

Islam and Ethics-Moral Economic Activities in the Global World: A *Maqashid Syari'ah* Approach

Nawawi

Postgraduate Master of Islamic Law

University of Ibrahimy Sukorejo Situbondo

PO. Box 2 Tel. (0338) 542570, Fax. 452570 Sukorejo-Situbondo 68374

Hp: 085330867176_Email: nawawithabrani71@gmail.com

Abstract: This research reveals that in *maqashid syari'a*, human is a creature that has an urgent need to maintain the survival, that is *hifd an-nafs* (keeping the soul) because without a property, human will be perish. Indeed, the economy is the human nature that becomes the prevalence to do it, but in Islam must be guided by the benefit of the world and the hereafter. The focus of this research is related to the role of *maqashid syari'ah* on economic activity in the global world with the type of literature research. Production behavior not only rests on market demand but must be based on the consideration of the benefit. Production in *maqashid syari'ah* must maintain the balance of development and environment, because almost all development bring negative effects. In the global world, the role of *maqashid syari'a* in economic activities that includes the production, consumption and distribution is characterize equilibrium (*tawazun*) by prioritizing the benefit of the utility. The achievement of *maslahah* is the goal of Islamic law (*maqashid syari'a*) which became the main goal of economic activity. In this case is not justified the desire to obtain the wealth as much as possible without considering the benefits to the priority scale.

Keywords: Islam, Ethical-Moral, Activities, Economy, Global World, *Maqashid Syari'ah*

Abstrak: Tulisan ini mengungkapkan bahwa dalam *maqashid syari'ah*, manusia merupakan makhluk yang memiliki kebutuhan yang urgen untuk mempertahankan keberlangsungan hidup, yaitu *hifd an-nafs* (menjaga jiwa) sebab tanpa harta, manusia akan binasa. Memang ekonomi merupakan fitrah manusia yang menjadi kelaziman untuk melakukannya, tetapi dalam Islam harus berpedoman pada kemaslahatan dunia dan akhirat. Perilaku produksi tidak hanya menyandarkan pada permintaan pasar tetapi harus berdasarkan pertimbangan kemaslahatan. Produksi dalam *maqashid syari'ah* harus menjaga keseimbangan pembangunan dan lingkungan, sebab hampir semua pembangunan membawa efek negatif. Dalam dunia global, peranan *maqashid syari'ah* dalam kegiatan ekonomi yang meliputi produksi, konsumsi, dan distribusi bersifat keseimbangan (*tawazun*) dengan memprioritaskan kemaslahatan dari pada utilitas. Pencapaian *maslahah* merupakan tujuan syariat Islam (*maqashid syari'ah*) yang menjadi tujuan utama dari kegiatan ekonomi. Dalam pandangan Islam, bahwa tidak dibenarkan keinginan untuk memperoleh harta sebanyak-banyaknya secara bebas, tetapi harus memperhatikan kemaslahatan dengan skala prioritas.

Kata Kunci: Islam, Etis-Moral, Kegiatan, Ekonomi, Dunia Global, *Maqashid Syari'ah*

Introduction

Islam is not only a doctrinal religion but Islam is a comprehensive religion that accommodates many social values that have been rooted in society. For example, the Arabs at that time as a country that had a very high civilization and culture and the Quraish tribe who had full authority in determining socio-political policies. The Qur'an descended in the midst of the transit community as a business district. So it is very logical, the Qur'an reveals the reality of the Quraysh community as a tribe that has a transit habit to trade. This shows that the Qur'an is very accommodating to Arab culture. Among them are the disclosure of the Qur'an with terms used in the world of trade and business, such as *tijarah* (Surat ash-Shaf/61:1 and 11), *al-Shaf/61:1 and 11*), *isthara'* (Surat at-Taubah/9:111), *qard* (Suratal-Ma'idah/5:12), and *ba'a* (Surat al-Baqarah/2: 254) (Nawawi, 2014: 1). These verses reveal events that will occur in the hereafter, but still with the economic and business language approach they have practiced. Because, it was very difficult to reach by the majority of Arabs who were famous for being *business oriented*, where everything had to be described with a concrete measure at that time.

Actually, economic behavior has a foundation from Islam, because it is logical that many western people adopt from Islamic literature. For example, modern economic theory which is the inspiration of Islamic economic thought, including *syirkah* (trade union), *syuf'ah* (bill of exchange), *hiwalah* (letter of credit), *dar at-Tiraz* (BUMN), and *mau'nah* (private bank). Adam Smith quotes Doctor Pocock's journey as describing the success of Arab merchants, "when they enter a city, they invite people on the street, rich and poor alike, to eat together sitting cross-legged. They start the meal by saying *bismillah* and end it by saying *hamdalah* (Rivai and Buchari, 2009: 36).

