

## Islamic Philanthropy: The Idea of Economic Empowerment of the Ummah of K.H. Ma'ruf Amin

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### *Abstract*

This article describes the portrait of the Islamic Philanthropy idea of KH. Ma'ruf Amin in the context of the economic empowerment of the Ummah. This paper rests on the basic premise that religion cannot be separated from the social dynamics of society. Methodologically, this article is library research using analytical descriptive method and normative, historical, and sociological approaches as a reading instrument for various literatures. In the context of Islamic philanthropy, the idea of economic empowerment of K.H. Ma'ruf Amin pivots on strengthening regional economic infrastructure and equitable development. Inequality of the economy of Indonesia is the result of past economic policies that adopted the conglomeration model of the trickle-down effect theory. To respond to this model, K.H. Ma'ruf Amin offers a pattern of economic development that adopts the ketupat model, which describes an increase in the economy in the weak economic sector so that there is a gradual increase in the middle economic sector.

**Keywords:** Economic Empowerment, KH. Ma'ruf Amin Philanthropy

### *Abstrak*

Artikel ini bertujuan menguraikan potret gagasan filantropi Islam KH. Ma'ruf Amin dalam konteks pemberdayaan ekonomi umat. Artikel ini merupakan penelitian kepustakaan yang mengadopsi metode deskriptif analitis melalui pembacaan berbagai literatur dengan pendekatan filosofis historis. Data diperoleh dari berbagai literatur yang kredibel dan berbagai informasi pendukung lainnya kemudian disajikan dengan instrumen analisis yang kuat berdasarkan landasan normatif dan pemikiran para tokoh untuk menghasilkan elaborasi gagasan yang lebih

mendalam. Hasil penelitian menunjukkan bahwa dalam konteks filantropi Islam, gagasan pemberdayaan ekonomi K.H. Ma'ruf Amin berporos pada penguatan infrastruktur ekonomi daerah dan pemerataan pembangunan. Problem ketimpangan perekonomian Indonesia saat ini merupakan akibat dari kebijakan ekonomi masa lalu yang mengadopsi model konglomerasi teori trickle-down effect. Signifikansi konstruksi pemberdayaan ekonomi keumatan K.H. Ma'ruf Amin terletak pada tawarannya tentang pola pembangunan yang mengadopsi " model ketupat", yang mendorong peningkatan perekonomian di sektor ekonomi lemah sehingga terjadi peningkatan bertahap di sektor ekonomi menengah.

**Kata Kunci:** Filantropi, K.H. Ma'ruf Amin, Pemberdayaan Ekonomi

## INTRODUCTION

### **Philanthropy Roots In Islam**

The idea of Philanthropy cannot be separated from the issue of Civil Society (Neil Heslop, 2020). Islamic philanthropic activism in Indonesia has become a central issue among academics, practitioners, and policymakers. Several civic organizations and state institutions promote Islamic philanthropic activism as a medium for fostering social justice. The trend of philanthropy in Muslim society can not display in the traditional form, or simply alleviate the burden of poverty. However, more than that, hopefully, it can alleviate poverty through a culture of giving, and Islamic associations can provide long-term development projects. However, Some continuous and systematic efforts from policymakers and civil society have to realize social justice (Fuadi, 2012).

It is undeniable that human resources are one of the most central elements in realizing the welfare of society. At this point, a movement that can empower the community is needed (Syamsuri Syamsuri, Syamsuddin Arif, Tryas Titi Sari, 2020).

Philanthropy is a technical term that refers to the meaning of generosity, empathy, or social care. In other words, the term philanthropy contains the meaning of taking sides with humans (humanity). Etymologically, philanthropy comes from Greek, Philos (love), and Anthropos (human). In this term, philanthropy is a conceptualization of the act of "giving", service, and association

voluntarily to assist those who need as a form of love for other humans (Nasrullah, 2015).

One of the expressions of concern on behalf of humanity is to provide assistance to others. At the doctrinal level, there are many verses of the Qur'an and the hadith of the Prophet which justifies the act as a moral obligation in its various forms. In other words, Islam provides a large enough space for Muslims to realize social care. Generosity is not only limited to the material dimension but also includes the spiritual dimension. At this point, all forms of goodness in Islam are seen as alms, as the Prophet saw called "smile" a form of generosity.

Historically, the idea of philanthropy had been practiced long before by the Prophet fifteen centuries ago. Therefore, the practice of philanthropy in Islam has a theological normative foundation. This shows that Islam has a central role in realizing the economic empowerment of the Ummah.

