

**A STUDY ON ECONOMIC ASPECTS
OF THE MATERIALS OF WORSHIP FIQH:
The Reflection of Integration and Interconnection of Sciences**

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ABSTRACT

The paradigm of science and education system has been placed dichotomously over years which causes the birth of the term religion science, on the one hand, and general science, on the other hand. The same is true for the educational system that dichotomizes religious educational institutions, on the one hand, and public education institutions, on the other hand. These eventually also influence the presentation of Islamic learning materials, such as Fiqh, which stresses the material so as for only limited aspects of the laws and ordinances its practice. While, in fact, the study of Fiqh materials, such as those of Worship Fiqh, can also be seen from various other scientific perspectives and interconnective, and integrative ways, such as from Economic Sciences view-point. It can be proved through the material of fasting during Ramadan month. The learning materials are usually presented from Fiqh view-point. While, it is a fact that fasting has some implications on the country's economic growth. Thus, the effect of fasting can be studied, for example, from the theory of macroeconomics view-point. By the enrichment of such a concept, it will not only show the philosophy of Islamic Kaffah, but also give its own appeal to the learners studying Fiqh.

Keywords: Jurisprudence of Worship, Education, Economics, Integrative, and Interconnective

A. Pendahuluan

Discourses on integration and interconnection of sciences has been heated up again in the last two decades, particularly in Indonesia. It is caused by doubts or questions that arise about the differences between the principles of Islamic State University and other universities, while there are policies and intentions of the government - the Ministry of Religious Affairs- to divert the status of some State Institute for Islamic Studies (IAIN)/ State College for Islamic Studies (STAIN) into Universities. The answer is that the existing Universities display their sciences dichotomously, thus revealing the science of religion, on the one hand, and general (secular) science, on the other hand. While at the Islamic Universities formed by the government, the sciences are shown as integrative and interconnected, both Islamic

sciences or sciences that have been placed as general or secular sciences (Amin Abdullah, 2015).

When viewed historically, science dichotomy between religion sciences and general (secular) sciences, is not something new. Even, it has existed since more than five centuries ago, which eventually affects the education system to date, with no exception in Indonesia, either in the form of institutional and curriculum nomenclature or in the political policies. The dichotomy in the nomenclature of educational institutions is revealed in the form of school education as the identity of public education institutions, and that of madrasah focusing on religion sciences. The same case is also revealed in higher education level. There are public colleges and also religion colleges. Meanwhile, in the form of policy, there are two different ministries responsible for handling the two categories of educational institutions, the Ministry of Religious Affairs, responsible for dealing with education in madrasas and religion colleges, and the Ministry of Research, Technology and Higher Education in charge of education in schools, and the Ministry of Research, Technology and Higher Education who is responsible for handling education in general universities.

Dichotomous sciences have also been increasingly prominent since there is a dichotomy of religion subjects, on the one hand, and general subjects, on the other hand. This, further, strengthens, especially in the perspective of Islam, that the general sciences are not meant as parts Islamic sciences. It is also understood that the religion sciences are isolated from various scientific approaches categorized as the general sciences.

This latter understanding can be seen in the field of study of Fiqh, in the teaching materials of Fasting during Ramadan month, Zakat, or Hajj, for example, which have been presented only in the scientific aspects of Islamic law and the aspects of worship alone. In fact, the field of study is loaded with a variety of scientific approaches, such as social, psychological, economic, political, cultural and others. These are the things that encourage the writer to discuss about the materials of Fiqh of Worship, in particular, since the materials are not adequately presented in the teaching learning process, either at schools and at madrasahs or at colleges. The materials cannot only be presented in

limited aspects of legal content and worship alone. It is no less important that the areas should also be examined from the perspective of economics.

B. Integration and Interconnection Urgency in the Development of Sciences

What is meant by integration of sciences? Integration of sciences is intended as a form of unification of the relationship of sciences and religion, or in other terms, the unification between religion sciences and general (secular) sciences. The integration has two meanings: First, the integration implies reintegration, namely reuniting both sciences and religion after being separated; Second, it means unity, in which sciences and religion are a primordial unity (Arqom Kuswanjono, 2011).

The term of integration of sciences is originally popular in the West because history has shown that there is separation (dichotomy) between the science on the one hand and religion on the other. Starting from the findings of Copernicus (1473-1543) which were then amplified by Galileo Galilei (1564-1642) about the structure of the universe which was heliocentric (the sun as the center of the solar system) was contrasted with a church that was geocentric (the earth as the center of the solar system), has given a rise of tensions between science and religion. Acceptance of the truth of sciences and religion (churches) becomes a choice of a dilemma (Rizal Mustansyir & Misnal Munir, 2002: 70).