In this context, what is the role of *maqasid shari'ah* in problems related to economic behavior which has been considered conventional, especially in a globalized world. While Islam is a universal religion, it can be applied dynamically. Among the universalities of Islam with the mission of *rahmatan li 'alamin* is the space for *ijtihad* in applying social cases in the Qur'an and the Prophet's Hadith. Al-Qur'an and Hadith have stopped fourteen centuries ago, while cases always appear according to the dynamics of human civilization. As ash-Syahrastani said (t. th.: 200), "the texts of the Qur'an and al-Hadith have ended, while new legal events that require legal settlement always occur and something that does not end cannot be regulated by something which is over."

Ethical-Moral in Consumption Activities

1. Sustaining Life

In a globalized world, everyone wants to find the maximum satisfaction possible in consuming goods, especially since the times are getting more advanced from all aspects of life. The purpose of consumption is the search for maximum satisfaction, then consumption does not only revolve around satisfaction with goods but also extends to other material satisfactions. The culture of hunting for material satisfaction has actually been criticized by Thorstein Bunde Veblen (1857-1929) in his book "*The Theory of The Leisure Class*". Hunting behavior that ignores the means, interests of the community, and is oriented towards prestige and showing off is called *conspicuous consumption*.

In conventional economics, consumers are assumed to always aim to obtain satisfaction (*utility*) in consumption activities. *utility* Literally means useful (*usefulness*), assists (*helpfulness*) or benefit (*advantage*). If using conventional theory, consumers are assumed to always want the highest level of satisfaction. Meanwhile, consumption in Islam is always guided by Islamic teachings. Among the important teachings related to consumption, for example the need to pay attention to others. In the hadith it is explained that every Muslim is obliged to share the food he cooks with his neighbors who feel the smell of the food. Furthermore, it is also forbidden for a Muslim to live in a state of excess, where his neighbor is suffering from hunger. Therefore, the purpose of consumption is that a Muslim will consider *maslahah* more than utility. The achievement of *maslahah* is the goal of Islamic law (*maqashid sharia*) which is the goal of consumption activities. This is in line with the opinion of ash-Syaitibī (t. th/II: 19), "Shari'a was not promulgated but for the benefit of the servant both now and in the future and to refuse harm from them."

For example, if someone watches television in the morning, then he usually chooses channels about political and legal news, crime news, cartoons, music entertainment and other news. Each type of broadcast is designed to be able to provide benefits to the audience, either in the form of information services or psychological satisfaction. Additional information and psychological satisfaction is a *problem* worldly or benefit. However, the content of *maslahah* consists of benefits and blessings. Likewise in consumption behavior, a consumer will consider the benefits and blessings resulting from consumption activities. Consuming haram goods will lead to sin which in the end will lead to the punishment of Allah. So consuming what is forbidden gives negative blessings and can even eliminate the pleasures given by Allah SWT.

The amount of blessings obtained is directly related to the frequency of consumption activities carried out. The higher the frequency of activities that contain *maslahah*, the greater the blessings received by the perpetrators of consumption. In the Qur'an, Allah SWT explains that every deed (good or bad) will be rewarded with a reward (reward and punishment) that is worth it even though the deed is very small even as big as a mustard seed. In Islam, human deeds will get virtue according to the level of their efforts, as the fiqh rule (as-Sayuthi, t. th), "Something that has a lot of work, it will also have many virtues."

Actually the concept of consumption comes from the spirit of the philosophy of life in liberalism, individualism, utilitarianism, and materialism which is the basis of the life of a secular society. Through this paradigm, the consumption theory is formulated. Fahim Kahn explained that modern economic theory discusses consumer behavior through the following premises, namely: first, it is assumed that consumers will decide what to consume and how to consume it only for profit and material decisions. Second, it is generally assumed that all consumers of economic actors are oriented to the satisfaction of their own needs and are not disturbed by the satisfaction of the needs of others. Third, it is assumed that a consumer has his own rationality. This means that consumers are not stingy, not extravagant, and consumers do not hoard their wealth (Kahn, 1995: 46).

Islamic economic thinkers distinguish between wants (*want, raghbah*) and needs (*need, hajah*). Desire is more oriented to something that is tasteful, while need refers to something that is functional. Unfulfilled desires will cause disturbances in life, but if the needs are not met, then one's life will be disrupted. But on the other hand wants are unlimited while needs are limited.

In principle, consumption values in Islam have been carried out by the Muslim community. They do zakat every time they get income. They also do infaq and alms for the poor and needy. They donate part of their wealth for the benefit of health, education, worship facilities and other public facilities. They also have investment savings. Even they are also careful in consuming food and drink. However, everything has not been coordinated by the government through positive law comprehensively. They do it culturally and spiritually based on religious beliefs.

