditure priorities.¹⁵

Al-Qur'an explains in surah Al-an'am of verse 141 regarding the use of goods or the expenditure of the income, it is explained that Allah does not like *israf* (excessive) and *tabzir* (use of meaningless property). *Israf* is excessive expenditure of assets both in terms of quantity and quality (ineffective).

In terms of spending assets, there are benchmark values that must be guided regarding consumption patterns, Firstly, maintaining a balance between income and expenditure which meant that expenditure is not greater than income. Secondly, harmonious spending arrangements to meet basic needs, investment and *infaq fi sabilillah*. Thirdly, *infaq* is not more than 33% (one-third) of the total assets owned. Fourthly, the priority of basic needs has five elements, namely worship facilities, nutrition and health facilities, educational facilities, protection, transportation, and marriage. And the last is in certain circumstances when the total assets cannot meet the basic needs then the selection is based on priority with the orders of use value.¹⁶

Community Empowerment with Islamic Economy

The improvement in economic level of the community must meet capability improvement with all shari'ah provisions. The relationship between large entrepreneurs and small entrepreneurs or other

¹⁴ M. Syahbudi & Lili Puspita Sari *Pemikiran Ekonomi Islam: Analisis Pemikiran M. Yasir Nasution Tentang Etika Dalam Bisnis Perbankan Islam*, Jurnal Perspektif Ekonomi Darussalam Volume 2 Nomor 2, September 2016

¹⁵ M. Yasir Nasution, *Kehidupan bersendi Kesalehan: Esai-Esai Keislaman dalam bingkai Pemberdayaan umat*, (IAIN Press: Medan. 2010), h. 53

¹⁶ *Ibid.*, h. 54

units is not established in a holistic or monotheistic system. In fact, in some cases, there was a monopoly that hindered the progress of other business units.¹⁷

In this case, small and medium traders are very difficult to obtain funds tied to syar'i transactions without usury or interest. The produce is sold to outside entrepreneurs at low prices and it turns out that the price is better than the price offered locally. Zakat has never been managed from an economic perspective. Empowerment effort according to Yasir is through shari'ah economic approach by establishing a holistic tradition (*tawhidi*) and networking among entrepreneurs. In this case, it does not only provide benefits but also increase skills and social relations. Then banks that operate with shari'ah principles at least BMT (*Baitul Mal Wat Tamwil*) must be in the community center of the Ummah as an institution that provides interest-free capital. The management of *Zakat Maal* (property) should be managed from an economic perspective, either through the Amil Zakat Agency or Islamic banks or BMT.

In addition, the development of the quality of human resources in the context of improving the people's economy is also very important. And lastly, strength is needed with a vision of community empowerment towards good competitiveness to build people's economy with an Islamic economic approach among Muslims. This strength lies in the local government and Islamic organizations, communities and scholars including scholars of islam and economic practitioners.

Opportunities and Challenges of Islamic Economics

Islamic economics is a science and system that originates from the imperative revelation of Allah SWT for the benefit and welfare of mankind. Paradigms, assumptions and theories are very conducive to the needs and survival in the future. Therefore, it potentially has a great opportunity to become an alternative. However, the challenges consist of external and internal. Islamic educational institutions, study, economic and social have a responsibility to overcome these challenges in particular, by conducting sustainable studies, research, publications and socialization.¹⁸

Finally, let us reflect on Allah's warning in Surah Ibrahim verse 7 which means, "If you are grateful, I will surely increase you [in favor]; but if you deny, indeed, My punishment is severe." The faith and teachings brought by Rasulullah is the greatest blessing we have received. To be grateful for favors is by maintaining and appreciating them as well as possible. The most painful torments of life are backwardness, powerlessness, and poverty so all aspects of our life are depending on others, you cannot decide for yourself.¹⁹

Islamic/Shari'ah Economic Thought by Amiur Nuruddin

Shari'ah Economics or known as Islamic economics is an economics that focuses on the value system and principles of Shari'ah. The value system is essentially something that will give meaning to human life in every role they performs. The system is built in an intact circuit that is very closely intertwined with each other. This value system includes world views and morals that can influence, guide and help human to realize the justice and prosperity of humanitarian goals (*insaniyyah*).