As a religion that mostly involves human values, Islam is present amid society as a religion with a philanthropic feature. Islam emphasizes the issue of generosity. Islam does not place the material aspect as the main goal of economic activity. To create benefit in society, Islam introduces the concept of philanthropy. In Islam, the concept of philanthropy is known as the term of social virtue. The Social virtue in Islam is not only limited to giving wealth to others, as a form of philanthropy but also is an obligation because, in every possession of the property, there are rights of the poor (Syahril, Wahyuddin Abdullah, 2019).

The concept of philanthropy in Islam refers to a variety of terms. For instance, al-birr, 'Amal al-Salih, al-khayr, and Ihsan. Philanthropy in Islam has a wide scope including zakat, donations, alms, and endowments. All of them are official forms of Islamic philanthropy. The formulation of philanthropy in Islam refers to the provisions in the Qur'an and the hadith, either types, minimum levels, quantities, or various provisions of them (Syahril, Wahyuddin Abdullah, 2019). In addition, to support Islamic philanthropy, a taqwa approach is needed. In other words, every individual must be part of the social business by moving the pillars of the development of the welfare of the people through Sadaqah, Infaq, and Waqaf (Mhd. Sarif, Suhaimi and Zainudin, Dolhadi and Ismail, 2020).

Concerning philanthropy in Islam, there are three basic concepts that are deeply rooted in the Qur'an and hadith. First, the concept of religious obligation. This is a general guide in realizing the economic empowerment of the Ummah.

Second, the concept of religious morality. This concept cannot be separated from social morality. Third, the concept of social justice. This concept is the ultimate goal of philanthropy and religion itself, namely realizing social justice (Amelia, 2016).

There are many verses and hadiths that show the relationship between these three concepts with the philanthropic ideas contained hierarchically. In this context, the concept of philanthropy as a religious obligation has the most justification in the form of verses from the Qur'an. Next in sequence, there are verses on religious morality and social justice.

Islam asserts that one of the action forms denying religion is neglecting orphans. QS. al-Ma'un: 1-7 is a criticism of all forms of action that ignore the interests of the proletariat. Indeed, QS. al-Ma'un contains content of socio-religious concepts that underlie the birth of the zakat command in two stages. In this case, the zakat command in the period of Makkiyah is a theological stage that reflects the cleansing and purification of the soul. Whereas the zakat command in the period of Madaniyah was a stage of cleansing assets by removing a portion of the assets owned to groups of people who need it. This is as confirmed in the QS. al-Taubah: 60. At this point, caring is understood as a form of Islamic philanthropy. With regard to this line, the spirit of Islamic philanthropy moves from a religious dimension to a social dimension.

Indeed, the socio-economic strength of the Ummah with all its complexities can be built by maximizing Islamic philanthropic instruments in the form of zakat, infaq, alms, and endowments. The economic development of the Ummah will be realized if the Islamic philanthropic instrument is manifested in the economic behavior of the Ummah.

In various dimensions, the urgency of Islamic philanthropy can be seen through several benefits and wisdom contained in it (Qurratul, 2015). First, for the perpetrator, Islamic philanthropy can obviate various destructive traits, such as being stingy, greedy, and greed that is present in a person. In addition, Islamic philanthropy trains social sensitivity and fosters gratitude in a person. Islamic philanthropy also serves as a means to clean the property from the syubhat ownership of others.

Thus, possessions are not a means to bring the wrath of God. Second, for the recipient, Islamic philanthropy can be a means to dissociate someone from feelings of envy, hatred, and a spirit of hostility towards the wealthy. In this

circumstance, Islamic philanthropy becomes the spirit of the birth of gratitude feelings to Allah and harmonious relations between various groups of society. Third, for the authorities, Islamic philanthropy can support the success of the development program and increase the welfare of the community. Islamic philanthropy can reduce the burden on the government in overcoming social conflicts that occur due to economic inequality.

To realize the moral ideal and its practical impact, Islamic philanthropic discourse must be in line with the objectives and basic principles of Islamic teachings (*maqâshid al-shari'ah*), namely creating welfare both in the social sector (*ijtima'iyah*) and in the economic field (*iqtishadiyyah*).

In Indonesia, philanthropic activities have increased in the last two decades, in particular after the crisis that hit the Indonesian economy in the late 1990s. Evidently, Islamic philanthropic activity that has increased along with the rampant "Islamization" activities in various sectors, both in the sphere of bureaucracy, politics, law, and social and cultural institutions. Philanthropic activities, which also receive support from various elements of civil society organizations, are alternative solutions to achieve social stability. As known, the economy of the Ummah has experienced a crisis that caused the weakening of the rupiah exchange rate against the dollar. Moreover, the fall of export-import companies also contributed to an increase in unemployment and poverty rates in Indonesia (Amelia, 2016).

