

# Revitalization and Actualization of Religious Values to Realize Civilized *Wasathiyah* Economy

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**Abstract**— the existing economic system in the world can be mapped into two categories. The first is the secular group separating economic matters and transcendental religious values as shown by the capitalism and socialism. Its fundamental source is from human thinking products. The second is the spiritual group believing that economic matter is inseparable from spiritual norms from divine teaching such as Quran and Sunnah. In reality, as reported by the experts, secular system, in its implementation, has many weaknesses such as the existing discrepancy and injustice bringing disadvantage for society. To prevent them, it is important to search for the solution. However, economic activities normatively are inseparable from transcendental spiritual values from religious teaching. The experts of Islamic economy agree that the divine aspect (*uluhiyyah-rububiyyah-tawhid*) is the most essential value source which can guide human being based on the regulation of Allah. Islam teaches that the economic activities involve both worldly and hereafter dimension, physical and spiritual dimension (as worship, *Adz-Dzaariyaat*, 51: 56). For example, it is important to protect manufacturer and consumer, and employer and employee. Those are the picture of values in Islam which need to be the pivot of *wasathiyah* economy power (*Al-Qashash*, 28:77; *Al-Ma'arij*, 70:24-25) and be revitalized and applied in the economic activities in order to achieve economic justice in the globalization era..

**Keywords**— *revitalization and actualization, religious values, wasathiyah economy, civilized*

## I. INTRODUCTION

Human being instinctively demands for a universal happiness, amity, prosperity, comfort ability, peace, joy, justice and so on known as *mashlahah*. Islam, as one of celestial religions through the revelation to His prophet, Muhammad saw, guides its followers to achieve prosperity physically and spiritually [8], [12], to be safe not only in the world, but also in the hereafter.

However, to achieve it, human being have to make efforts or work, for example run a business (entrepreneurship) as previously done by Rasulullah PBUH (Peace Be Upon Him) [7];[5]. In reality, its practice in each area highly depends on philosophical fundamentals of the economy system being build. It means that entrepreneurship practice in the field has a linear relationship with the existing economy system paradigm whether it is capitalism or socialism. In other words, the real sector of an area is always influenced by the worldview of believed economy system [15].

Based on the history, countries all over the world has various economic systems, including those which are now gone and those which are still existing nowadays. Economic system can be mapped into two categories, religious (spiritual) and science-based (thinking-logic) ones. The first category is an economic system guided by transcendental religious values from revelation teaching of Quran and Sunnah of the Prophet Muhammad PBUH [22]; [18], [20], [8]. God has the authority in the system to guide human being to the right path [12].

On the other hand, the power of the second category is from the science of human thinking and the speculation of human's limited thought. These secular people try to build economic system separated from God's (*ilahiyyah-rabbaniyyah*) values. They believe that economic matter is the domain of the materialistic world, so it does not need the intervention of spiritual celestial values.

Therefore, they believe that they need a big line to separate the two matters and let them run in each domain. However, the existence of human as an economic doer is the combination of physical and spiritual elements [3]. Moreover, recently a paradigm shift phenomenon has occurred, from the rational to emotional one. Nowadays, it comes to spiritualization process, as it occurs in the marketing world urgently needed in the business development.

One of the impacts of the second system practice is injustice in every economic activity. The strong one will beat the weak and consider wealth as a measurement of life achievement [3]. Furthermore, the economic subjects become money slaves [3] and prioritize their own corporate and often sacrifice good and humanity values which are actually a positive energy for creating a fair and civilized economic system [23]; [12]. The system will show a balance between individual and other people's interest, corporate and stakeholders' interest, right and obligation, and others.

However, the reality shows the opposite since the injustice atmosphere with its various motives continues its existence in the global era [8]. The main cause is the economic system which is lack of transcendental values. The sacred values of the religions are separated from the system [8]. Based on the system, economy deals only with economy, or business only deals with business and they do not need an abstract religious values. The worldly matter has no relation at all with hereafter matter which is considered as a private matter [10]. According to Chapra, a secular economic system

cannot be a model since it gives no divine happiness which demands for a universal spiritual and material happiness [8].

Actually, it is the substantial and basic trigger of the global injustice as shown by the egoist (ananiyah) character and people consider their life is only to achieve success and wealth in the world. It is the basic weakness of a secular economic system which in its practice is alienated from inclusion and moderation.

