

REFLECTION OF MAQASHID SYARIAH AND ISLAMIC STUDIES ON ECONOMIC DEVELOPMENT TOWARDS A GOLDEN INDONESIA

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Abstract

An interdisciplinary-based development economics discourse is a relatively new breakthrough in achieving several dimensions, including: material and spiritual balance, as well as a balance of morality for all stakeholders. It must be realized that the traditional doctrinal style of study is no longer adequate in the study of Islamic economics, so there is a need for integrated (interdisciplinary) scientific disciplinary collaboration in responding to and responding to development economics. Researchers will try to contribute thoughts about development economics based on interdisciplinary studies from a perspective maqashid al-syariah and Islamic studies. To answer this problem, the researcher used library research with a descriptive approach and the data obtained was of course of a descriptive nature Dharuriat by collecting it through content analysis in the form of in-depth discussion. The results of the research are that the implementation of development economics must be based on principles such as tasawwur (worldview), humans are the conceptualizers and actors of development, the nature of the spirit, the world and the afterlife as a sign of time, knowledge as a guide, worship as the basis for development, natural resources as a means, and Allah's blessing as the final goal of development. Meanwhile, the economic concept of development is based on maqashid sharia offered by al-Syathibi is a basic requirement (Daruriyyah), comfort (Hajjiyyah), and luxury (tahsiniyyah). Meanwhile, what Akram offers are five components: wealth stability, wealth investment, community welfare, economic activity and legal ownership.

Keywords: Reflection, Maqashid Sharia, Islamic Studies, and Development Economics

Introduction

Economic development is one of the keys to achieving societal benefit and a golden Indonesia in 2045. Indonesia, which is a developing country, has an innovative roadmap to accelerate economic growth and improve the quality of life of its people. In recent years, Indonesia has achieved fantastic progress in economic growth, which is reflected in the soaring growth rate, the reduction in poverty rates, and improvements in infrastructure in Indonesia's new capital city in Kalimantan. However, to implement economic development in Indonesia as a whole, it does not only look at qualitative factors, but also as one of the drivers of economic growth, such as high quality human resources (HR).

Training and investment education in society can improve the quality of stakeholders who contribute to economic growth (Reza & Widodo, 2013). High quality education can help grow worker productivity, innovate and be applicable to increasingly sophisticated technological developments. Quality education levels are also linked to economic development. For this reason, it is important to improve the quality of education which is a factor in economic growth. Likewise, there are quantitative/numerous factors such as investment, inflation and GDP that need to be taken into account (Juliana et al., 2023).

Institutional factors also play an important role in developing the economy in Indonesia. Good institutions/institutions are able to implement transparent policies, a just legal system, effective and efficient regulations, are able to create a productive investment climate and facilitate the growth of various sectors. Institutions with integrity are one of the factors for higher economic development (Salman et al., 2019). Therefore, sustainable institutional reform is very urgent to create a productive business atmosphere for sustainable economic growth.

Factors of innovation, improvisation and modern technological sophistication also have fantastic implications for economic development. Indonesia needs improvisation in innovation to meet global competition and utilize the potential of natural and human resources that have been prepared previously. For example, improving in economic research and development, creative economic investment, information and technology based businesses, mastery of technological sophistication, and always innovating in economic activities on both micro and macro scales (Rahayu & Day, 2015). Therefore, all Stakeholders need to work together to create an innovative ecosystem that supports economic development.

However, researchers will offer other factors that are no less important in development economics, namely related to the concepts and theories of economic development in Indonesia. So this offer needs to be considered. Researchers try to offer a development-based economic concept *maqashid sharia* and Islamic studies as a form of reflection in economic growth towards a golden Indonesia in 2024. It is not without reason that researchers offer concepts and theories *maqashid sharia* and Islamic studies. Explicitly, the goals of Islam in development economics are: *kaffah* in its economic aspect. This means achieving benefits (*problem*) and well-being (*falah*) for the Indonesian people. To achieve this all requires an approach *maqashid al-syariah* which are the objectives of

Islamic law to protect society (Islam, 2011). *Maqashid al-syariah* plays an important role in determining and interpreting human welfare without losing the essence of Islamic teachings. *Hearing* want to integrate between destiny or God's will with human desires and aspirations (Adzkiya, 2020; Musolin, 2020; Rama, 2014).