In the development, various efforts from various religious organizations and social activists have also supported efforts of the revitalization of the Islamic philanthropic tradition. Through the support of massive campaigns through various media, both print, and electronic even simultaneous socialization, Islamic philanthropic institutions were successfully established. Additionally, Islamic philanthropy has also become the basis for the birth of various other Islamic movement variants, ranging from hardliners, conservatives to moderate Muslim organizations (Latief, 2016).

## **RESEARCH METHOD**

This study is a literature study that adopts a descriptive-analytical method through reading various literature with a historical-philosophical approach. Data obtained from some credible literature in the form of leading journal articles and other supporting information in the form of websites were

presented with strong analytical instruments based on the normative basis and thoughts of the figures to produce a more in-depth elaboration of the idea.

## **RESEARCH FINDINGS AND DISCUSSION**

### **Islamic Philanthropy and Instruments For Economic Empowerment Of The Ummah**

The economic empowerment of the Ummah is one of the instruments to support the economy of the Ummah in order it can create prosperity and increase the standard of living of the Ummah. It cannot be denied that the fundamental problems faced by small and medium enterprises lie in access to finance and modality. Additionally, limited information and technological mastery also hinder the economic development of the people. At this point, these problems should be particularly the main concern for increasing the economic growth of the Ummah. Increasing access to business capital assistance, developing human resources, increasing access to facilities and infrastructure is one of the efforts to support the economic sector of the Ummah (Pusat kajian strategis Badan Amil zakat Nasional, 2017).

In terminology, empowerment refers to the meaning of providing support in the form of empowering and strengthening the community. Sumodiningrat explained that empowerment is providing support in the form of strengthening individual abilities so that they can be united with community groups in improving the quality of life of the community extensively. Similarly, the World Bank also stated that empowerment is the provision of opportunities and abilities for weak economic groups to convey their aspirations, ideas, and choices related to concepts, methods, products, and behaviors that can support the development of the community economy (Soebianto, 2012).

Hence, the agenda of the economic empowerment of the Ummah must be supported by formula and concept based on Islamic values. In this context, the concept of economic empowerment of the Ummah must refer to the authoritative sources of Islamic teachings, namely the Qur'an and hadith. This is crucial because Muslims are faced with global economic practices that often rely on the perspective of capitalism. It cannot be denied that the main agenda of capitalism is to realize the agenda of economic liberalization in various life sectors.

In regard to the previous line, the role of the Ulama in the economic empowerment of the Ummah is relevant. Historically, the role of scholars in the

development of a Sharia-based economy has been implemented for a long time. Long before the conventional economic system was known, the Islamic Muamalah system had been implemented and colored various economic transactions of Muslims. Among the forms of these transactions, it can be seen in the practice of production sharing in agricultural and plantation transactions. This fact shows that the principles of cooperation and cooperation have become a living tradition in the Muslim community (Sutisna, 2018).

In its development, the majority of Indonesian citizens are in poverty, including Nahdliyyin residents who live in remote areas. In such conditions, efforts to develop the economy are the crucial thing. Furthermore, the agenda for the economic empowerment of the Ummah is also one of the agenda of the prophetic treatise. The Prophet saw emphasizes the importance of basic needs fulfillment because it can affect the faith of a person. In this context, the Prophet saw called poverty as something that can lead to infidelity.

Poverty alleviation in Indonesia is a sustainable agenda considering that the Indonesian state, with abundant natural wealth, is not directly proportional to the level of welfare of the population. The problem of poverty cannot be denied as a determinant factor of the various social chaos that has plagued various regions of Indonesia. In the aspect of education, many Indonesian citizens cannot enjoy access to quality education. Likewise, due to economic limitations, many people do not have access to proper health services.

The economic empowerment of the Ummah can solve various social problems in society if it maintains consistency and focuses on the core problems faced. Consequently, it needs a strategic formulation in responding to the unavoidable global market.

At this point, the economic empowerment agenda can be mapped into three basic concepts of development (Sulistiyani, 2017). First, The conformist empowerment. In this term, the empowerment agenda pivots in the “leaves” and “branches” sector. This concept assumes that social, political, and economic structures have been taken as “given”. In other words, social, political, and economic structures are difficult to change because they have experienced fermentation. Thus, the floating agenda that can be carried out is to support disabled people with modalities that can enable them to adapt to those structures. One of the concrete steps that can support the economic empowerment of the Ummah is by providing education in order to change the

mentality of the disabled people and provide an injection of compensation funds in the form of providing capital assistance, building educational infrastructure, and strengthening various sectors that can support community empowerment. This concept is also known as a magical paradigm.