The solution for the problem is by giving an intervention of religious values in the economic and business world. The stakeholder and economic actors should be aware that religious value is the main and basic capital guiding daily economic activities as a preparation to build a civilized economic system in the competitive global era. It offers solutions which can be explored from the concepts of Islamic teaching [15].

## II. SECULAR SYSTEM: THE PROBLEM OF THE LIFE MEANING AND OBJECTIVE

It is important to note that the biggest economic systems in the world are capitalism, socialism and welfare state [8]. In history, the last two systems have less or no domination compared to the first system which still exists and becomes world economic belief. However, according to Chapra [8], the three systems fail in prospering human life. The failure is also agreed by Sya'rawi [25] and demands an alternative system, in this case Islam, which acknowledges the individual and collective right.

It is important to underline that those three systems have no spiritual values, especially from religious doctrines. In other words, theoretically and practically, they create a line separating a profane economic matter and transcendental spiritual matter explicitly. They believe that economic and spiritual matters have no possibility to meet since they are different entities.

The separation of spiritual values from economic matter is related with how people appreciate the meaning of their life, which is in Islam is to worship Allah in order to achieve satisfaction of Allah [6]; [21]. The actual human life objective is to achieve perfection (al-kamal al-mumkin) [21]. It refers to soul perfection which needs spiritual values from religious teaching. Hence, economic system with religious touch will never lack of spiritual values and always be guided by God [15]; [22]; [8], [20].

It is the core of secular teaching becoming the philosophical fundamental in economic system which differs from that of religious teaching as shown by Islamic economic system based on revelation teaching. The thinking paradigm of secular followers only refers to materialistic interest. As a result, they are free to gain wealth as many as possible. Wealth is measured only by money, so the thing running the world is material wealth. Profit in business refers to material profit [27].

The further impact of the secular system often leads to egoistic character, environmental damage, global warming, the exploitation of the weak by the strong ones, suffering and anger in many places [27]. Therefore, dissatisfaction on capitalism and communist failure (socialism) according to Zohar and Marshall has encouraged some thinkers to find a third way as a new paradigm which has spiritual atmosphere [27].

For Muslim, the term "third way" becomes an alternative to answer the failure of the secular system [15]. The alternative is the Islamic economic system based on revelation teaching. Even though all religions universally speak economic matters, it is possible that they have their own way of implementation. It highly depends on the fundamentals and objective, along with believed axioms and principles [15].

As a consequence, the Islamic economic system should be formulated based on the Islamic view of life. In this case, Islam teaches that carrying out activities in the economic field is an expression of the responsibility of the Caliphate on the earth [22], or it is a part of worship to God so its implementation should follow the sharia provisions [6].

## III. RELIGION: AS A GUIDE AND A SOURCE OF VALUE FIELD WORK PROGRAM

If we talk about spirituality, it cannot be separated from religious factors or certain theological beliefs although in general, spiritual can be derived from others than religion [27]. In this case, Zohar and Mashall state firmly (about it), I do not think that corporate can be more spiritual by making a temple in the living room or by asking their employees to pray. However, it can be said that spirituality is regarded as energy which can give a more qualified life in a broader framework of meaning and purpose [27].

In Islam, it is believed that religion is the most basic source of spirituality which is derived from the teachings of revelation. Reveille defines that religion is a determining human life according to the bond between the human soul and the supernatural. While Michael Mayer interprets that religion is a set of beliefs and rules to guide humans in their actions to the God, others, and themselves [15].

Starting from the definition above, it can be understood that religion is universally a media of relations between humans and their God. Religion has a function to guide and it is also source values. This teaching is appropriate for Islamic teachings that the religion is a guidance (hudan) and also a source of values that will guide the human life in order to get falah, not only in the world but also in the hereafter [23].

It can be said that Islam is an integrated system [2]. Islam combines spiritual and material, the world and the hereafter, individual interests and group (social) interests and so on. Therefore, in Islam, economic activities are not only to fulfill physical needs, such as clothing, food and shelter, but also to create a nuance of worship to God.

Furthermore, Qardhawi [22] said that Islam is more like an integration than just a religion because in Islam, there is an integration of religion (ukhrawi) and the world, worship and muamalah, faith (aqeedah) and sharia. Islam also states about the problems of culture and civilization, religion and state, etc. That is the explanation of how broad the scope of Islamic teachings is as the last religion for humanity until the end of time. It is also the essence of the Islamic sharia teachings as one of the celestial religions (revelation), which includes faith, worship and moral (akhlak) [22].

