ORIGINAL ARTICLE

Seeking Community Welfare Through Community Economic Institution

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Prof. Dr. H. Mudlor Effendi: Seeking Community Welfare Through Community Economic Institution

ABSTRACT

Islam urges and proposes the followers to have the prosperous life in this world and the hereafter (Al-Baqarah: 201). Qur’an also shows some verses which motivate the followers to have commitment in finding sustenance, just like Allah says: “So when you have finished [your duties], then stand up [for worship] sustenance” (Al-Inshirah: 7). Afterward, Allah also says: “And when the prayer has been concluded, disperse within the land and seek from the bounty of Allah, and remember Allah often that you may succeed” (Al-Jumu’a:10). Islamic law (sharia) is a part of Islamic principles that becomes the source of legislation for the followers including the appearance of charity institutions designed in order to allocate Muslims’ wealth correctly to the poor and needy people. Thus, the community economic institutions play important roles to formulate community welfare based on Al-Qur’an and Hadith. Afterward, people will get their prosperous life and the development of the institutions will move correctly.

Key words: 

Introduction

Allah explains about how to use the wealth and immense blessing given to you that will earn reward in this world and the Hereafter. Allah says: But seek, through that which Allah has given you, the home of the Hereafter; and [yet], do not forget your share of the world. And do good as Allah has done good to you. And desire not corruption in the land. Indeed, Allah does not like corrupters” (Al-Qasas:77).

Muslims must identify some verses that reveal how to use their wealth. They must know that there are some parts of wealth which belong to other people. Muslims can allocate some of them through zakat, sadaqah, hibah (fixed portion of one's wealth to charity, usually to the poor and needy) or other charities based on the guidance of Al-Qur'an and Hadith.

The appearance and development of charity institutions help Muslims to allocate their wealth correctly. Djazuli argues that an Islamic charity institution, commonly called community (ummah) economic institutions or organization, is established by Muslims and based on sharia law (religious law of Islam), for examples Islamic or Sharia Banking, Waqf (detention) institution; Zakat institution; and others (2004:4).

The activities of Islamic or community economic institutions relate with how to manage Muslims’ wealth and allocate them to the poor and needy people consistent with Al-Qur’an and Hadith that contain Islamic values. According to Antonio (2000:37), many people still believe that Islam only thinks about rituals and they are completely wrong. In fact, Islam is a comprehensive religion that deals with the parts of life, including economic development and banking industry as the promoters of economy.

Islam and Community Economic Institution:

Islam is a system of life and Muslims must practice and place it into their life including social, economic, political, and religious and others. This means that Islam also reflects integrative and comprehensive system of life that can integrate Muslims’ life as personal or part of society.

The role of human being as khalifa (caliph) in the world must reflect welfare not only for him/herself but also for others. To reach this purpose, Allah has given some clues for them by sending the messengers together with aqidah (Islamic theology), akhlq (the practice of virtue, morality and manners), and sharia. Aqidah and akhlq characteristics cannot be modified in every places and eras. However, sharia always changes depending on the change of needs and civilization of the messengers.
Muslims believe that Muhammad PBUH brings the comprehensive sharia which deals with I (ritual), muamalah (social aspects) and universality. Thus, the universality of muamalah shows that Muslims also care about non-Muslims and the equality of rights. The characteristics of muamalah are known as tsawabit dan muthagayyirat (principles and variables). In economic view, the principle deals with usury (riba) prohibition, profit sharing (Mudharabah), safekeeping (Wadiah), joint venture (Musharakah), cost plus (Murabahah), and leasing (Ijar), zakat. Meanwhile, variable is the instrument of the principles, such as principal applications of buying and selling, mudharabah systemic investment, etc (Antonio: 2000).

The characteristics of aqidah, akhlak, and sharia must be practiced by profit or non-profit community economic institutions. Then, the role of Islam as a system and a way of life can produce hayatan toyibah (the better life arrangement) consistently.

Sharia:

Esposito (1991) defines sharia literally as “the path to the source of water”, the implication of which is that it is the source of life for Muslims, and has come to mean the “divinely mandated path”. Meanwhile, Kartajaya and Sula sharia business is a good manners business, full of togetherness, and full of rights respect (2010). Islam considers wealth and economy in specific views. The views must be quoted and practiced by Muslims in their daily life. These views state that:

1. The wealth and all things in this world belong to Allah.
2. Human wealth is just (a) amanah (trust); (b) enjoyment of worldly life (Ali Imran: 14); (c) test (Al-Anfal: 28); (d) worship investment through muamalah among human being such as zakat, sadaqah, infaq, etc (At-Taubah:60).
3. The wealth ownership can only be acquired by performing business according to Al-Qurán dan Hadith (Al-Mulk:15).
4. Muslims are prohibited to perform business that can forget the death (At-Takasur:1-2) and other rituals.
5. Business always runs in the right path and prohibits some illegal system in the view of sharia, such as riba (usury), gambling, etc (Al-Baqarah: 273-281).

The terms above must be applied in business, including the community economic institutions. Moreover, Karim (2002:17-22) defines some common principals or universal values in Islamic economy such as:

1. Tawhid. Tawhid is the foundation concept of Islam, where economic and business activities must realized as the connection framework in adoring Allah. Thus, Tauhid will reflect monoteism value (rabbaniyyah) to get Allah’s blessing by performing economic and business activities for human being.
2. Adl. The value application of economic and business activities is applied in seeking profit based on sharia.
3. Nubuwwah (prophethood). Allah has sent the prophets to deliver Allah’s guidance to mankind about the right and wrong way in Islamic way. Later, the guidance itself produced the characteristics of the messenger such as:
   a) Siddiq (saying truth). In economic and business activities, the concept of siddiq can be found in effectivity (seeking the right purpose) and efficiency (doing the right activities).
   b) Amanah (trusted). Muslims believe this concept can trigger good relationship among businessmen that will reflect faithfulness and truthfulness. In economic and business activities, the concept of amanah roles fundamental key to balance the economic and business development.
   c) Fathonah (smart). The concept of fathonah is the life strategy of every muslims. In economic and business activities, this concept can be seen from the intellectual concept.
   d) Tabligh (submitting information). This concept is a part of Muslim tactics by performing dakwah. The concept also focuses on communication relationship (personal or communal), marketing, selling, advertisement, mass opinion controlling, etc.

4. Khilafah (caliphate). Islam defines human as the successor in the earth. In the field of economy and business, this concept rules the balance of interaction (muamalah) among groups
5. Maád (resurrection). Literally, the concept means return because Muslims believe that all the things they have done will imapet to their life hereafter.

Conclusion:

Every Muslims dream prosperous life in this world and the hereafter. To reach that, Islam offers a part of Islamic principles which contains Islamic law, called Sharia. Sharia is the source of Islamic legislation based on Al-Quran and Hadith.
Sharia also rules economic and business activities which offer an alternative to deliver Muslim wealth to poor and needy people by performing legal islamic institutions that cover, handle, and manage Muslim wealth. Later, the Islamic concept of *Rahmatan Lil Alamin* (blessing all things in the world) will stood completely.

**References**