Second, The reformist empowerment. In this term, the empowerment agenda pivots in the "trunk" sector. This concept presupposes that in general the social, economic, political, and cultural order does not hinder economic development. However, the problem lies in the operational policy. This development concept adopts a pattern of changes from down to bottom-up. In addition, this concept also carries out efforts of developing human resources, strengthening institutions, and various other efforts. This concept is also known as the naive paradigm.

Third, The structural empowerment. In this term, the empowerment agenda pivots at "roots". This concept presupposes that the powerlessness of the community is the effect of a regressive political, economic, social, and cultural structure in order the weak people do not have the space to share power in the economic, social, cultural, and political sectors. With regard to this line, these structures must be reviewed. In other words, empowerment is interpreted as a reconstruction of the existing order. This concept views all orders as false and must be collapsed. The strategy offered was to facilitate the people to fight and provoke the proletariat (the poor and the lower class society) to fight against the bourgeoisie (the rich and the businessmen).

The agenda for the economic empowerment of the Ummah cannot be separated from the philanthropic instrument as a transfer mechanism from the rich to the weak economic group. At this point, philanthropic instruments serve as an effective social adhesive network. In this case, an increase in demand for goods and services to fulfill the basic needs of the rich is a means that can lead the process of transferring property ownership from the rich to the poor.

The project of economic empowerment of the Ummah is also supported by the fact that the majority of the population of Indonesia is Muslim. As a result, the potential for zakat, infaq, and alms (ZIS) can be maximized to sustain the economy of the Ummah (Sumadi, 2017). At this point, the potential of ZIS finds its relevance as an instrument of Islamic philanthropy. To support the ZIS functionality, a professional and responsible and distributed management mechanism is needed. Hence, the synergy between the community and the

government is needed to ensure protection, guidance, and services to funders, managers, and recipients.

Zakat organizations in Indonesia have a vital role in serving the needs of the public, not only in the economic field but also in the fields of education, agriculture, and disaster relief. Nevertheless, its existence needs to be supported by strengthening accountability and transparency in zakat management to create social welfare in the community. (Muchammad Ichsan, 2020)

The success of distributing ZIS funds is highly dependent on professionalism and cooperation between the three elements (funders, managers, and recipients). In this context, amil as a ZIS fund manager has an important role in the income redistribution process. Conceptually, the level of professionalism of amil as the manager of community funds has an impact on the welfare of the mustahik (recipient) (Mufraini, 2012).

Therefore, managing community funds professionally requires skilled workers who can deal with issues related to ZIS, such as the criteria for muzakki, nisab, haul, and mustahik. In addition, amil as an intermediary for muazakki and mustahik must also have commitment and dedication in carrying out its functions, considering that ZIS worship is social worship that is formal, bound with certain conditions, and in a certain harmony (Mahfud, 2004).

The main orientation of community fund management is to increase public awareness in building socio-religious institutions in order to realize welfare and social justice. At this point, ZIS does not only have a pure worship dimension but also has a socio-economic dimension. In relation to community empowerment, ZIS has a strategic and significant role. The urgency for community empowerment through the use of ZIS funds can be seen from the enthusiasm of the community to be involved in managing these funds. Even though the management mechanism has been regulated in the law, the impression that ZIS management does not have to be regulated by the government cannot be avoided.

In terms of the ZIS benefits, data, documents, and facts in the field can be mapped into two parts. First, the consumptive distribution. In this term, the funds which are used directly by the recipient (mustahik) and run out in the short term. In other words, its utilization does not have a significant effect on the economic empowerment of mustahik. Second, productive distribution. In this

term, its utilization does not necessarily run out used but its utilization can have an impact on the economic empowerment of the mustahik.

Zakat as a part of the instrument of economic empowerment for the Ummah besides donations and alms can be used for the benefit of productive businesses. Normatively, this is explained in UU Nomor 23 Tahun 2011 Bab III Pasal 27 about zakat management. The mechanism for the utilization of productive zakat is carried out by providing funds to mustahik who experienced economic problems as entrepreneurial capital and improving their quality of life. In this case, this distribution does not only have an economic function but also a socio-religious function.

The distribution of community funds to increase productivity can be applied in several models (Mubasirun, 2013). First, the in-kind system. In regard to this point, the community funds are distributed in the form of means of production needed by the weak economic groups (mustahik) who want to move in the production business, both those who are just starting a business and those who are developing their business.