According to Kahn (1995: 24), the total spending of rational Muslim consumers can be classified as follows: first, spending to achieve satisfaction in the world. This includes current (short-term) consumption in the world and savings or investment for the future. Second, spending for others with the intention of getting a reward in the hereafter. This expenditure includes (a) what is consumed immediately by the recipient, (b) what is invested for social purposes or community benefits or what is kept by the recipient for their own investment.

In terms of consumption, Indonesia is a consumptive nation. Many foreign countries use Indonesia as a market to market their products. This is reasonable because most of the goods marketed in Indonesia get a positive response from consumers in

Indonesia. It is evident that many imported goods in Indonesia are not only luxury goods, but many primary goods are imported from abroad. According to data from the BPS (Central Bureau of Statistics) non-oil and gas imports in January 2014 amounted to US\$ 11.36 billion, up 1.13 percent from December 2013. In fact, many Indonesian products are praised by foreign people, namely batik. Before batik was made by UNESCO as a world heritage, many Indonesian people, especially young people, did not want to use batik.

2. Balance between *Income* (Income) and *Expenditure* (Expenditure)

Humans are creatures who have an urgent need to maintain survival (*survival*). In *maqasid shariah*, maintaining life includes *hifd an-nasf* (keeping the soul) because without property, humans will perish. In this case, seeking wealth is obligatory for Muslims according to need, it should not be excessive. Wealth is an important means of sustaining life. People who do not seek wealth and then beg others or can even lead to death, then this is clearly unlawful and if he dies, then he dies in a state of sin. Humans were created by Allah SWT to worship, but must have the means in the form of property as a provision for worship. By having property, humans can carry out Allah's commands and carry out muamalah among fellow humans, such as zakat, infaq and alms.

Furthermore, there are two kinds of expenditures in Islam, namely obligatory expenditures and non-obligatory expenditures. Mandatory expenditures consist of consumptive expenditures, such as daily needs and distributive expenditures that are the rights of others, such as zakat, inheritance and obligatory alms. Meanwhile, non-obligatory expenditures are expenditures that benefit others, such as grants, aqiqah, sacrifices, and waqf and in the form of investments. The investment criteria are as follows; first, a good project according to Islamic teachings. Second, provide the widest possible sustenance to community members. Third, eradicate disbelief, improve income and wealth. Fourth, maintain and grow property. Fifth, protect the interests of community members (Nurul Huda, 2008: 10).

Based on the information above, it can be explained that in general, humans beings (*economichomo economicus*) have two important things that must be considered, namely: *income* (income) and *expenditure* (expenditure). In the context of *maqasid shari'ah*, both must be balanced or moderate (*at-tawazun*), namely between greed and *israf* or *mubadir*. In this context, greed is the desire to always get as much wealth as possible. That is, greed is love to the world (wealth) is too excessive without paying attention to halal and illegal which results in great sin and its consequences are never good.

While *Israf* is doing an act that exceeds the limit. This attitude is usually carried out by people who are greedy and dissatisfied with the blessings of Allah SWT. There are so many verses of the Qur'an about the prohibition of doing *Israf*. While *mubadir* is spending or spending wealth that has no benefit and is not in the way of Allah. The nature of *mubadir* comes from the impulse of lust and praise from others that are not in accordance with religious norms. There are several actions that include acts of *mubadir*, namely, helping others in disobedience, consuming food and drinks that have no benefit and actually harm the body and soul, people who give charity but are not sincere, celebrate Eid al-Fitr excessively and celebrate weddings with excessive is not in accordance with *maqasid shari'ah*.

Ethical-Moral in Production Activities

1. Production for the benefit

Production activities are a response to consumption activities, or vice versa. Production and consumption activities are links that are interrelated with one another. Therefore, production activities must be fully in line with consumption activities. If the two are not in line, then of course economic activity will not succeed in achieving the desired goal (P3EI, 2008: 323).

In the conventional economic concept, production is intended to obtain the greatest profit, in contrast to the purpose of production in Islam which aims to provide maximum benefit for consumers. In the context of *maqasid shari'ah*, the main goal is to maximize benefit and gain profit is not prohibited if it is in accordance with the objectives of Islamic law. According to al-Ghazali (1997: 89), the purpose of sharia for humans is to improve the welfare of all human beings which is divided into five factors, namely: First, maintain their religion; Second, take care of their life (life); Third, keep their mind (mind); Fourth, take care of their descendants (generation); and, fifth, guard their property.