Method

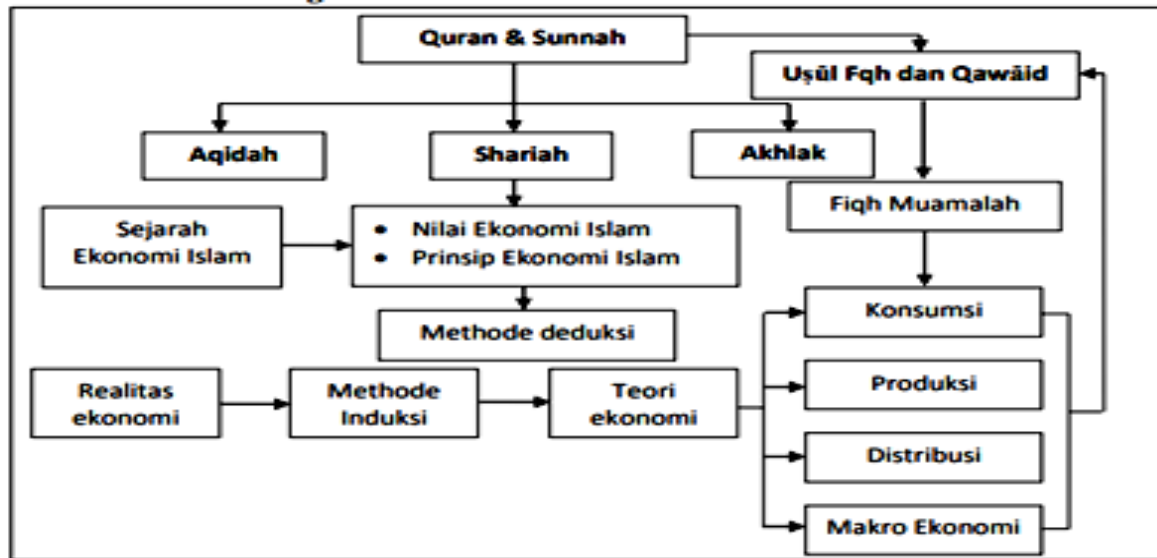
This research design uses *library research* with a descriptive approach. With data of a nature *emergency* (Primary). Among them: *al-Fiqh al-Manhajiy ala Madzhabi Imam Shafi'iy*, *Issues in Islamic Economic*, *Muwafaqat fi Ushul al-Shariah*, *al-Iqtishad al-Islami Ususun of the scholars of afdhafun*. The data collection technique involves analyzing and understanding concepts and theories from various literature related to development economics. Meanwhile, the data analysis procedure uses content analysis which is a comprehensive discussion of the content of written information contained in literature or print media. The stages carried out by researchers to analyze data include: *First*, Determining the design and research model. This is determined by several media, comparative and correlation analysis, whether there are many or few objects and so on. *Second*, search for mandatory (primary) data, namely the editorial itself. As a content analysis, the editorial is a basic/primary source, even mandatory. Searches can be carried out by using observation form sheets which are deliberately designed for the purpose of tracking the data. *Third*, exploring contextual knowledge with the aim of relevant it to other factors.

Result And Discussion

1. Basic Concepts of Development Economics in Islam

The concept of development economics is a basic component of general rules or regulations (*general*) which was adopted from the Qur'an and al-hadith. So that the rules issued referring to the Qur'an and Hadith are very relevant in any situation and in any social environment. Viewed from an Islamic perspective, all a person's economic activities are not only aimed at fulfilling fiscal needs, but a person also has a big responsibility to the *khaliq* (Borhan, 2008; Syamsuri, 2019). The well-being of this world and the hereafter (*falah*) will not be found unless Islamic Sharia is implemented comprehensively (*Kaffah*) (Islam, 2011). The implementation of a development economic system aims to achieve balance (*balancing*) between individual needs and collective needs, appropriate and lasting welfare (Syamsuri, 2016; UMAT, n.d.).

Welfare that is in line with Islamic religious rules. If the advice or direction in the Qur'an and al-hadith cannot resolve economic problems, then reason functions to reason based on an economic approach. *qiyas* or the method of *ijtihad* of the scholars' (UMAT, n.d.).



This diagram clarifies the concept of Islamic economics which includes production, distribution, consumption and reduced macroeconomic terms *muamalah jurisprudence* which refers to rules *jurisprudence* and comes from the Koran and al-hadith. Meanwhile, sharia economic values and principles are taken from *Islamic sharia* which has a correlation between beliefs (doctrine) and morals (Creativity). So that the three cannot be separated from one another (Borhan, 2008; Syamsuri, 2019).