In accordance with the spirit contained in the terminology of Islamic economics which comes from two words, namely "al-iqtishad" and "al-islamiy" implies the meanings of the attitude of prudence, not extravagant, not excessive and economic in accordance with the character of Islamic teachings. Al-

¹⁷ M. Yasir Nasution, *Kehidupan bersendi Kesalehan: Esai-Esai Keislaman dalam bingkai Pemberdayaan umat*, (IAIN Press: Medan. 2010), h. 79-80

¹⁸ *Ibid*, h.111

¹⁹ *Ibid*, h. 112

Iqtishad according to the language means "al-qasd" said by Rafiq Yunus al-Mishriy, and from that word is contained the meaning of "al-tawassut" and "al-i'tidal". Therefore, a lot of appreciation is found in the Qur'an for the attitude and economic behavior that is considered as the character of a society. Such a society is called "ummah muqtashidah" (Qs alMaidah/5: 66) which is not extravagant and not stingy but always takes a middle attitude (Qs al-A'raf/7: 31; al-Isra/17: 29 and al -Furqan/25: 67).²⁰

Concept of Economic and Social Justice

In the context of Islamic economics, monotheism has a very large effect on the impact of economic activity. There are four philosophical foundations of Islamic economics which are the paradigms that distinguish it from other conventional economics. The philosophical foundations are monotheism, justice and balance, freedom, and responsibility.²¹ Tawhid/Monotheism is the most fundamental philosophical foundation for human life and the main aspect. In a holistic world view, monotheism is not only a teaching about belief in God Almighty, but further includes the regulation of human attitudes towards God and towards human resources and the universe.

The emensipatorial aspect of the teachings of monotheism also serves to build the qualities of individuals, and to build the qualities of society, whose membership consists of similar individuals. (Nurcholis Majid, 1992: 85). Monotheism do not only contain the meaning of belief in God Almighty (Qs al-Baqarah/ 2: 163; al-Ikhlash/ 112: 1-4 etc.), but also the teaching of the "unity of creation" (Qs al-An'am/ 6: 102; al-Ra'ad/13: 16; Fathir/35: 3; alZumar/39: 62; al-Mu'min/40: 62; al-Hasyar/59: 24dll), "unity of humanity" (Qs alBaqarah/2: 213; al-Maidah/5:48 etc.), "unity of guidance of life" (Qs Ali Imran/3: 85; alNisa/4: 125 etc.) and "unity of purpose of life" both as a servant of Allah (Qs al-Taubah/9: 31; al-Dzariyat/51: 56) and the caliph of Allah (Qs al-Baqarah/2: 30; alAn'am/6: 165).

The concept of Islamic justice in the distribution of income and wealth does not mean that everyone should receive the exact same reward regardless of their contribution to society. Islam allows for differences in income, because human beings are not created with the same character, ability (potential) and devotion to society.²² There are several conditions that determine the creation of balance and justice in society, Firstly, the basic relations between consumption, distribution and production must stop at a certain balance in order to avoid the centralization of economic and business power in the hands of a few people. Secondly, inconsistent economic conditions in the distribution of income and wealth must be rejected, because Islam rejects a closed cycle that is becoming increasingly narrow (Q.s al-Hasyar/ 59: 7). Thirdly, as a result of the influence of egalitarian attitudes, the existence of limited property rights and an uncontrolled free market system is not recognized in Islamic economics. This is because economics from the point of view of Islam aims to create social justice. The quality of equilibrium will dominate the economic horizon in shari'ah economics by getting rid of the exploitative market structure and the selfish atomistic behavior of economic and business agents.