Finally, the dichotomous understanding has also affected the thinking of Muslims for several centuries, which puts the sciences of religion, on the one hand, and general (secular) sciences, on the other hand. The sciences of religion are those deriving from the Qur'an whose aspects of study regarding spiritual issues and are oriented to the hereafter, while the general (secular) sciences are those empirically derive from the results of research and rational studies by scientists (whose popularity is dominated by non-Muslims Western people), and worldly-oriented. According to Mulyadhi Kartanegara (2005: 20), the traditional scientists assume that the general sciences are *bid'ah* or *haram* to be learned because they come from the pagans. While the proponents of general sciences assume the religion sciences as a pseudo-scientific, or simply as mythologies that do not reach the scientific level.

Today, the form of such understandings increasingly decreases so that another kind of understanding appears i.e., it is ontologically believed that the truth of general (secular) sciences and religion sciences is one. The difference they have lies in the scope of the discussion: the first type of sciences starts its discusses from the verses of the Qur'an (*Qauliyah*), and the other begins with the study of nature (*Kauniyah*). The truths of both are mutually supportive and contradictory to each other.

In another version, the Muslim philosophers like al-Kindi divides science into two:: First, *'ilm 'ilahi* (divine knowledge) as stated in the Qur'an, which is obtained by the Prophet directly from Allah in the form of revelation. Second, *'ilm insani* (human science) or philosophy which is based on thought (logic, reason) (Juhaya S. Praja, 2003: 96).

For now on, the paradigm shift and the scientific concept that put the general sciences and religion sciences as integrative is a must. If it is not done, it will then lead to a catastrophe, as described in the Qur'an, the Surah al-Rum (30): 41 which means; "Mischief has appeared on land and sea because of (the meed) that the hands of men have earned, that (Allah) may give them a taste of some of their deeds: in order that they may turn back (from Evil).."

According to Ebrahim Moosa (2000), the study of religion will be narrow, if not using other sciences, such as the discourses on politics, economics, and culture. It even will give impact on their religious views and implementation. Thus, in the international arena, it should exist because the religious perspective can not be separated from the various political and economic discourse approaches, although it does not mean that religion scientists should become economists or politicians and vice versa. In the author's mind, the politics and economics will become dry, if not accompanied by religious approaches and discourses.

While Nidhal Guessoum (2011) argues that the scientists of religion, especially those of Islam, need to be involved in the arena of dialogues and serious debates, on issues of interest, which had only become the studies of other scientists (general/secular), which are placed as the issues to be examined separately between the two groups of scientists.

Moreover, some religious scholars consider that the matters of religion are absolute, eternal and transcendental, constructed based on hard and rigid principles. While, every man has to understand that sciences have always grown continuously, accompanying the development of modern civilization and modern human needs, that often has a clash with religious perspectives raised by some religion scientists or scholars. As a result, religion becomes a complicated, difficult and inactual matter.

To that end, Nadhal further explains that general/secular sciences, religion sciences, and philosophy must come up with a unified face, and a harmonious blend. Excavation of understanding of Quranic verses needs to be done in a range of scientific disciplines, modern scientific approaches and theories of philosophy.

C. The Materials of Fiqh of Worship in the Study of Economics

When viewed, the Fiqh of Worship learning system that exists in educational institutions, either at schools, at madrasahs, or at higher education institutions, emphasizes more on the content aspect of Islamic law and ordinances practice of worship. It means that almost none of the involved educators who try to view it using economics approaches and theories. In fact, there are so many problems of sciences of Fiqh of Worship, such as those of zakat and fasting, which can be studied through the science own approach, including those in macro economy, such as economic growth of a country.

Before any further review, it should be clarified in advance about the understanding of economics.

Economics is a science of human behaviors and actions to meet their various and unlimited needs and evolve with existing resources, through the choice of production, consumption, and distribution. Xenophon (440-355 BC) revealed that etymologically, the word economy comes from the Greek, *Oikonomia*, which is a combination of two words *oikos*, which means household, and *nomos* which means the rules, regulations or management.

Therefore, economics terminologically is defined as the rules, the regulations or the management of a household. Paul A. Samuelson (2001) defines economics as the study of society using scarce resources to produce valuable commodities and distribute them to the public. Meanwhile, Alfred Marshall as quoted by Mubyarto (1987) defines economics as a study of human beings in their daily life, which is studying the actions

of individuals or groups that are closely related to the achievement or fulfillment of their material needs for their welfare (Bank Indonesia: 2014: 1).