First, *al-'aqeedah* (Doctrine) linguistically means a conclusion or attachment to an item, such as a rope that is tied or wound to make it strong and neat. Terminologically *'faith* means everything that a servant believes in, because it makes the heart peaceful and there is no doubt in the heart (Amri et al., 2018; Andayani, 2016; Siregar, 2020). But according to syar'iyah *'faith* means faith which means justifying with the heart (*affirmation al-qalb*) and comply with the reality that is born due to the postulates (Perancangan & JAKIM, 2010). 'Islamic *aqidah* also means complete belief in the greatness of Allah (Deism) and its singularity (Divinity) as well as his name and attributes, the angels, messengers, the book, the last day, and God's good and bad destiny (Al-'Uthmayaini, 2018).

Second, *al-syari'ah* (Sharia) according to Abdu al-Jawad Ibrahim in his work entitled *al-musthalah al-islamiyyah* linguistically it means to explain or explain.

Meanwhile, according to syar'iyah, it is Allah's destiny for all His servants. Al Qurthubi offers an understanding of sharia in surah al-ma'idah verse 48 linguistically, namely a clear and clear path to prosperity and happiness, but terminologically, it is a religion that has been established by Allah for his servants which reduces various laws and decrees (Al-Qurtubi, 2016). The position of sharia in the development economic system functions as news or information as well as guidance in carrying out economic activities so that they are in line with the principles of Islamic teachings. Even sharia has also become *controlling* towards a person's activities in order to avoid activities that could put themselves and others in danger (Akhmadi & Kholish, 2016; Bahari, 2014). It can be concluded that all development economic activities may be developed through various forms of transactions provided that they do not conflict with Islamic law and have benefits for individual and collective welfare.

Third, *al-akhlaq* (Ethics) linguistically i.e. habits, habits, or *muruah*. Terminologically, Ibn Miskawih interprets it as a hidden characteristic or mental condition that regulates individuals to carry out activities without prior consideration (Maghfiroh, 2016; Wardati, 2018). Likewise, according to Al-Ghazali, morals are a condition that remains in the soul, with these morals being exposed to actions that are easy to do without requiring consideration of the mind (Al-Ghazali, 2020). Morals are sometimes also interpreted as morality or ethics. Morality is a person's habits, customs, ways and behavior (H Muklis Bin Abdul Azis et al., 2020; Lubis & Aliman Syahuri Zein, 2022; Mardianto et al., 2022). Meanwhile, the value of morality in Islam refers to the concept of belief *'faith* and *sharia* (Huda & Usman, 2016; Saiban & Munir, 2022).

In socio-economic life, *akhlaq al-islamiyyah* instill in each person to behave *'is*, *al-shiddiq*, *ukhwah islamiyyah*, and affection between people who transact (*bai'atani*), stay away from fraudulent actions (*gharar*), gambling (*maisir*), perpetrators of usury, corruption, and hoarding commodities and selling them when they are scarce (*iftikhar*). Thus, a Muslim's morals become a reflection of what they believe in two positions, namely Allah is close to us (God's control) and God looks at us (Debate with God) (Abdullah Abdul Muhsin al-Tariki, 2013). So that the ultimate goal of economic development activities is the pleasure of Allah, to get closer to Allah by means of being polite so that you avoid asking other people. because of welfare (*falah*) in Islam is interpreted as long-term prosperity in life in this world and the afterlife which does not

always focus on just one aspect. However *falah* also pay attention to the spiritual and spiritual aspects of economic actors at both micro and macro scales (Islam, 2011).

Yusuf Qardhawi explains to achieve prosperity (*falah*), then Islamic development economic theory has regulated by providing work opportunities to everyone who is able to work in accordance with directions and responsibilities, providing decent wages, providing a prosperous life for each individual, encouraging charity, almsgiving, and giving zakat and confiscating assets obtained unlawfully and incorrectly (Salleh, 1990). Apart from that, we must also pay attention to basic elements such as every economic activity must work optimally and objectively (Abduh, 2013; Efendić et al., 2017; Khairunnisa & Sari, 2022), production activities refer to rational needs, halal production, high morality, and avoid injustice. This must receive more attention than purely financial aspects (Pramanik, n.d.).