In principle, Islamic law adheres to the principle of "*jalb al-maṣālih wa dar'u al-mafāsīd*" (maintaining benefit and rejecting damage) (Abd as-Salām, 1985/II: 9). According to Ash-Syātibī (t. th/II: 4-6), there are three main objectives of Islamic law, namely *maṣlahat arūriyyāt*, *maṣlahat ḥājīyyāt*, and *maṣlahat taḥṣīniyyāt*. Islam maintains the benefit of *arūriyyāt* by giving freedom to carry out worship practices and legal provisions. The first objective of production is very clear, namely the moderate fulfillment of human needs. This will have at least two implications. *First*, producers can produce goods and services that are needed even though they are not necessarily what consumers want. The goods and services produced must have real benefits for Islamic life. *Second*, the quantity of production will not be excessive, but only to a reasonable extent. Excessive production of goods and services not only leads to misallocation of economic resources and waste, but also leads to rapid depletion of these economic resources. *Third*, the fulfillment of facilities for social activities and worship of Allah. In fact, this is the most original production goal of Islamic teachings. In other words, the purpose of production is to get a blessing, which has not been physically felt by the entrepreneur himself (P3EI, 2008: 233).

Production behavior does not only rely on market demand but must be based on considerations of benefit and ethics. According to Yusuf Qardhawi (1997: 169): "Akhlaq is the main thing in production that must be considered by Muslims, both

individually and collectively, namely working in fields that are permitted by Allah SWT, and not exceeding what is forbidden by Allah SWT. ." In this case, the purpose of production activities is to achieve two principles, namely: first, the principle of meeting the needs of each individual. Islam is a production activity that is special because there is a professional factor as a form of manifesting good deeds. Second, the principle of realizing the independence of the people, where the people have various abilities, skills and facilities with the fulfillment of material and spiritual needs.

Production activities require various types of economic resources which are commonly called inputs or factors of production, namely all things that become inputs directly or indirectly in the production process. Basically, production factors or inputs can be broadly classified into two types, namely human *input* and non-human *input*. The human input category includes labor or labor and entrepreneurs, while the non-human input category includes natural *resources*, capital (*financial capital*), machines, tools, buildings, and so on.

Islam strongly recommends doing production with various industries, even al-Ghazali (t. th/I: 17) views that industry is *fardu kifayah*. Included in production activities through the use of nature and the environment, which must be based on religious and moral values. Because, if not, production activities will wreak havoc on humans themselves, such as floods, landslides and so on. When the production process produces pollution that causes greater disruption to life as a result, it is clear that Islam strictly forbids it even if it can produce quality products, as the rules of *ushul fiqh* (Khallaf, 1978: 207), "Ignoring the harm that is specific to reject the harm that is general. ."

Production in Islam must maintain a balance between development and the environment, because almost all developments have negative effects. Therefore, it is necessary to formulate what is called the pillars of faith in Islamic development, as initiated by Mujiono Abdillah, namely: first, development is a necessity to optimize the carrying capacity of the environment for life. Second, humans are development creatures whose quality is determined by development. Third, the essence of development is holistic and integralistic development (Abdillah, 2001: 66).

2. Producing Benefit Motives

Production activities in economics are defined as activities that create benefits (*utility*) both now and in the future. With this broad understanding, we understand that production activities cannot be separated from human daily life. The motives for maximizing satisfaction and maximizing profit are the main drivers as well as the goals of economic decisions in conventional economic view, not wrong or forbidden in Islam. Islam wants to put him in the right position, namely all of that in the context of maximizing satisfaction and profit in the hereafter. It is necessary to remember the history of economic thought and science in general which has emerged since the Renaissance, an era where there was a change in the size of truth from what originally relied on revelation and church dogma to rely on logic, empirical evidence, and positivism. This change in the size of truth made science advance rapidly, but it became very secular (Nasution, 2007: 102).

Islam has never ordered its people to leave the world, not work or only concerned with the afterlife. As a religion that carries the mission of *rahmatan lil 'alamin*, Islam always emphasizes balance in life both for the life of this world and the hereafter. Even the Prophet once rebuked Abdullah ibn 'Amar because he did not stop praying and fasting without thinking about worldly affairs. The balance of life so that humans get the welfare of life in the world as well as happiness in the hereafter and do not make other people a burden. In a narration it is stated: "The best of you are not those who leave the world for the hereafter, nor are those who leave the Hereafter for the life of this world. But they are the ones who get both, because the life of this world will determine the life in the hereafter. And do not be a burden to all mankind."

There is a misunderstanding that Islam is synonymous with poverty and backwardness. This assumption is based on a hadith of the Prophet, "*ad-dunya sijin li al-mu'min wa jannah al-kafir*" (The world for believers is a prison and paradise for unbelievers). The hadith according to Imam Zainal 'Abidin is that believers must use the rules and corridors that have been set by Allah and His Messenger in all their behavior in life in this world, so that all these rules are likened to a prison that shackles their freedom. This is a consequence of his faith, he will always pay attention to halal and haram signs. On the other hand, this does not apply to unbelievers, because by not believing it is as if they are walking freely and without religious signs, so that there is no faith, then the consequence is that the rules for them are likened to heaven (Munir, 2006: 227).