Therefore, other opinions state that Islam is a multi-complete, multi-factual and multi-dimensional religion in fulfilling the lives of the follower [3]. Multi-dimension in

Islam includes a set of laws, regulations or comprehensive legislation. The manners or ethical values that need to be used as values in all aspects of life are also included in Islam multi-dimension. All of them also occur in economic matters that become the spirit of strength.

All religions have a function to be a guide and value resources for its religion adherents. Religion can be a guide for them not to be "lost" in this life. Both in the relation with their God and with others human and the environment where they live, they will be fine if they hold the norms that are taught by the religion.

In Islam, the guidance in economic field aims to protect the Muslim from doing usury and fraudulent dealing that harms others. For example, in debts and buying and selling, it is necessary to avoid the existence of bank interest (ribawi) and scales reduction that are clearly prohibited.

Likewise, in the production field, producers are prohibited to disturb the ecosystem because of the use of over-capacity raw materials. Ignorantly throwing away waste that has the potential to damage the environment is also prohibited in Islamic teaching. On the other hand, as a consumer, we must avoid the extravagant and prodigal life style (tabdzir / isyrof) [18]. In industrial field, the businessman must treat employees (the workers) humanely. Workers' rights need to be given fairly, appropriately and properly after they proportionally fulfill their obligations.

As a result, in doing muamalah, which is related to all economic activities, Islam teaches that in practice there is a domination of law that determines the line of demarcation between the area that is allowed and the area that is not allowed to work on. Besides, ethical domination also teaches which areas are good to work on, and which areas that are not good if they are violated.

Those are the examples of normative problem illustrations in the economic field called muamalah. It is derived from the teachings of Islam, the Quran and Sunnah. Actually, both norms of law and norms of ethics have the same function, for giving clear direction that is desired by Islamic law.

The goals-ending is to avoid the digression and the exploitation in economic activity that can harm one of the parties. Moreover, it aims to realize the balancing (balancing-tawazun) of the parties that do muamalah. A balancing factor in any business practices, will have a sense of justice that will make it comfortable between the parties that have affairs. That is Islam. It is a religion of justice for anyone who has the right, will get their rights [19].

Religion, in this case is Islam, have a function of guidance and a source of value that must be obeyed by Muslims. Islam has a principle that everyone who follows its regulation will be safe both in the world and in the hereafter. This is also applied for everyone who follows its applicable norms. It occurs because in Islamic teachings, there are spiritualistic values that are related to the life's problems after death

#### IV. WASATHIYAH ECONOMY : CONCEPT REVITALIZATION

As it has been described before, Islam is a celestial religion that is sourced from teaching of revelation, Quran and Sunnah. It aims to realize the happiness and benefit or salvation in the world and in the hereafter [14]. To reach the

happiness, Islam provides the signs firmly and clearly, without any exception in-relation to economic activities to meet the demands of everyday life.

Like a revelation, Islam confirms that economy cannot be separated from certainty of Ilahiyah-Rububiyah. It is like what Islamic economists' say that it become a specific characteristic which distinguish from the secular economic system fundamentally. The example is like what Yusuf Qardhawi's statement. He said that Islamic economic characteristic includes ilahiyyah / rububiyah aspect (divinity – unity of God / tauhid), insaniyah (humanism-humanity), akhlaqiyah (moral-ethics), and wasathiyah (the middle-continues) [22].

In other side, according to Syed Nawab Haider Naqvi the characteristics of Islamic economics includes four aspects, they are tawhid (the oneness of God), al-'adl al-ihسان (balance-goodness), ikhtiyar (freedom of choice), and fardh (responsibility) [20]. Whereas according to Umer Chapra there are 3 characteristics of Islamic economic that is based on sharia, namely tawhid (oneness of God), khilafah (representation) [8]. Others opinion state that Islamic economy includes five components, they are tawhid (oneness), 'adl (justice), nubuwwah (prophet hood), khilafah (government), and ma'ad (return) [16]; [11]. These five components seem to adopt from the five principles of Divine justice like what Murtadha Motahhari stated in his opus entitled Al-Adl al-Islam. The five components are tawhid, al-'adl, nubuwwah, imamah, and ma'ad [19].