2. Economic Development Towards a Golden Indonesia

According to Sayyid Husain al-Attas, good economic development is development that meets the five basic foundations. *First*, development that has properties *humanity*. *Second*, Development is done by leaders who are fair (*'is*). *Third*, Development awareness appears at both collective and individual levels. *Fourth*, all activities and development activities based on science. And *fifth*, every development has a use value (aesthetic) aspect by maintaining cleanliness, adding beauty and novelty (Rokimin, 2002).

Meanwhile, according to Syukri Saleh, to create development that has the five characteristics above, you need to pay attention to and have basic principles which can be summarized into 7 things as follows:

a. The principle of Tasawwur (*Worldview*) As a Development Guide

Worldview in Islam means a description of the patent form of Islam, which comprehensively explains the basic aspects of Islam as a whole. *Worldview* It is based on four sources of law in Islam, namely the Koran, hadith, *ijma'* and *qiyas ulama'*. Of these four reference sources, there are three most important teachings, namely knowing Allah SWT as the creator of nature and all that is in it, humans as their creations (creatures), and all of nature, including humans, must believe, believe, submit and obey Allah. Through *Worldview* (tasawur) this is the goal, time, methodology and infrastructure for development that runs in accordance with

Islamic teachings. The goal is to achieve Allah's pleasure. its time includes the spiritual realm, the world and the hereafter, its benefits are based on worship, and its means are natural resources created by Allah to realize human caliphate (Dahlal, n.d.; Salleh, 2006; Yahya & Hasan, 2019)

b. The Principle That Humans Are Conceptors and Actors of Development

Development in the Islamic perspective is seen only by humans as a complete creation, namely a combination of body and spirit that Allah has given to each individual, namely *ruh al-tamayyis* or called the mind to think, or the heart (*heart*) to feel and desire to desire, as well as the faith or belief contained in the heart recognizing that Allah is the creator and humans are servants when the spirit is breathed into the body. (Salleh, 2003). Therefore, humans are required to be conceptualizers and actors of development who must maintain their status as caliphs by maintaining good relations vertically and horizontally. So every development effort is required to fulfill five foundations, namely; *First*, intention because of Allah SWT. *Second*, its contents do not conflict with the teachings of Islamic law. *Third*, its implementation is in accordance with Islamic law. *Fourth*, whose result is in accordance with the will of Islam. *Fifth*, Basic worship such as prayer, fasting, zakat and Hajj should not be underestimated (Hapsari, 2018).

c. Principles of the Nature of the Spirit, the World and the Hereafter as a Time of Development

During its development, Islam had a long and extensive period. This means not only in the world. Rather, the time scale includes three realms, namely nature *spirit* being the realm of determination, the realm of the world is the realm of proof and the realm of the afterlife is the realm of retribution. In the spiritual realm, it will give birth to three impacts in human life in the world, namely: *First*, humans are blessed with the status of God's servant. *Second*, this human gift is given based on the guidelines of life in the world; *third*, These three realms have continuity that cannot be separated from one another (Amir, 2021; Martinelli, 2019). If economic conceptors and actors are aware of these three realms, then the implementation of economic development will be realized in accordance with human nature, namely using natural resources. given by Allah to the maximum, behaving fairly in the

production, consumption and distribution of these resources and always maintaining relationships between one another based on an attitude of justice (Borhan, 2015).

d. Principles of Knowledge that is Fardhu 'Ain as a Foundation for Development

Science included *fardhu 'ain* consists of divine knowledge (*monotheism*), amaliyah law (*fiqh*) and ethics (*Sufism*) becomes a basic foundation for a person in an effort to carry out their duties as a servant of God as well as possible. The knowledge of the oneness of God (*monotheism*) guide someone so that development goals are not misused from 'aqidah. amaliyah science (*fiqh*) functions to provide a management methodology so that all economic activities are worthy of worship before Allah. Meanwhile, the science of ethics (*tasawwuf*) guides a person in a commendable manner so that economic development can be carried out with an attitude of honesty, trustworthiness and morals. (Hapsari, 2018; Salleh, 2003). So knowledge that is fardhu 'ain in nature will definitely become a basic reference for economic development, this is because it provides a complete and strong foundation by referring to monotheism, the teachings of Islamic law and actors who have noble morals.