While macroeconomics is a part of economics that is studying the working mechanism of the overall economy, either in relation to the issues of national income, inflation, growth, consumption, production, and so forth, so that it is very relevant to view the issues of fasting in Ramadan month and zakat from economic aspects.

D. Fasting in the Ramadan Month and Zakat in Macroeconomic Perspectives

Fasting is one of the pillars of Islam, which means *imsak*; holding, namely holding the activities of eating, drinking, and other restrictions as defined as things that break the fast (al-Zuhaily Wahbah, 1989: 566).

The perspective on fasting in the Ramadan month is insufficient to be viewed from the worship regulation point of view alone because from the worship has emerged various potential problems to be studied, and has also caused many social realities that are formed as individual and community behaviors.

The correlation between fasting and social dynamics can be viewed from various perspectives, one of which is from the context of economy. The inflation in Indonesia during Ramadan rises around 0.5%. The rising of inflation is marked by the rising of prices of essential goods and other items, compared with the price of goods before Ramadan (Reuters, July 1, 2016).

Based on economic theory, among the causes of the rising of prices of goods is due to increased demand for the items needed. Why does the demand increase? Because the tendency and habit of demanding in consuming food and other items during Ramadan are seen to be more and more, and more variuos than the type and the amount of food and others consumed beyond Ramadan month. In this month, extra fooding (such as *kolak* and snacks) is expected to be there, in addition to regular meals. The number and and types of side dishes of the day should be more numerous and varied.

Not to mention, the demand for meeting the needs for Eid, is obviously more and more varied. Not only food needs alone, the clothing and home appliances are more seductive evoking the human's consumptive "horny". Moreover, the human tendency is to extraordinarily love wealth or property. Allah has showed it in the Qur'an Surah al-'Adiyat verse 8: *wainnahu lihubbi al-khairi lasyadid*.

The increased consumption in Ramadan is increasingly supported by an increase in revenues on all fronts. The poor will increase their revenue through an increase in the spirit of the division of zakat, infaq and alms by *aghniya* 'or those who earn more, because it is driven by the dogma of Islamic teachings that encourage the Shaim (the fasting people) to multiply deeds in the Ramadan months, due to the lure of double-reward compared to the other months. Merchants, laborers and other workers improve their work ethic and are more eager to make money, because there is an impulse to an increase in consumptive needs. Government employees or private employees get the 13th salaries, Allowance (THR), or other sources of extra income, which tend to be conditioned so that they can be obtained in this Ramadan month.

The increase in consumption, of course, will result in the increase of production. Thus, it will result in further towards increased sales and earnings in companies, which consequently leads to an increase in income of employers, shareholders, and even employees through bonuses, for example.

In addition, the high levels of consumption and income in Ramadan month will also be correlated with the increase in Loan Deposit Ratio (receivables and deposits at conventional banks) and Finance Deposit Ratio (financing and deposits in Islamic banks). This, of course, will also affect the increase of banks revenue and customers' income.

Moreover, such increase in the revenue and production as above, will also result in the increase of state revenue through taxes. Even, the State Electricity Company (PLN) will be sprayed with an increase in revenue as well, due to the increased consumption of electricity, either deriving from the company through an increased period of production, traders with increased work ethic so that they can trade till night, or other consumers who fast, because they eat meals at dawn (sahur) that requires extra electric lighting than ever before, or mosques and other houses of worship with *Qiyamullail* activities. PLN revenue will certainly be the income for the country which, in turn, will make the country's economic growth get better. However, in the form of another perspective, the increase of economic growth is caused by a variety of causality of the increase in consumption and production, and is not in line with the theory of consumption that should apply to consumers who are really fasting.

In the theory of Islamic economics of consumption, things that must be met by a servant of Allah in his or her life is only his or her need(s) which must be very limited, and not his or her desire (want) that is often without a threshold. In the theory, the consumption behaviors of Muslims who fast must be reflected. In a simple view, for example, it reduces the consumption of food during the day due to fasting, and there

are dogma and values that the Messenger teaches to have *iftar* (fast-breaking meals) and *sahur* with simple, non-exaggerating food, which of course, will result in reduced needs (need) for food. However, due to the prevailing in most of the *shaims* is the fulfillment of their desire (want), then it is "positively" correlated to economic growth.