Amiur mentioned that justice in the Qur'an is referred to as part of the law of the cosmos, namely the law of equilibrium (*al-mizan*), which is the law of the universe. So in this case, it can be realized that the teachings of Islam brought by the Prophet Muhammad is *Rahmatan Lil Alamin*. Social and economic justice in the perspective of Islamic economics in accordance with the guidelines of the Qur'an is to uphold a moral and egalitarian society. This is evident from the critique of economic disequilibrium and social injustice. Disapproval and criticism against socio-economic inequality is

²⁰ Amiur Nuruddin, *Dari Mana Sumber Hartamu*.(Jakarta: Erlangga, 2010), h. 3

²¹ Azhari Akmal tarigan, Amiur Nuruddin, *AlQur'an dan Moral Ekonomi: Sebuah catatan biografis*, (Bandung: Cita Pustaka, 2010), h. 14

²² Amiur, Nuruddin, *Konsep Keadilan Dalam Al-Quran dan Implikasinya TerhadapTanggung Jawab Moral*, (Disertasi, Yogyakarta, 1995), h. 220- 222.

evident in the analogies and unjust attitudes in the treatment of earlier community such as *Qarun*, *Pharaoh* and *Haman* (Al-ankabut/29: 39).²³

Shari'ah -Based Human Resources

In Al-Qur'an Surah of (Al-Isra/17: 84) it is explained that the key to success in a business is determined by the level of readiness of human resources (HR) who work and manage it. There are three things seen in this readiness in general, the first is knowledge, the second is skill, the third is ability. If all three are integrated in oneself properly then these are the terms in forming right character and nature to get the desired company target.²⁴

In the perspective of shari'ah economics, the awareness that human beings are creatures (Q.s al-'Alaq/96: 1-5) created as "servants" who simply dedicate themselves to God Almighty. (Qs al-Zariat/51: 52), and at the same time also as a "caliph" (Qs al-Baqarah/2: 30) who was entrusted to manage the earth, achieve safety and welfare of the world and the hereafter (*al-mashalih fi aldarain*) is the belief that underlies all human behavior and activities. Through the derivation of their position as a "servant of God" ('abd Allah), human being displays their identity as a creature who always upholds morality (*al-akhlaq alkarimah*), the source of excellence and self-glory. Meanwhile, with awareness as "God's caliph" humans build and develop their knowledge and skills by utilizing God's grace. To humans as caliphs, which the Prophet Adam (as) presented, from the beginning it was taught knowledge, then with that knowledge, humans gain excellence (Q.s. al-Baqarah/2:31-34).²⁵

Based on that superiority, the earth and all its contents are utilized by humans in accordance with the mandate given by God. In essence, reliable shari'ah-based human resources must be placed on the foundation of emotional (servant of Allah) and rational (Allah's caliph) awareness. There is no conflict between emotional awareness and rational awareness in Islamic economics. As servants of Allah, humans become obedient creatures who always carry out Allah's commands and stay away from His prohibitions, and as Allah's caliph, humans become successful creatures. The combination of the superiority of rationality and emotional balance will in turn create a spirit (soul) when starting the activities by receiving God's help.

Shari'ah human resources who are active as company leaders, owners, marketers and customers must be integrated in awareness of God (al-rabbaniy) and rational awareness (al-'ilmiy). People who are knowledgeable, who are able to read, understand and properly utilize the realities of life for the good and benefit of their lives and with their hearts feel "fear" of Allah, that is what is referred to in the Qur'an as "Ulama (Muslim Scholar)". (Q.s. Fathir/35:28). Reliable human resources who will be able to grow and develop the shari'ah economy are actually people who have integrated qualifications and qualities of scholars, exactly as described in the Qur'an. In preparing reliable human resources, the mastery of scientific aspects related to the management of financial and banking institutions is absolutely necessary.

There is a standard that must be used as a reference. The standard is certainly related to the duties and authorities that will be accounted for. The level of knowledge, ability and skills is determined by how much responsibility will be given. Everything related to Human Resources management of a

²³ Amiur Nuruddin, *Kalam : Membangun Paradigma Ekonomi Syariah*, (Bandung : Cita Pustaka Media, 2008), h. 57-58.

²⁴ Amiur Nuruddin, *Ekonomi Syariah: Menepis Badai Krisis dalam Semangat Kerakyatan*, (Bandung: Cita Pustaka Media, 2009), h.112

²⁵ Amiur Nuruddin, *Islam Mazhab Swalayan sebuah dedikasi dan apresiasi para murid untuk pengukuhan Prof. Dr. H Amiur Nuruddin , M.A* (Bandung: Cita Pustaka Media Printis, 2010), h. 31-32.

company is generally universally applicable. In the preparation of shari'ah-based human resources, beside the general scientific and skill requirements, there are also special requirements that are very decisive.