e. The principle that worship is the basis of the concept of development

Worship is classified into three aspects, namely *First*, basic worship such as prayer, fasting, zakat, hajj and so on. *Second*, recommended activities such as practices that are not obligatory but Islamic law strongly recommends such as reading the Qur'an, dhikr, giving alms, rawtib prayer (*tatawwu'*) which is sunnah. *Third*, collective worship or worship that is fardhu kifayah in nature, such as contributing to the economic sector, being involved in the world of politics, working in the medical profession, development and so on. The function of basic worship and recommended practices will lead to a person's spiritual development, while collective worship will bring fiscal or financial development. These three types of worship are the foundation for economic development by combining basic worship, recommended practice and also collective worship as an implication of a person's devotion to Allah SWT. A person's worship will not be granted if it is not based on sharia, then economic development will also not be worth worship unless it follows the guidelines of the Koran, hadith and ijma' ulama, and qiyas (Hapsari, 2018).

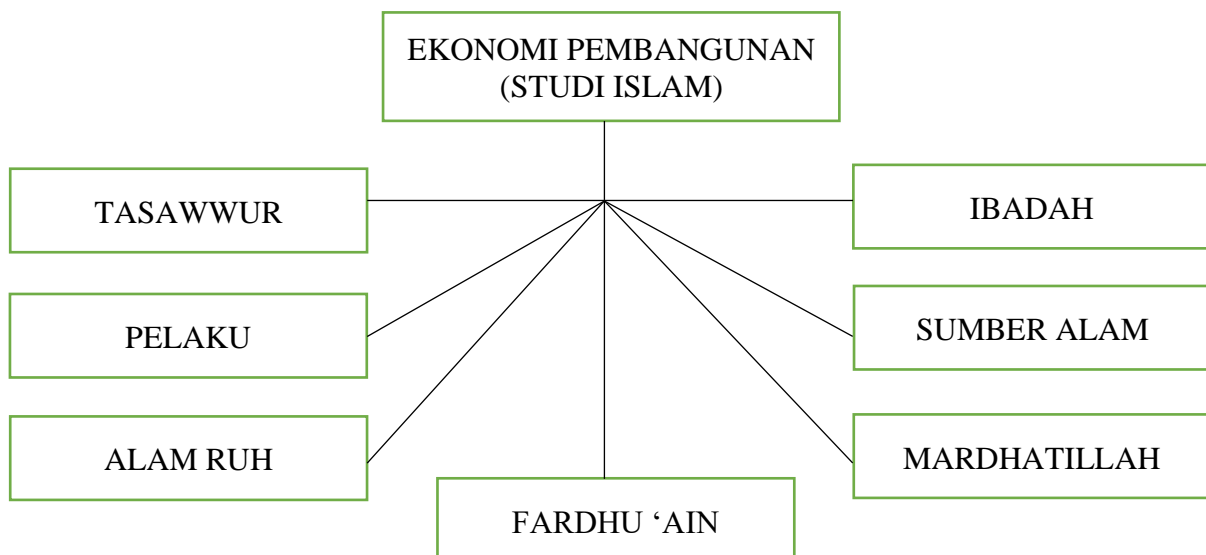
f. Principles of Natural Resources as a Means of Development

Secular adherents believe that natural resources are limited while a person's desires are unlimited. This is different from the Islamic concept which is viewed from the perspective of monotheism, in essence natural resources are unlimited and even human desires can be limited. Islam analyzes natural resources with four approaches. *First* concept of good fortune. This means that Allah has determined each of His servants with the size/level of fortune they each obtain. *Second*, the concept of distribution of natural resources. Distribution in Islam uses the concept of justice. This means that it refers to qualitative values, not calculated on quantitative values. *Third*, blessing concept. Blessing here means good luck in any amount, getting the pleasure of Allah, both in terms of producing and consuming. *Fourth*, concept of natural resource consumption. Islam protects/protects the desires of every consumer from an attitude of dissatisfaction (greed), greed, namely lust 'angry or humor to lust *mutmainnah*. Until lust *mutmainnah* will only use natural resources to meet needs (*emergency*) or just for life's needs and abandon luxury or excessive attitudes (*tabdzir*) (Arifin & Ardhiansyah, 2020; Salleh, 2006).

g. The Principle of God's Pleasure as an Ending to Development

In *worldview* Islam, the end of development is God's will. Therefore, happiness (*falah*) can only be achieved through three stages, namely: *First*, be sincere and serious in your work, not proud/flattered by praise, and not discouraged/fallen by insults. *Second* take care of the good aspect of the law 'budiyat', *muamalat*, *munakahat*, and *jinayat*. *Third*, morality to the creator (Allah) should be the top priority (Salleh, 2003).