Economics is a human nature that is customary to do so, but in Islam the emphasis is on moral ethics so as not to violate Islamic religious norms. Even though in the Qur'an there is a command to eat and drink, it does not mean that it is an obligation. Because eating and drinking are human characteristics (*ath-thabi'ah al-basyariyah*) which do not need orders from religion (*taklif ash-Shari'a*).

An important issue that then develops accompanying the motivation of production is the issue of ethics and social responsibility of producers. Maximum profit has become a very strong incentive for producers to carry out production. As a result, the motivation to seek maximum profit often causes producers to ignore ethics and social responsibility in order to achieve the highest profit (P3EI, 2008: 238).

In the view of Islam, the motivation of producers should be in line with the goals of production and the life goals of the producers themselves. If the purpose of production is to provide material and spiritual needs to create *maslahah*, then the motivation of producers is also to seek *mashlahah*, which is also in line with the purpose of a Muslim's life. Seeking profit in production and

business activities is indeed not prohibited, as long as it is within the framework of the objectives of Islamic law (P3EI, 2008: 239-240). Sa'īd Ramaḍānī al-Būṭī (2001: 73) is of the view that Allah's laws in the Qur'an are in accordance with the benefit of creatures, both in this world and in the hereafter. Even Jawdat Sa'īd (1997: 18), "Where there is justice, there is Allah's Shari'ah".

Ethical-Moral in Distribution Activities

1. Building Justice

In a globalized world, distribution has a very significant role as a logical consequence of the production of goods and services. The distribution of wealth is a very important issue, because it is a means of realization and well-being and happiness of the whole society. Exploration of natural wealth is very necessary, but more importantly the way in which natural wealth is distributed. If people are diligent and diligent in exploring the wealth of natural resources, they can certainly increase the wealth of the country. The state will distribute evenly.

Justice must be understood as a shari'ah doctrine. With the presence of justice is in order to create social justice. The Qur'an emphasizes on justice and goodness aiming to create a balance that will give birth to goodness. Goodness as the essence of the purpose of religion was revealed by Allah to all humans on this earth. Therefore, justice and goodness are something that is interrelated without being separated from the two.

Monzer Kahf in his book *'Islamic Economics; The Analytical Study of the Functions of the Islamic Economic System* states that zakat and the inheritance system in Islam tend to act as an egalitarian system of distribution of wealth so that wealth will always circulate and circulate to all levels of the people, because the accumulation of wealth in the hands of a person or a group is strictly prohibited by law. Allah SWT as in His word: "... So that wealth is not only circulated among the rich among you .." (al-Hasyr: 7).

Justice will not be present except with conditions, where the rights and obligations of the community are fulfilled and guaranteed in a balanced way. If community members betray each other, justice will disappear (an-Nabhan, 2002: 61-62). This welfare is not only for Muslims, but non-Muslims can also accept it as a consequence of the state which is obliged to maintain and protect its people. This permissibility departs from the analogy (*qiyas*) of waqf to zakat from the aspect that it is permissible to give it to non-Muslims who are under the protection of a Muslim state. This is based on the Qur'an letter at-Taubah (9) that the generality of the poor, both Muslims and non-Muslims as recipients of zakat and based on Surah al-Mumtahanah (60: 8), Allah does not forbid Muslims to do good and be fair to others. people who do not fight because of religion and do not expel from our country. This is in accordance with the opinion of Ibn Sirin, az-Zuhri, Zufar, Ikrimah, Jabir Ibn Zaid who allowed it (Sabiq, 1985/III: 293).

Distribution is closely related to marketing, where distributors are tools that market a product to consumers. This process of fulfilling human needs and wants is the marketing concept. Starting from product fulfillment, pricing, shipping goods, and promoting goods. Then, the principle of distribution must be based on justice, so that the economy is evenly distributed. Yusuf Qardawi (1995: 318) states that to achieve distributional justice consists of five dimensions, namely: [1] equal salary [2] benefits for those who run a business or trade with profit-sharing and musharaka mechanisms; [3] the cost of renting land and other means of production; [4] the government has a responsibility through its regulations.

Based on responsibility, there are at least three things that must be done by the government, namely:

First, be responsible to all members of the community, where the community has the right to be managed by the government. *Baitul mal* is a support for the people's economy that must be subsidized to the poor, the elderly, orphans, and the unemployed who cannot find work. They should have a permanent right of the *bait al-mal* on a regular basis. Their rights are adjusted to the level of their needs. Even the higher-ups of power have no right to prevent them from getting rights. Abu Yusuf narrates that Umar ibn al-Khattab as the second caliph, was walking one day and came across a Jew who was begging. Umar then immediately went home to take something and give it to the Jew. Umar then assigned the employees *Baitulmal* to give alms to the Jews and free them from the obligation *jizya*. Umar said to the Jew, "we do not act in the middle against you; we withdraw *jizyah* when you are young and strong to work. I can't possibly abandon you when you're old and weak (an-Nabhan, 2002: 62). It is clear that Umar's actions have a responsibility for the realization of the welfare of the people regardless of religion, race, ancestry, and so on. That is, Umar ibn al-Khattab became an egalitarian not a sectarian leader.