Second, the qardhun hasan system. In regard to this point, community funds are used to provide business capital loans that the principal is repaid without any other additions. In other words, the loan principal or capital given is returned to the amil zakat institution. However, this does not mean that the capital is no longer entitled to mustahik. The capital can be reused by the mustahik concerned to be developed again or distributed to other mustahik.

Through the qardhun hasan system, amil zakat institutions are expected to become partners for mustahik in developing their business. In that way, the status of the mustahik can gradually change to become muzakki.

Third, the mudaraba system. In regard to this point, community funds function as an investment in venture capital with consequences for the results. Although the mudaraba system has similarities with qardhun hasan, it is just that there are differences in the distribution of results between mustahik and amil.

The distribution of community funds for production purposes was exemplified by the caliph of Umar Bin Khattab. In this context, Umar Bin Khattab distributed zakat in the form of three camels to someone who regularly asked for zakat but had not experienced a change of fate. During the distribution of the three camels, the caliph of Umar Bin Khattab hoped that the person concerned would no longer come as a recipient of zakat but as a giver of zakat. Later on, the

hopes of the caliph of Umar Bin Khattab were realized. In the following year, this person went to the caliph of Umar Bin Khattab to give his zakat (Muchasan, 2015).

Hence, in the context of economic empowerment of the Ummah, ZIS management professionally and responsibly can be a driving force for the economy of the Ummah to support the development of the socio-economic institutions needed by the Ummah. Additionally, ZIS management can be directed to support various programs to improve the quality of human resources. In other words, ZIS as a conception of economic growth with equity can be realized along with equal distribution of income which has an impact on economic growth. (Alvan Fathony, 2018)

### **Nahdlatul Ulama and Philanthropy Spirit**

The issue of economic empowerment of the Ummah cannot be separated from the contribution of Islamic mass organizations. Nahdlatul Ulama (NU) as one of the mass organizations whose role is not denied in the socialization of the economic empowerment of the Ummah.

As one of the largest Islamic mass organizations in Indonesia, the existence of NU is a unique phenomenon in the Islamic world. NU is a non-governmental organization with a follower base at the grassroots. This is the result of NU that has succeeded in building a primordial relationship as its characteristic of a traditionalist organization. Another factor that made this organization able to survive with its traditionalist views was the independence of the NU local kyai as the moral fortress of the NU organization. Therefore, NU appears as a decentralized organization (Fridiyanto et al., 2021).

Throughout the journey of the NU organization, the fluctuated relations with the government have been colored in its history. Since early established in 1926 until today, NU, which is an organization founded by KH. Hasyim Asy'ari experienced a tug-of-war relationship with the authorities. As a traditionalist organization, this does not mean that NU has no experience in politics in the country. Among the Kyai of NU involved in the political scene in the country, they are KH. Bisri Syamsuri, KH. Wahab Hasbullah, and KH. Abdurrahman Wahid. KH. Bisri Syamsuri himself had served as Majelis Syuro PPP. Likewise, KH. Wahab Hasbullah who had held the post of Minister of Religion. Whilst, KH. Abdurrahman Wahid has served as President. Particularly, the relationship between NU and power does not have a rigid pattern.

However, in responding to the political dynamics of the country, NU has an undeniable potential to move closer to the authorities. The political strategy developed by NU is very interesting. This can be seen from the track record of NU which mostly supports the legitimate government. In recent developments, the relationship between NU and the authorities is quite harmonious. The long experience of NU concerning the authorities made this organization not seem rigid and able to maintain a harmonious rhythm with the ruling elite. The accommodative character of NU is an important asset in building relationships with the government (Nurlira Goncing, 2015).

The basic construction of NU is not only based on traditions of diversity, nationalism, and thought, but is also supported by economic strength. All of these elements can be called the foundational basis for the establishment of NU 1926. The foundational basis for the construction of NU can be formulated into three main pillars. First, Nahdhat al-Wathan. NU as a mass organization that upholds the spirit of nationalism and politics. Second, Taswir al-Afkar. NU as a mass organization that carries the spirit of thought, science, and religion. Third, Nahdhat al-Tujjar. In this context, NU carries the spirit of liberation and economic empowerment.

It is undeniable that the three pillars in the journey of history are not balanced. The pillar of nahdhat al-wathan or political spirit dominates the image of NU. The political image runs more progressively than the other two pillars. Therefore, it is not surprising that the development of thinking through educational instruments and economic empowerment of the Ummah is slightly neglected. Particularly, this is a paradox because since it was established, Nahdhat al-Tujjar, or the spirit of economic empowerment has a dominant image. As understood, NU was initially supported by the power of traders and figures who owned production units which enabled it to survive as an independent organization, especially economically.