Economic Development Chart Based on Islamic Studies



3. Maqashid Syariah to Achieve Benefits towards a Golden Indonesia

Based on the display above, about the basic principle in Islamic economic development, that the natural resources created by Allah SWT are the main basis for the prosperity of the earth and its contents as a form of gratitude and a manifestation of the responsibility and service of a servant to Allah who creates with the best of creation without the slightest deficiency and uselessness (Ibnu Qayyim al-Jauziyah, 2015). It is not surprising if God created everything that is desired on the surface of this earth only to meet the needs of the successors of Adam's astafet because God knows and considers humans to be the only ones who are worthy and worthy to take care of and manage nature (Abdurrahman bin Muhammad ibnu Idris al-Razi ibnu Abi Hatim, 2007).

Therefore, Allah gave the Shari'a or rules/norms in Islam which are intended to guide humans in achieving the value of a prosperous life in this world and in the afterlife. So it can be ensured that Islamic law is relevant to human life, then if Islamic principles are implemented based on the demands of sharia objectivity that *special* or *'ahm* It is certain that sustainability and socio-economic justice will soon be achieved.

Imam Syathibi has classified *maqashid sharia* into three categories. *First*, basic needs (*Dharuriyyat*) namely needs that must be met so that worldly and spiritual welfare can run well, these basic needs include five needs (*al-dharuriyyatu al-khams*) namely maintaining religious safety (*al-dinu*), soul (*al-nafs*), mind (*al-'aql*), descendants (*al-nasl*), and property (*al-maal*) (Kurniawan & Hudafi, 2021; Mansyur, 2020). A person's life will not have high value both in terms of welfare and perfect happiness will never be achieved, unless these five maqasyid sharia are implemented well (Islam, 2011). The existence of the sharia of worship such as prayer, zakat, fasting, pilgrimage and others are intended to maintain religion. Meanwhile, customs or habits/habits such as eating, drinking, where to live, prohibition on drinking alcohol and appropriate laws (*qishos*) is expected to protect the human soul and mind. Likewise, the rules/norms regarding economics (*muamalah*) such as buying and selling and prohibitions against adultery or stealing are expected to protect offspring and property (Djalaluddin, 2015; Ishaq, 2004).

Second, comfort (*Hajj*) is a complement to the five basic/basic needs, if they are underestimated it will cause someone to experience difficulties but not to the point of

damage (Ishaq, 2004) such as using an item that humans can still live with even without that item (al-Habshi, n.d.).

Third, luxury (*Congratulation*) includes all needs which, if fulfilled, will bring happiness/pleasure and add goodness to every element of a person's life (Djalaluddin, 2015). In this aspect, both activities and goods are more than sufficient for comfort. Such as using branded and expensive items such as diamonds, gems and so on. So according to Imam al-Ghazali and al-Syathibi, in using these goods, prioritize the level of need, comfort and then luxury, provided that it is not excessive (*a farmer*) because it can bring trouble that will damage individuals and the collective. Goods belonging to the low luxury category are excluded if they are in contrast to the higher category (basic necessities or comfort) (al-Habshi, n.d.).

Besides *maqashid sharia* What also needs to be considered is the concept *problem* (well-being) and *emergency* (harm). Because it is the nature of a human being to want well-being and avoid harm. Islam is a holy religion (fitrah) which pays attention to well-being and avoids anything harmful (Al-Bhuti, 2000). In its application, these two concepts must be in line with the sharia that has been established by Islam and in accordance with *qawa'id al-fiqhiyyah* and must not be based on mere human reason. Apart from that, the concept of *maslahah* must not be contradictory (*ta'arudh*) with the Koran, al-sunah, ijma' ulama, qiyas, and prioritizing something that is more important than others. Through approach *al-daruriyyat al-khams* economic development is built and implemented based on Islamic teachings. Therefore, development economics is a form of effort to create prosperity (*problem*) which brings benefits (*al-manfa'at*) because without a good economic development, the well-being of life is impossible to fulfill and achieve. On the other hand, when economic development is not based on Islamic concepts, it will only produce harm (*al-mafsadat*) which may cause damage or eliminate benefits (Majid, 2007).