From the experts' opinion above, we can say that the main characteristics of Islamic economic are based on divinity (tawhid) or based on Ilahiyyah-Rububiyah. It shows that the divinity aspect is one of the very vital and strategic aspects in the effort to develop a religion-based economy. It is the main source of the revelation teachings. This tauhid aspect is actually the essence of Islamic teachings. It should be a value system that is imbued by the awareness that life this comes from God and goes to God [17].

Therefore, aspect of Ilahiyah-Rububiyah (divine) means that when human do economic activities in whatever form, it cannot be separated from the provisions of God's value system as an absolute Owner [12]. In this case, the position and capacity of human as a khalifah (leader) is only limited to be a recipient of the mandate to manage the earth and its contents for the benefit of the whole human race [22]; [17]. Ilahiyah-rububiyah aspect is a prime cause of other character aspects [22]. Thus, the consistency in the divine aspects will be very decisive towards other aspects (derivatives).

It means that, in actualization, the commitment to the God's provisions will give influence on how someone commitment to the values of humanity in doing a business. It should prioritize ether values of virtue that must be upheld. He will not deceive humans in business because somehow deceive acts that have the potential to harm others are part of God's prohibition that must be avoided, and it is a very basic mirror of injustice. Thus, for Muslims, for the sake of prosperity and salvation (Salam, salamah) in the world and the hereafter, they must be submissive to God (Islam - in its generic meaning), and they must do well to their fellow human being [17]. Doing good here means doing justice to others in all aspects of life.

Islam strongly emphasizes justice, balance rights and obligations to the other human, so does in the business field. It balanced between corporate interests and consumer interests, balanced between worldly interests (profane) and ukhrawi interests (transcendent), and balanced between inner and outer interests, etc.

The balance disposition is about what Qardhawi is meant by the term *wasathiyah*. This indicates that the Islamic economic system is inclusive (moderate). It is far from the two extreme poles which give too much unlimited freedom to individuals or the private sector like the capitalism system. On the other hand, socialism system gives too much an excessive portion to the role of the state. Islam actually gives freedom to every people (individual) to find wealth as much as possible, but part of the wealth is other people's rights that must be fulfilled [6]; compare with Shaykhun, [24].

Islam cares to the others. It can be seen by philanthropic teachings that requires every Muslim (with the certain criteria) to pay *zakat*. Besides, Muslims are suggested to give *infaq* (spending in God's way), *sadaqah* (alms/charity), *waqf* (mortmain property/voluntary dedication of a portion of one's wealth), *hibah* (a gift of asset) and even to provide the will based on the provision if it is needed. Therefore, it is a very precise illustration of *Dawam Rahardjo* who portrays the Islamic economic system as if it is rowing between two reefs, reef of capitalism and socialism [11]. This is the concept of *wasathiyah* that becomes the basic character of Islamic economy that needs to be revitalized so that just/justice in economics field can be realized in the global era. It is the revitalization of the concept of *uluhiyyah-rabbaniyyah* justice that is expected to be antithesis of secular system, which is known to be alienated from justice values that are potential to marginalize many people

#### V. WORK ETHICS IN ISLAM: SPIRIT AND ACTUALIZATION

Every religion has the same point of agreement, indoctrinating and motivating each religious community to have a high work ethics such as Confucianism, Christianity, Buddhism, Hindu, Shinto, Islam. It can be proved that people in China, the followers of Confucianism, experience a significant development in the middle of global competition. This country, which is formerly known as the country of bamboo curtain, is sure to be an advanced one because of the ethical teaching of Confucianism along with Taiwan, Hong Kong, and Singapore [17].

The same thing applies for countries with advanced economies like United States of America and capitalist countries in European area, according to Max Weber, are advanced countries because of the influence of Protestant teaching, particularly Calvinism Puritans sects [9]. Meanwhile, Japan, which believes in Tokugawa religion theology and Zen Buddhism, appears as one of the giants of world technology and economics and it is able to surpass several advanced countries in the world [9].

On one hand, in theoretical-normative way, there are numbers of verses in the Holy Quran that encourage the Islamic community/Muslim to have high work ethics, in working for fulfillment of daily needs. Quran also mentions 360 verses about good deeds and 109 verses about *fi'il*, that is

two words having similar meanings, namely work and action [4];[9].

In reality, it has been implemented by Prophet Muhammad PBUH who gets himself involved in entrepreneurship for around 25 years. It has been surpassed the *nubuwwah* duration, which is only around 23 years [10]. Thus, the Prophet commands every Muslim to work hard to obtain the *rida'or* contentment of Allah and the Prophets [17].