One of the agenda promoted by NU is public relations issues, including the agenda for economic empowerment. NU places a strong emphasis on the economic empowerment sector of the Ummah. In this case, NU is fighting for the agreement of weak economic groups to rise from adversity. With regard to this line, NU made various measurable efforts. NU has launched various strategies, mechanisms, and systematic stages. This was done to empower the weak economic groups.

The empowerment agenda is meant to be a strategy of strengthening the economy that departs from social values, emphasizing the active participation of groups of weak economic communities to improve the quality of welfare and encourage the empowerment of the Ummah (empowering) permanently (sustainable). With reference to this line, to encourage sustainable economic empowerment of the Ummah, an economic approach is a concrete step that can be taken (Muhammad Hasan dan Muhammad Azis, 2018).

In the context of the economy of the Ummah, it can be identified with the indigenous economy of Indonesia. This understanding has several consequences. First, the planned development must be equal, vertical, and horizontal. Thus, economic development in Indonesia also accommodates the economy of Muslims. Second, the economy of the ummah is limited to economic sectors controlled by Muslim santri. However, this understanding has a basic problem, namely the difficulty of drawing a clear demarcation line between Muslim-santri and abangan.

The economic strength of the Muslims or philanthropy also lies to the kyai actor as a prominent figure. The figure of kyai has an important role, specifically in moving the spirit of the public economy. The figure of kyai is not only functions as a cultural broker but also acts as a power broker in the community entity. Through his preaching, the figures of kyai can build the economic foundation of the Ummah which is based on the spirit of monotheism. In other words, The figure of kyai can save people from potential disbelief caused by economic adversity. Thus, economic welfare as an important factor that supports the happiness of life is a common agenda of Muslims (Zainal Abidin dan Abdul Wahed, 2017).

Economic independence and stability are the keywords in improving other sectors in life. The quality of education can be achieved by the existence of economic stability. Likewise, health quality assurance will depend on the strength of the economy. In the context of mapping the concepts of fardhu 'ain and fardhu kifayah, economic independence and stability are fardhu' ain. Therefore, every individual is required to fight for it as part of the obligation to maintain life.

The agenda for the economic empowerment of the Ummah is in line with the basic principles of the Qur'an and hadith which emphasize the importance of fighting for the economic sector of the Ummah. The command of the Prophet

saw to preserve the sanctity from begging behavior is a strong justification for the agenda of the economic empowerment of the Ummah. In this context, the concept of 'iffah (maintaining self-respect) in the behavior exemplified by the kyai becomes the jihad spirit of the economy in doing business to fortify the temptation from being a burden to others (al-isti'faf).

The connection between NU and politics is increasingly gaining momentum after the election of one of the great figures of NU, namely KH. Ma'ruf Amin as vice president. It is noted that KH. Ma'ruf Amin is a former Ra'is Am of Pengurus Besar Nahdlatul Ulama (PBNU). Before serving as vice president, KH. Ma'ruf Amin has a track record in the world of education. Previously, KH. Ma'ruf Amin had a career as a Tarbiyah lecturer at Nahdlatul Ulama University in 1968. In addition, he has also served as Director and Chairman of the Al-Jihad Educational Institute Foundation. In the world of organization, KH. Ma'ruf Amin was the former chairman of Anshor in Jakarta for the period of 1964-1966. He was also chairman of Nahdlatul Ulama from 1966-1970, member of the board of the PBNU Da'wah Institute from 1977- 1989, Deputy of Chair of the MUI Fatwa Commission in 1996, MUI Fatwa Commission in 2001-2007 and before serving as vice president of the Republic of Indonesia, he was chairman of MUI in 2007- 2010 (Ahmad Sanusi dan Galih Gumilar, 2019).

### **K.H. Ma'ruf Amin and The Concept of Economic Empowerment of The Ummah**

The economic empowerment of the Ummah is a concept often stated by KH. Ma'ruf Amin even became the main idea proclaimed by the Vice President of the Republic of Indonesia. KH. Ma'ruf Amin is a figure born in Kresek, Tangerang in 1943. The figure of KH. Ma'ruf Amin is a descendant of a great scholar, *Syekh Nawawi al-Bantani*, an archipelago scholar who was once an imam of the *Masjidil Haram*, Mecca.