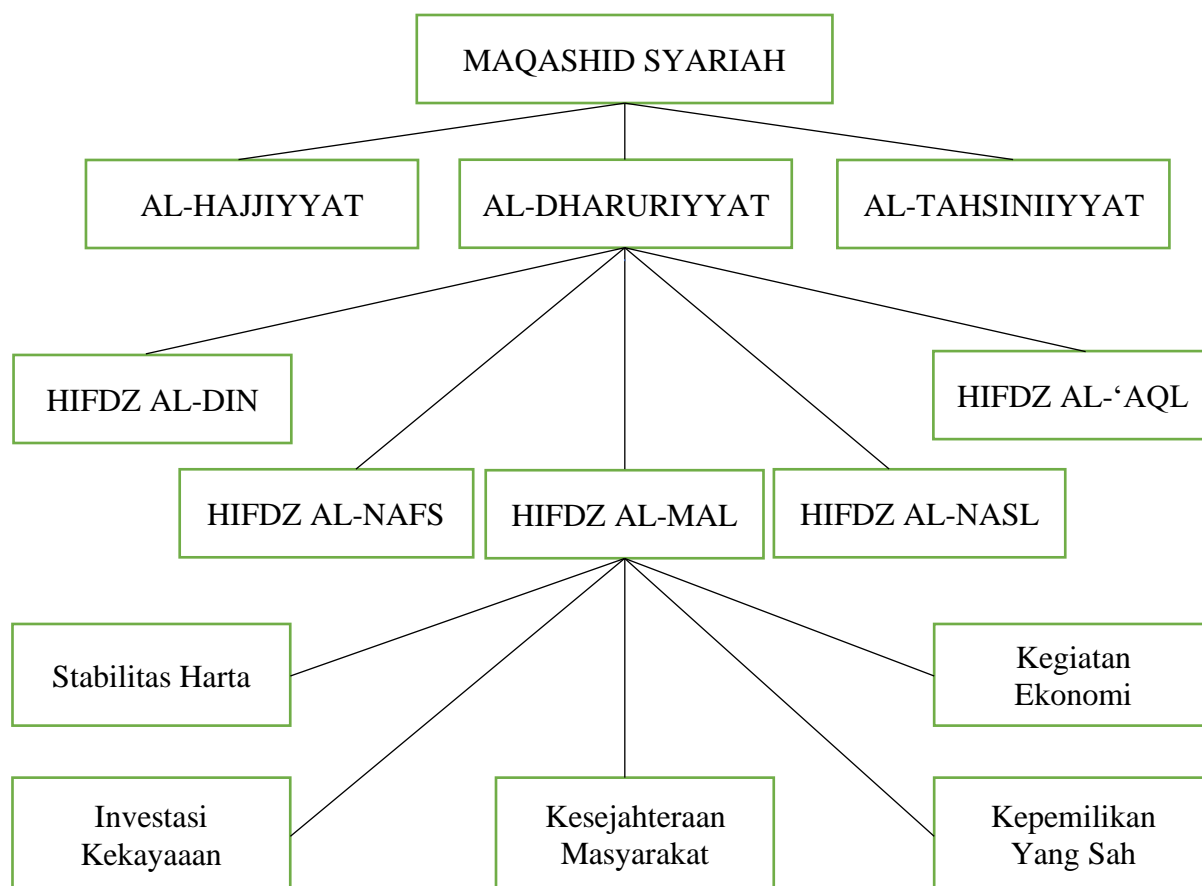
According to Laldin *maqashid sharia* There are 5 types related to development economics, namely: *First*, stability of rotating assets, assets must be managed so that they can achieve aspects of justice and provide benefits to the general public. Through this stage, all implementation of economic development must refer to Islamic law, including the orders for zakat, infaq and shadaqah as well as the prohibition against monopoly and hoarding wealth (*iftikar*) which is only enjoyed by a few people (Laldin,