Islamic view concerning work ethics can be seen from the very popular words said by the Prophet that every value of any form of works depend on the doer's intention [17]. This *Uswah* (exemplar) of the Prophet PBUH is also believed and implemented by the Prophet's companions such as *Abdurrachman bin 'Auf* ra and *Utsman bin 'Affan* ra. *Siti Khadijah* ra, who has finally become the wife of Prophet Muhammad PBUH, is known as the successful entrepreneur of Meccah at that time.

Based on the teaching and historical facts described above, it is very naïve, and is even contra-productive with Max Weber's thesis if Islam is perceived as the religion of soldiers and ascetic because it is stigmatized as a religion that does not support stability and worldliness [26]; [1]: [13]. This thesis is obviously very premature and reasonless since, in normative praxis way, it is contradictory to the spirit of Islamic teaching that really emphasizes on high work ethics development within Islamic community, including business matters.

In reality, various Islamic countries in the world nowadays, as well as countries with Muslim as the majority of citizens, have not been able to be global economic leader that has been owned by advanced countries in the world. Humans seem to be the crucial factor as the doer [17]. Apparently, most of them are not yet able to revitalize and even actualize the Islamic revelation into economic world in *kaffahway*. It is a contradiction since Islamic community should be the foremost one in implementing the civilized and Islamic economics development.

Therefore, Islamic teaching spirit needs to be a solution of various matters in the middle of *ribawi* practice of capitalism that frequently creates discrepancy and injustice among humans. It can be realized by actualizing it into various real sectors in order to fulfill the communities' need comprehensively without any exception.

It should be understood that the spirit at work, in Islam, is normatively not confined in obtaining worldly needs that are relative, pragmatic, and temporary. However, the most crucial ones are *ukhrawi* needs that are transcendent and immortal. Related to work ethics in entrepreneurship, one does not only have to pursue profit (*ribhun-profit*) for the sake of temporary and limited short-term needs, but it is also emphasized for the need of worshipping Allah the Almighty for the sake of infinite life of the Hereafter.

This is the true and more concrete depiction of the need of the factor of balance in economics as taught by Islam as explicated above.

#### VI. FINAL NOTE

This study can be understood through thinking that the religious values must be reflected in economy, which is actually reflected in any form of business activities in real sectors. The most crucial significance is providing a content

for economic concept that has been dominated by secular view. Besides, guideline-blueprint is needed for the doers in every aspect.

It is not easy to change the system that has been acknowledged as the global society's mindset, which has been understood and practiced for a long time. As the impact, the visible phenomenon, poverty keeps existing in various areas and is hard to eradicate. Indonesia is not an exception.

It indicates that the secular system, in reality, provides possibilities for dehumanization practice that often sacrifices the good deed values. The further impact that can be obviously felt is nature exploitation disturbing the ecosystem stability in various areas in the world. Another impact is caused by several superpower countries with an excuse of helping even though it is only a fake philanthropy. The establishment of communities like AFTA, WTO, Asian Economic Community and others are apparently only an instrument or an act of diversion to nurture the economic domination of strong countries against the developing countries that are trapped within it.

If it is seen from the perspective of Islam, that is the true basic root of problems causing discrepancy or injustice, and the civilized world economy order is becoming difficult to be realized. In order to obstruct the sustainability, it is crucial to search an effective therapy as a part of the solution, that is turning religious values into spirit and guidelines as has been taught by Islam.

In other words, to realize a just global economy order, Islam offers a concept where economy must not be alienated from uluhiyah-rabbaniyah value that will guide all economic activities and it must prioritize humanity values and good deed values. As a pre requirement for creating justice and balance between individual and other's importance, producer's and consumer's importance, world's and hereafter's importance, and material's and spiritual's importance under the guidance of Allah as the absolute owner of the world and its living creatures.

That is the concept of wasathiyah economic teaching full of spiritual values that need to be revitalized in all policies to be then applied in daily business activities so that the moderation and inclusion in the economic world can be made into reality in any context, anytime, and everywhere. Indonesia is the only country the biggest majority of Muslim (around 88%) with the four biggest number of population in the world (around 260 million) after Tiongkok, India, and USA. Indonesia needs to be the foremost in initiating the establishment of wasathiyah economic system in global level that is the civilized economic system emphasizing the inclusion and moderation behavior containing religious values. It will be realized if it is supported by will and

determination of the whole associated parties within global order above the principle of togetherness and mutual benefit

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