The scientific Career of KH. Ma'ruf Amin was started when he attended *Sekolah Rakyat* in 1955 in Banten. At the same time, he also studied at *Madrasah Ibtidaiyah*, Tangerang. Three years later, in 1958 KH. Ma'ruf Amin continued his studies at *Pondok Pesantren Tebu Ireng*, Jombang, East Java. In 1963, Ma'ruf Amin was also listed as a santri in Banten. In addition, KH. Ma'ruf Amin also completed his studies at the Ushuluddin Faculty, Ibnu Chaldun University, Bogor in 1967.

Throughout his work in two major organizations, Nahdlatul Ulama (NU) and the semi-governmental organization of the Majelis Ulama Indonesia (MUI), KH. Ma'ruf Amin is often controversial. KH. Ma'ruf Amin has issued a number of *fatwa* that are considered sensitive, in particular those relating to religious minorities in Indonesia.

In the context of determining the *fatwa*, KH. Ma'ruf Amin does not deny the existence of the *ijtihad* institution as a necessity. However, KH. Ma'ruf Amin criticizes two models of trends in determining *fatwa*. On the other hand, KH. Ma'ruf Amin criticized the group that stipulated *fatwa* that were only oriented towards responding to needs (*li al-hajah-al-hawa'ij*) on the pretext of benefit (*al-maslahah-al-mashalih*) and the purpose of *syarak* (*maqashid al-syari'ah*) so that ignoring religious texts (*al-nushus al-diniyyah*). He considered that this tendency was a form of excess (*ifrath*). On the other hand, KH. Ma'ruf Amin also criticizes the rigid viewpoint of religious texts (*al-nushus al-diniyyah*) and ignores considerations of benefit (*al-maslahah-al-masalih*) and the substance of religious teachings (*maqashid al-syari'ah*), in order to make religion away from social reality because it cannot respond to various new dynamics developing in society. He considered this tendency as a reckless attitude in religion (*tafrith*) (Helmi, 2018). Therefore, concerning benefit and *maqashid sharia*, K.H. Ma'ruf Amin also makes further thought by directing the community to distribute their *zakat* massively even though it has not reached the haul yet. The idea that he stated is that each individual can act as a social safety net for people who are experiencing economic problems. (Badrah Uyuni, Celina Balqis, Lia Fitriani, Nova Auliyatul Faizah, Akmaluddin Murdani, 2020)

According to him, religious texts must always be in line with the dynamics of community development. Consequently, the institution of *ijtihad* is a means to solve various social problems. KH. Ma'ruf Amin emphasized that the resolution of legal problems through various stages. At this point, the solution to legal problems must first refer to the *Qur'an* and the *Sunnah*. In the context of the absence of *al-Qur'an* texts and *sunnah*, this issue must refer to the consensus (*ijmak*) of the *ulama*. However, if it is not found in the consensus of scholars, then it is possible to use a legal analogy (*qiyas*). According to him, these four stages are procedures that have been agreed by scholars. KH. Ma'ruf Amin also emphasized that if there is still a deadlock, a solution to Islamic law (*makharij fiqhiyyah*) is needed as a methodological basis. In the context of determining the

DSN-MUI fatwa, it offers four legal solutions, namely *al-taysir al-manhaji*, *tafriq al-halal 'an al-haram*, *i'adah al-nazhar*, and *tahqiq al-manath* (Helmi, 2018).

In the context of economic empowerment of the Ummah, KH. Ma'ruf Amin introduced the concept of economic empowerment for the Ummah. He emphasized the importance of infrastructure to support the growth acceleration of Gross Domestic Product (GDP), regional economy, and strategic business sector. In addition, the quality of infrastructure can also support equitable development. Concretely, the idea of economic empowerment of KH. Ma'ruf Amin can be formulated in several important points.

*First*, KH. Ma'ruf Amin assessed the unequal economic development. This is indicated by economic growth which still tends to be in the form of a pyramid. The level of the weak economy class (poor) is still dominant compared to the number of the middle class and rich economies who are smaller. Therefore, the structure of the economy must encourage the acceleration of the economic growth of the middle class so that the economic structure that was originally in the form of a pyramid changes to a diamond shape. In other words, there is an increase in the economy in the middle, and in contrast at the bottom is getting smaller. Thus, there has been an improvement in the economic development sector.

Economic inequality is the impact of past economic policies that tends to apply the conglomeration trickle-down effect theory. On the other hand, KH. Ma'ruf Amin prefers an economic development approach from bottom-up and abandons the top-down economic development approach. According to him, the bottom-up approach in economic development is claimed to have been proclaimed by MUI as a concept for the new economic era in Indonesia. Furthermore, KH. Ma'ruf Amin emphasized that the national economy must be supported by the economy of the Ummah, not just a handful of conglomerates. KH. Ma'ruf Amin considers that Indonesia can create a market as well as a sharia economics actor if it is supported by government commitment (Harits Tryan Akhmad, n.d.).