n.d.). *Second*, wealth is invested continuously, meaning that investment in assets is used as an effort to improve a person's living conditions, not only at the stage of fulfilling basic needs but also in efforts to improve it so that it can provide welfare for people in need. Condition *financial freedom* This has been the goal since humans were created, as Allah conveys in his word, Surah Al-Imran, verse 14. In discussing this verse, Islam prohibits the activity of begging without being preceded by a form of business for one's living needs by relying on the natural resources provided. Therefore, investing in assets in the business/economic world aimed at empowering the people's economy is highly recommended because it is a medium for devoting oneself to Allah (Laldin, n.d.). *Third*, comprehensive community benefit. Benefits in the Islamic concept, benefits that are not only based on financial manifestations, but also contain moral values, spiritual and social aspects. Such as security (sense of security), welfare (prosperous), freedom (freedom) and identity (self-identity). One of the main goals of Islamic sharia in economic development is to meet the primary needs of every society. Therefore, success or prosperity must be distributed with a sense of justice. Prosperity and balance must be shared equally and fairly. As discussed in the word of Allah in surah al-'ashr verse 7 which explains that these assets do not only circulate among the rich. *Fourth*, economic development activities are carried out transparently. Islamic Sharia supports business practices that are transparent in nature and apply in all forms of transactions that refer to conditions that are not burdensome for both parties with certain details such as in contracts *murabaha*, *mudharabah*, and *deliberation*.¹ As Allah says in Surah al-Baqarah verse 282 that every financial transaction must be recorded to avoid harm. Conditions like these are very important, because many possibilities can happen. This is expected to prevent conflict, misuse and wasteful use of natural resources, disputes and quarrels or grudges between parties involved in economic and financial affairs (Laldin, n.d.). *Fifth*, legal ownership of property. This is based on Sharia's emphasis on property ownership and legal and halal use. Islam forbids its people to sell an item that has not been mastered or owned. When looking at the element of transaction, then

¹ *Murabaha* namely buying and selling goods at the original price or price that has been determined in the market with additional known profits. *Mudharabah* that is, the owner of the property surrenders the property to another party for trading, the profit is divided in half according to the agreement; and the loss is only charged to the owner of the thing, the second party is not charged for the loss. *Musharakah* a contract between two parties who share in capital and profit. (Al-Zuhaili, 2011)

Islamic Sharia really emphasizes the element of acceptance (*ban*) and submission (*surrender*) goods in each transaction. Meanwhile, in a transaction agreement according to the Imam Syafi'i school of thought, there must be three pillars that must be fulfilled: *First* two people making a transaction (*'Aqidani*) such as common sense, no elements of coercion, and others. *Second* the existence of the pronouncement of consent and qabul (*hours*) or something that signals the agreement of both parties. *Third*, the existence of goods that are the object of the transaction (*ma'qud alaihi* (Al-Khin et al., 1996).

Maqashid Syariah Based Development Economic Chart



Conclusion

Development economics in Islam is not the same as conventional development economics, because Islamic development economics is a branch of religious knowledge which is based on three aspects, namely aqidah, sharia and morals. So that Islamic development economics is multidimensional, covering all elements of human life. All economic activities are not only intended to fulfill the psychological/physical needs of the

body, but on the contrary, humans have duties and responsibilities to Allah SWT that these needs are for spiritual and spiritual interests. A development economy that is based on religion and morals as the main guideline in implementation and perfect development that is based on the concept of the Islamic religion with the final ending being prosperity in the world and the hereafter.

The implementation of Islamic Studies-based development economics is based on seven basic principles, namely the Islamic worldview as a reference for development, humans as the conceptualizers and actors of development, the realm of the spirit, the realm of the world and the hereafter as the time of development, knowledge that is fardhu 'ain as the foundation, worship as slavery, the source nature as a means of development infrastructure, mardhatillah is the final ending of economic development. While the aspects that should be observed in economic development are comprehensive development both from the moral, ethical, aesthetic, spiritual and material aspects. The essence of the economic development process is human beings, development activities must be dimensional, development that is concerned with quantitative and qualitative changes, optimal use of natural resources and fair implementation.

Meanwhile, the economic concept of development based on maqashid sharia touches all elements with the aim of comprehensive human development. An activity from various dimensions that requires genuine benefit or welfare based on economic development that is balanced between material and spiritual, qualitative and quantitative, external and internal. A development economy created through Islamic principles for individual, collective, family, social and Muslim life as well as the management of a country. Apart from that, the presence of maqasid sharia as offered by al-Syathibi regarding needs in a development economy are basic needs (daruriyyah), comfort (hajjiyyah), and luxury (tahsiniyyah). Meanwhile, what Akram offers are five components: wealth stability, wealth investment, community welfare, economic activity and legal ownership.

Suggestion

According to researchers, achieving economic progress and sustainable development requires a comprehensive approach. First, economic diversification is key to reducing dependence on certain sectors and encouraging growth in technology, innovation and the green economy. Solid infrastructure development is also very important, including

investment in transportation, energy and digital infrastructure to facilitate connectivity and support economic activity.

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