Second, being responsible for the livelihood of the people who can afford it. Khalid ibn Walid wrote a letter when making peace with the people of Hirah against his abilities. Where it is written, "And to them, we give an ability: whoever has been unable to work or is affected by a disaster, we release *jizya*. The person's welfare is also covered by his family from the *Bait al-mal* state treasury, as long as they want to occupy the Hirah area" (an-Nabhan, 2002: 63).

Third, be responsible for stimulating the people's economy. Umar ibn Abd al-Aziz once sent a letter to the ruler of Iraq Abd al-Hamid ibn Abd ar-Rahman to give him his rights. Abdul Hamid then sent a letter to Caliph Umar ibn Abd al-Aziz which contained: "What we have assigned you has been carried out but the *Baitulmal* treasury has not been carried out. Umar then sent another message: be careful, if there are virgins who want to marry, but there are no virgins who are able to pay the dowry, then give them a dowry and marry them. Abdul Hamid sent a letter, we have also carried out this and the *BaitulMal* still has not. Umar then sent instructions: "Look and if there are players who are *jizya* not able to work on their land, then give them funds that can be used to work on their land. Therefore, we don't just need them a year or two." (an-Nabhan, 2002: 63).

According to Syafi'i Antonio (2004), Islam has two main distribution systems, namely commercial distribution and following the market mechanism and distribution based on justice. Meanwhile, Anas Zarqa (1995: 196-197) states that the principles of distribution in Islamic economics, namely: [1] fulfillment of needs for all creatures; [2] has a positive effect on the giver himself; [3] creates good among all people both rich and poor; [4] reducing income and wealth disparities; better utilization of natural resources and fixed assets; and [6] giving hope to others through giving.

Muhammad Anas Zarqa said that the distribution has three main meanings, namely exchange (*exchange*), voluntary (*voluntary contribution*), and social ownership (*social authority*). "The distribution of income can be defined as a voluntary contribution according to the principles of need and moral obligations without using the power of power or ownership" (Iqbal, 1988).

In the distribution of production results, producers can use several distribution systems, namely: first, direct distribution system, occurs when producers distribute their products directly to consumers. This form of distribution channel is the simplest. This distribution channel does not use intermediaries, because producers can sell their goods directly to consumers. For example, farmers directly sell their rice crops to consumers, without going through marketing intermediaries (*simas*). Second, the semi-direct distribution system, distribution of goods produced from producers to consumers through intermediary bodies (stores) belonging to the producers themselves. For example, clothes produced are sold to consumers through shops belonging to the buju factory itself. Third, the indirect distribution system, producers do not directly sell their products in the form of goods and services to consumers except through intermediaries. For example, farmers sell their agricultural products to KUDs who buy them at market prices, with the aim that farmers are safe from the manipulation of middlemen.

2. Hoarding: as Economic Damage

Distribution in the view of Islam is a necessity. Not doing distribution is considered as a form of hoarding (*ihtikar*) which is prohibited by Islam. However, hoarding which is prohibited in Islam is hoarding of goods that are needed by humans, which aims to increase prices which can get very large profits. The Prophet said: "No one does hoarding, except the wrong person". In another hadith, "Whoever hoards to inflate the price for a believer, then that person is committing a mistake." (ash-Syaukani, 1986/V: 223).

Therefore, hoarding goods to increase prices in order to obtain the maximum profit and cause harm to the community's economy is clearly forbidden, as in the hadith above. Illat forbidden in the hadith is to inflate prices for maximum profit. However, if hoarding goods only for family needs or does not aim to make a profit, it is permissible. According to al-Malaibari, it is forbidden to store staple foods such as dates, grapes and everything that can be used as zakat. What is meant by hoarding here is to hold back something that was bought at a cheap time, not at an expensive time, to be resold at a higher price and people really need it. However, if it does not have such a purpose, then the law is permissible (al-Malaibari, t. th: 69).

In this hadith it is not explained in detail about the types of goods that are hoarded, whether in the form of staple food or other things, thus this hadith is included in *dlanni ad-dilalah*. Scholars in this case differ in their opinion in *ijtihad* about the items that are forbidden by the hadith. Ibn Qudamah (1990/IV: 199) states that *ihtikar* which is forbidden by Islam is a commodity for human needs and is purchased from the market and then stockpiled, causing prices to soar and the hoarders are very profitable. In contrast to Abu Yusuf from the Hanafi school of thought, what *ihtikar*, is forbidden, is all human needs that pose a danger, either in the form of staple food or otherwise, because of a more dominant danger.