The idea of sharia economy of KH. Ma'ruf Amin is relevant, considering that Indonesia has a majority Muslim population, so it has a potential market. Moreover, the sharia economy has a concrete economic benefit for the perpetrators.

KH. Ma'ruf Amin is also optimistic that the concept of the public economy has the potential to create economic improvements, in the form of equitable distribution of the community economy. This can be done by initiating the economic development of the people from the bottom. To avoid the impression of the rich getting stronger, the poor getting weaker, significant and fundamental changes are needed, namely economic development from the bottom or community development from the bottom. . To avoid the impression of the rich getting stronger, the poor getting weaker, significant and fundamental changes are needed, namely economic development from the bottom or community development from the bottom. Not vice versa, economic development as a pretext opens up investment space for super-rich entrepreneurs as capital owners. Thereby, their power over the economic, social, and political domains is getting bigger.(Charles Harvey, Jillian Gordon, 2021)

KH. Ma'ruf Amin also considered that the spirit of the fifth principle "social justice for all Indonesian" must be realized, especially in the economic development of the people (Harits Tryan Akhmad, n.d.). Thus, the significance of economic development has also a positive impact on job creation, minimizing unemployment, reducing poverty, controlling inflation, strengthening people purchasing power, and strengthening the Indonesian economy overall. At this point, all components of society can enjoy the impact of national economic development.

*Second*, the Muslim population which is more than 80% according to KH. Ma'ruf Amin has great potential to drive the Sharia economy in various sectors of the economy. Therefore, KH. Ma'ruf Amin encourages Muslims in particular to support the progress of the sharia economy.

In various scientific orations, KH. Ma'ruf describes many contributions of fatwa to the birth of legislation and impact on the sharia economy. KH. Ma'ruf Amin gave an example about the law of bank interest which is considered usury so that it can develop the sharia economic sector. KH. Ma'ruf Amin emphasized that the existence of the MUI fatwa regarding the prohibition of bank interest which is considered as usury affects the growth and development of Sharia banks. In addition, the fatwa of MUI also resulted in the issuance of several undang- undang such as *UU Nomor 19 Tahun 2008* concerning *Surat Berharga Syariah Negara (SBSN)* and *UU 21 Tahun 2008* concerning Sharia Banking. Referring to the point previously, from 1990-1998, the Sharia bank firstly

experienced an increase in 1998 to 2002 with the birth of five Sharia banks. In subsequent developments, Sharia banks are increasingly emerging, both *Unit Usaha Syariah* and *Bank Umum Syariah* (Yuliawati, n.d.).

As part of the efforts to improve the economy of the Ummah, KH. Ma'ruf Amin also welcomed the government initiative that pioneered the development of sharia economies. Issuance of *sukuk* and other Islamic financial instruments such as financing, insurance, and capital markets. However, KH. Ma'ruf Amin is optimistic that the economic development of the Ummah can further develop the sharia tourism sector (Yuliawati, n.d.).

In this case, the new flow of Islamic economics must prioritize the public or populist economic sector. The main strength of the Indonesian economy is in the hands of the people themselves. Therefore, the government is obliged to encourage the redistribution of materials and resources to the community. Indeed, economic development must depart from grass-root economic development. The greatest potential of this nation lies in the Ummah or the people. People or the Ummah who are strong will encourage economic strength. Thus, asset redistribution is needed in order to provide opportunities for the community to gain access to materials in order they are not controlled by a handful of parties. At this point, the idea of the economic empowerment of KH. Ma'ruf Amin is relevant.

## CONCLUSION

The idea of economic empowerment of K.H. Ma'ruf Amin focuses on strengthening the economy of the Ummah as a strategic step to create equitability of economic distribution. The problem of inequality in the Indonesian economy today is the result of past economic policies that adopted the conglomeration model of the trickle-down effect theory. The significance of the economic empowerment of the people of K.H. Ma'ruf Amin lies in his offer of a development pattern that adopts the "Ketupat model" by encouraging economic improvement in the weak economy sector in order there is a gradual increase in the medium economy sector.

The idea of K.H. MA'RUF AMIN is relevant as an instrument of Islamic philanthropy, considering that Indonesia as a country with the largest Muslim population has the potential to drive the sharia economy. The concept of economic empowerment of the people places the community as the main force.

Therefore, the idea of economic empowerment of the Ummah also requires synergy from various parties including the role of the government in encouraging the redistribution of materials and resources to the community for the strength of the national economy.

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