Similarly, to celebrate Eid, the Prophet's teachings also require that Moslems people to do it in a simple way and with no exaggeration, because Allah does not like the servants who are exaggerated (Q.S. al-A'raf verse 31). The excess of revenue potentially encouraging a waste should be father shared with his brothers and sisters to replenish his expenses after Ramadan, so that the fasting is also correlated to the increase in the economic sense of empathy as the servants of Allah. At last, the fellow servants will still affect the economic growth, through the increasing of the income of the poor, which is in harmony with the increase in the income of the rich because of the increased production for employers and of salaries for state employees through tax increases for the state, as previously described.

The existence of religious charity (tax), besides providing the feel of *taqarrub* to Allah, can also be seen from the side of their correlation with the growth of economy. It is known that among the meanings of zakat in Arabic is *al namu wa al-ziyadah* (Wahbah al-Zuhaily, 1989: 729), that is "the growth and the addition". Then, the Shari'a has determined the meaning of these and set them in the obligation of zakat. Allah, the Almighty says, as stated in the *Surah al-Baqarah* / 2: 276:

يَمْحَقُ اللَّهُ الرِّبَا وَيُزِيهِ الصَّدَقَاتِ ۗ وَاللَّهُ لَا يُحِبُّ كُلَّ كَفَّارٍ أَثِيمٍ

"Allah will deprive usury of all blessing, but will give increase for deeds of charity: For He loveth not creatures ungrateful and wicked."

It is also stated in his words, which mean, "And whatever the items you spend, Allah will replace them, and He is the Giver of sustenance as good as possible." (*Saba`* / 34: 39).

The Prophet *sallallaahu 'alaihi wa sallam* says:

مَا مِنْ يَوْمٍ يُصْبِحُ الْعِبَادُ إِلَّا وَمَلَكَانِ يَنْزِلَانِ فَيَقُولُ أَحَدُهُمَا اللَّهُمَّ أَعْطِ مُنْفِقًا خَلْفًا وَيَقُولُ الْآخَرُ اللَّهُمَّ أَعْطِ مُنْسِكًا تَلْفًا

Also in His words, which mean, "And whatever items you spend, Allah will replace them, and He is the Giver of sustenance as good as possible." (*Saba`* / 34: 39).

"Not a single day in which men get the morning unless there are two angels coming down, one of them said: " Oh Allah, give a substitute to those who give infaq.

"While another said:" Oh Allah, give destruction to those who resist. " (*Muttafaqun 'alaihi*)

The Prophet sallallaahu 'alaihi wa sallam also said:

ما نقصت صدقة من مال

"Charity does not diminish wealth." (Muslim)

While zakat means growth in which Allah promises to replace the zakat that people have given to others, not to reduce wealth, and so forth. This indicates that there is a cycle of financial or cash flow from the rich forwarded to the poor, and finally it will be returned to the rich.

It can be understood based on the statement of Allah in *surah al-Hashr* verse 7 that the wealth should not just be circulated among the wealthy. Yet, it is intended to contribute to the other party in order to be beneficial. If the money is not in circulation, in economic theory, it means that it has made no growth of the economic cycle among the community. Therefore, the money in conventional economics can be used as a commodity to be productive, though in Islam it is not allowed unless *ditasharrufkan* or processed into a tool of empowerment or economic drivers.

In terms of the zakat recipients, the existence of money in their hands encourages the increased demand for goods and services or other necessities of life, which indicates that the buying power has also increased. Because of the increase in the consumption, there will also be the increase in the production. Since the production of goods and services increases, of course, the income of producers (among of which is tax payers) also increases. Even, it will influence the need for labors which also increases, which in turn will result in the decrease of unemployment rate.

In another form, for the recipients of the charity, it can make the zakat funds as working capital which must also be able to increase their earnings and new jobs for others. Because they live in a country that makes the tax as one of the country's fiscal shape, then, it will certainly bring and increase the state taxes, which ultimately also has implications for the increasing of people's income and welfare.

E. Conclusion

It is ontologically believed that the truth of general (secular) sciences and religion sciences is one. Their difference lies in the scope of the discussion, that the

discussion starts from the study of Qur'anic verses (*Qauliyah*), and others moves from the study of nature (*Kauniyah*). The truth of both support to each other and do not contradict to each other. The forms of study on the fasting during Ramadan month and Zakat in the perspective of macroeconomics have almost been disregarded as part of an integrative scientific study. In fact, the interesting things are that both forms of worship can influence inflation, the increase in state revenues, economic growth, the unemployment problem solvers, and an analysis of the implementation of consumption and production in the perspective of Islamic economics.

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