Therefore, the opinion that is more suitable with the current context is the opinion of Abu Yusuf, because human needs are very unlimited, for example fertilizers that are needed by farmers, cooking oil, kerosene, and so on. In this case, the data concludes that the prohibition of *ihtikar* in the hadith is *muthlaq*, meaning that there is no *taqyid* that limits and determines the types of needs that are prohibited in detail. Absolute law applies with absoluteness as long as there are no arguments that lead to *taqyid* (restrictions) (az-Zuhaili, 1986/II: 208).

According to Ibn al-Qayyim (1985: 284), hoarders who cause prices to soar mean doing wrong to their fellow human beings. So the government has the right to force hoarders to sell them at a standard price if needed. The hoarder lets man starve when he is not in need. He allowed the weapons of war to be piled up in the warehouse, even though he himself did not need it for war purposes.

In the current context, hoarders allow fertilizers to be stockpiled in warehouses, even though the farmer really needs fertilizer for his crops so that the results are quality and he himself doesn't need it, he only has a need to earn profit. Therefore, the hoarders can be categorized as people who do damage on earth with very burdensome sanctions. Sanctions for hoarders do not exist in the texts, but there are still *ta'zir* among scholars who allow more than *hudud* (punishments that are directly determined by the texts). According to the Hanafiyah group, it is permissible to take *ta'zir* by killing, except for the Syafi'iyah group and the majority Malikiyah, which does not allow killing ('Audah, 1987/I: 687-687).

2. Inflation: Impact of Distribution Damage

There are many impacts of inflation, including the impact of income distribution (*equity effect*). This impact can be detrimental to some parties and some are beneficial to others. Inflation in economics sometimes has positive and negative effects. Factors that can lead to inflation, namely [1] an imbalance between the amount of demand and the amount of supply of goods in a country in a certain period. [2] The non-smooth distribution is caused by the increase in the price of goods from outside the country so that the distribution of goods to consumers is hampered because the goods are too expensive.

Inflation is the process of increasing prices in general and continuously (*continue*). Namely, inflation is a decrease in the value of a currency which results in an increase in general prices of goods continuously. Price increases that occur in various goods do not have to be the same. Likewise the percentage increase may vary for different items. Thus, there are three criteria for inflation, namely: general price increases, general increases, and continuous increases.

In general, inflation causes an economic crisis. According to scholars that it is forbidden to store goods during a crisis, even Ibn Hazm has a fatwa that someone who dies in a country hungry, then those who store the goods are considered to have committed murder and it is obligatory for their family to pay *diyat* (al-Halfawi, 1995: 11). . In this case, the government as the holder of economic authority must be able to overcome it in three ways, including: first, monetary policy, all government policies in the monetary sector with the aim of maintaining monetary stability in maintaining people's welfare. Second, fiscal policy, can be done by increasing tax rates, regulating government revenues and expenditures, and making government loans by cutting employee salaries. Third, non-monetary policies can be carried out by increasing production output, the government provides subsidies to industries to be more productive and produce more output so that prices fall, wage policies, the government urges workers not to ask for wage increases during inflationary times, and price control, namely the government has a policy to determine prices for certain goods.

Likewise, there is another way with open market politics (selling and buying securities) through selling central bank securities that can suppress the development of the money supply, so that the inflation rate is lower. However, this method is contrary to Islam, because practicing bank interest is haram. However, if it is the only way as an alternative that poses a danger, then that method is still allowed (*rukhsah*: dispensation) by Islamic law, but its permissibility is in accordance with the level of need (Khallaf, 1978: 208).

Conclusion

From this description it can be concluded that in the *maqasid syariah*, human beings are creatures who have an urgent need to maintain the survival of life, namely *hifd an-nafs* (keeping the soul) because without property, human beings will perish. It is true that economics is a human nature that has become commonplace to do so, but in Islam it must be guided by the welfare of the world and the hereafter. Production behavior should not only be based on market demand, but must be based on consideration of benefits. Production in the *maqasid syariah* must maintain a balance of development and the environment, because almost all development brings negative effects. In the global world, the role of the *maqasid syariah* in production, consumption, and distribution is balanced (*tawazun*) by prioritizing the benefits of utilities. The achievement of *maslahah* is the goal of Islamic law (*maqasid syariah*) which is the main goal of all economic activities. In Islam, the desire to acquire as much wealth as possible freely is not allowed, but one must pay attention to welfare on a scale of priority.