In accordance with the philosophical framework of shari'ah economics as described in the initial section, shari'ah-based companies must actually be managed with the heart. In the book "Marketing Shari'ah" by Hermawan Kartajaya and Muhammad Syakir Sula, it is emphasized that managing the shari'ah business needs to be done with the heart. This offer can be used as a reference in preparing reliable human resources as the foundation for the development of the sharia economy. This preparation of human resources will be more effective if it is carried out through educational institutions in higher education and perhaps also with adequate training. It is done to fill HR opportunities that are increasingly needed to support the growth of Islamic financial institutions and banking, in addition to those who have implemented Islamic economics education.

Prosperity in the Islamic economy

Conventional economics which is signaled by western economists and Muslim has failed to realize the goal of human welfare. In this case, when Islamic economics is used as an alternative system or not the only future economic system, so it is questionable thing if Islamic economics realize prosperity or not. In this case it is not easy to need further research but Islam has enormous potential in providing true human welfare.

The Qur'an has explained in Surah al-Baqarah verse 60. "Eat and drink the sustenance (given) of Allah, and do not roam the earth doing mischief." Then being continued to Al-Baqarah verse 168 and Al-Maidah verse 87. It is in this verse that welfare educations begin to emerge with universal human needs. The scholars of Muslims have formulated criteria for true welfare that must be achieved by humans. The criteria are called "*maqashid sharia*".

In this case, human welfare in shari'ah economy is where the five primary needs (*dharuriyyah al khamsah*) are maintained and their existence is guaranteed in human life itself. In short, these five primary needs (*dharuriyyah al khamsah*) have touched three basic human components, namely physical (*al-nafs, al-mal, al-nasb*), spiritual (*ad-dhin*) and reason (*al-aql*). If the physical, spiritual and intellectual needs are properly met, true prosperity (*falah*) will be realized.

CONCLUSION

From the description above, it can be concluded first that the Qur'an as a holy book has a role in forming the ethics and morals of the Islamic economic system, where the Islamic economic system does not stand alone but on the contrary, built and was born in the scope of shari'ah al-Islamiyah. . It is different from conventional economics which separates religious values from its economic system. The thoughts expressed by H.M. Yasir Nasution as follows; Islamic economics is a science and system that originates from the imperative revelation of Allah SWT for the benefit and welfare of mankind. Paradigms, assumptions and theories are very conducive to the needs and survival in the future. Therefore, it potentially has a great opportunity to become an alternative. Economics with Islamic substantive law concerns on ethics and morals. However, there is the principle of prudence, especially in economic institutions that have liquid assets. In the next view, Yasir asserted that Allah does not like *israf* (excessive) and *tabzir* (meaningless use of wealth) and offers the concept of empowering people's economy through Islamic economics.

Then by Dr. Amiur Nuruudin mentioned that Al-Quran as economic basis, as the benchmark in Islamic economics and monotheism is the most fundamental basis in the development of human character and nature. The existence of strengthening of Human Resources itself will be able to grow and develop shari'ah economy like who are people with integrated qualifications and qualities of scholar

of Muslim as described in the Quran. In preparing reliable human resources, mastery of scientific aspects related to the management of financial and banking institutions is absolutely necessary. Then from the point of view of Islam which aims to create social justice. The quality of balance will dominate the economic horizon in Islamic economics. In terms of social welfare, there are five components of primary needs that must be met which include three basic human components, namely physical (*al-nafs, al-mal, al-nasb*), spiritual (*ad-dhin*) and intellectual (*al-aql*). If all three are fulfilled then true prosperity will be realized which is called *falah*.

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The Quran As The Basis Of Islamic Economics (The Thoughts of M. Yasir Nasution and Amiur Nuruudin)

Syed Muhammad Naquib AlAttas, Editor; Mohd Zaidi Ismail, Wan Suhaimi Wan Abdullah,
(Selangor, Malaysia: MPH Group Printing: 2012).