REFERENCES

- 'Audah, 1987, *at-Tasyri' al-Jina'i*, Beirut: Dar al-Fikr.
- Abd as-Salam, p. th, *Qawa'id al-Ahkam*, Beirut: Dar al-Fikr.
- Abdillah, Mujiono, 2001, *Environmentally Friendly Religion from the Perspective of the Qur'an*, Jakarta: Paramadina.
- Al-Buthy, Sa'id Ramadhani, 1988, *Dhawabith al-Mashlahah fi asy-Syari'ah al-Islamiyyah*, Beirut: Dar al-Fikr.
- Al-Ghazali, p. th, *Ihya' Ulum ad-Din*, Beirut: Dâr al-Fikr.
- Al-Halafawi, 1995, *Fiqh az-Zakah*, Cairo: Isa al-Babi al-Halabi.
- Al-Malaibari, p. th, *Fath al-Mu'in by Syarh Qurrah al-'Ain*, Surabaya: Ahmad Sa'id.
- Antonio, M. Syafi'i, 2011, *Bank Syariah dati Teori ke Praktek*, Jakarta: Gema Insani.
- As-Sayuthi, p. th, *al-Ashbah wan-Nadhair*, Beirut: Dar al-Fikr.
- As-Syahrastani, Abi Bakar Ahmad, p. th., *al-Milal wa al-Nihal*, Beirut: Dâr al-Fikr.
- As-Syatibi, Abu Ishaq Ibrahim ibn Musa, 1984, *al-I'tisham*, Beirut: Dâr al-Fikr.
- _____, 1997, *al-Muwaqqat*, Beirut: Dâr al-Fikr.
- asy-Syaukani, 1986, *Nail al-Auth ar*, Beirut, Dar al-Fikr.
- az-Zuhaili, Wahbah, 1997, *al-Fiqh al-Islām Wa Adillatuh*, Damascus: Dâr al-Fikr.
- Hanafi, Hassan, 1989, *Islam in the Modern World*, Vol. I, Cairo: Madbouly.
- Hasan, Ahmad, 2004, *Islamic Foreign Currency*, Trans. Saifur Rahman Barito and Zulfikar Ali, Jakarta: PT Radja Grafindo Persada.
- Ibn Qayyim, p. th, *'Ilam al-Muwaqqi'i> n*, Egypt: Idarah Thilabah al-Mishriyyah.
- Ibn Qudamah, p. th., *al-Mughni*, Riyadh: Maktab ar-Riyadh al-Haditsah.
- Ibn Taimiyah, 1986, *al-Fatawa*, Beirut: Dâr al-Fikr.
- Iqbal, Munawar, 1988, *Distributive Justice and Need Fulfillment in an Islamic Economy*, Islam abad Pakistan: International Institute of Islamic Economics.
- Khan, Fahim, 1995, *Essay In Islmic Economics*, Leicester, United Kingdom: The Islamic Foundation.
- Karim, Adiwarman Azwar, 2008, *History of Islamic Economic Thought*, Jakarta: PT Grafindo Persada.
- Khallaf, Abd al-Wahhab, 1972, *Ilm Ushul al-Fiqh*, Kuwait: Dar al-Qalam.

Moleong, Lexy J., 2004, *Qualitative Research Methods*, Bandung: PT. Remaja Rosdakarya.

Muhadjir, Noeng, 1996, *Qualitative Research Methodology*, Yogyakarta: Rake Sarasin.

Munir, Misbahul, 2006, *Qur'anic Economics*, Malang, UIN-Malang.

Nasution, Harun, 1992, *Ensiklopedi Islam Indonesia* Jakarta: Djambatan.

Nasution, Mustafa Edwin, 2007, *Exclusive Introduction to Islamic Economics*, Jakarta: Kencana.

Nawawi, 2014, *Islam Agama Solutif*, Jember: Pustaka Radja.

Nurul Huda, et al, 2008, *Islamic Macroeconomics: A Theoretical Approach*, Jakarta: Kencana Prenada Media Group.

Center for the Assessment and Development of Islamic Economics (P3EI), 2008, *Islamic Economics*, Jakarta: PT. Raja Grafindo Persada.

Qardhawi, Yusuf, 1995, *Daur al-Qiyam wa al-Akhlaq fi al-Iqtisad al-Islami*, Cairo: Maktabah Wahbah.

Rasjidi, M, 1976, *Islamic Law and Its Implementation in history*, Jakarta: Bulan Bintang.

Rivai, Veithzal and Andi Buchari, 2009, *Islamic Economic*, Jakarta: PT Bumi Aksara.

Sa'id, Jawdat, 1997, *La ikra ha fi ad-Di n: Dira sa t wa Abh as fi al-Fikr al-Isla mi*, Damascus: Markaz al-'Ilm wa as-Sala m li ad-Dirasat wa an-Nasyr.

Sabiq, Sayyid, t. th, *Fiqh as-Sunnah*, Beirut: Dar al-Fikr.

Strauss, Anselm and Juliet Corbin, 2007, *Basic of Qualitative Research*, Trans. Muhammad Shodiq and Imam Muttaqin, Yogyakarta: Pustaka Pelajar.

Zarqa, Mohammad Anas, 1995, *Islamic Distributive Scheme, Reading in Public Finance in Islam*, Jeddah: IRTI.