

THE CONCEPT OF COMMUNITY ECONOMIC DEVELOPMENT IN ISLAMIC PERSPECTIVE

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INTRODUCTION

The concept of Islam relies on the source of his teachings, so what must be revealed in this study is how the Qur'an and the hadith of the Prophet speak about the economic development of the people, so that the concept of economic development can be formulated according to Islamic teachings. al-Qur'ān as a holy book containing verses revealed by Allah Swt to the Messenger of Allah who was brought by Jibril gradually over 22 years 2 months 22 days, which was codified into a mushaf consisting of 30 juz, 114 surahs and 6236 verses.

Al-Qur'ān as a source of teachings and guidelines for the life of humankind who want to devote to Allah Swt, implies that al-Qur'an contains the instructions that are global and universal for the life of the universal human race. This needs to be studied and analyzed in order to obtain enlightenment and guidance on aspects of life that we face from time to time, the holy book can not be left out of time, because he is a revelation of Allah swt Swt. which is mentioned as the last teaching brought by Rasul Allah swt, namely Muhammad bin Abdullah bin Abdul Mutthalib as khatamal anbiya (closing of the prophets), then delivered and explained by him to his friends both in the form of words and deeds. His explanation and deeds are called the Prophet's traditions or the sunnah of the Prophet.

Al-Qur'ān and the Hadith of the Holy Prophet, for Muslims, believe that both are sources of Islamic teachings whose authenticity or purity have been preserved up to now, due to a continuous transmission system among Muslims from one generation to the next. , until now, especially al-Qur'ān many who memorize, and many institutions that conduct education tahfiz al-Qur'ān. While the traditions of the Holy Prophet carried out many studies to find traditions that could be accepted as evidence.

Thus the narration of al-Qur'ān was truly preserved, both in terms of memorization, and writing, because the Prophet. has ordered friends to write and memorize it, even the placement of verses and surahs was based on his instructions. This kind of narration uses qaṭ' ī (trustworthy), in contrast to the narration of hadith or sunnah, most narrated ahā d, only a small portion mutawā tir, so that it uses zannī more than qaṭ' ī.

Hadith as an explanation or interpretation of the verses of al-Qur'ān and become a source of law in addition to al-Qur'ān, this is almost all Muslims in each generation agree to set it that way, unless there is a small group that does not agree with the statement, this small group was known as inkār al-sunnah (mungkir sunnah).

They reject the Hadith as a source of teachings and sources of Islamic law for a number of reasons, but the basic thing is that they are unable to classify the Hadith, because they do not have the knowledge, understanding of the 'ulū al-hadith, and there is no attempt to find out about it, because they did not accept the knowledge that was born and made by humans, let alone knowledge that emerged long after the Prophet. died. They basically only accept something that comes from Allah swt or Allah. (al-Qur'añ).

They did not realize that the main task of the Messenger of Allah. is conveying revelation, explaining, and actualizing in life, both to himself and to the community or people he faces, as many say in the Qur'an, including the word of Allah swt Swt in surah al-Nahl (16): 43-44 as follows:

وَأَنْزَلْنَا إِلَيْكَ الذِّكْرَ لِتُبَيِّنَ لِلنَّاسِ مَا نُزِّلَ إِلَيْهِمْ وَلَعَلَّهُمْ يَتَفَكَّرُونَ

Translation:

... and We send down to you the Qur'an, so that you explain to mankind what has been revealed to them [829] and that they think.

Therefore, al-Qur'ān and the hadith of the Prophet as a source of teaching speak about various aspects of life, provide guidance and direction for mankind both related to aqeedah, morals, worship, and mualamah, then the problem in this study is how is the Islamic concept of the economic development of the ummah, so that the ummah will become prosperous that will support the realization of a peaceful and progressive nation and state life.

A. The Concept of Economic Development of the People

The concept of economic development of the ummah, refers to two sources of Islamic teachings, namely: al-Qur'ān and the Hadith of the Holy Prophet, which gave birth to the principles and values of Islamic economics which were formulated through studies conducted on the two sources of Islamic teachings which were confronted with problems faced by the community or people that produce formulations that need to be developed as a concept that can realize the welfare of the community and people.

1. Principles of Economic Community

The economic development of the ummah has become a necessity in order to foster and realize the welfare of the community, so that every Muslim should work and try and be active in efforts to develop the economy, by doing

business based on the principles and values of Islamic teachings. The principles and values referred to are as follows:

a. Principle of Tauhid

The principle of monotheism, which is meant is to force Allah swt Swt, this reflects that all the movements and activities of every Muslim are dedicated only to Allah Rabbul natural> n (Allah swt the One), none of the activities carried out that involve belief in other than Him, this is a principle that was born from the understanding of the word of Allah in surah al-Qashas verses 77-78.

In addition, humans as servants of Allah must be devoted to Him, because He is the Lord who created everything for His servants, especially to humans with all the facilities of life that they provide, as the word of Allah in surah al-Dzariyat verses 56-57 . Allah explained in the verse that humans and jinn were created are nothing but to serve Him, the Allah swt who created them did not need gifts from His servants, and needed food, even He gave provision to His servants.

b. Istiqāmah Principle

This principle is a strong and solid commitment for Muslims to build and develop the economy of the people based on the principle of monotheism and the basic values of Islam known as istiqamah, as stated in a hadith of the Holy Prophet which means: "Say that I believe in Allah swt later istiqamahlah ".

People who have faith and beristiqamah with their faith, put forward the values of lawfulness and blessing, a strong commitment means that there is a strong intention in the heart to always try to develop potential by exploiting opportunities and overcoming weaknesses to advance in developing businesses to be successful and successful.

c. The Principle of Halal

This principle of halal reflects that all that is done in the business refers to the values of halal (which is permitted or justified by Islamic Sharia), which Makruh and haram must be avoided or kept away from all forms of business carried out by a Muslim, said Allah Swt in Surah al-Baqarah verses 168-169 Allah Swt explains that humans eat halal food that is good again, if eating illicit means to follow in the footsteps and steps of Satan, even though Satan is a real enemy to humans, which always directs humans to commit heinous and unjust deeds.

Then in the hadith of the Prophet explained about the principles of halal and haram clearly stated in the tone of something in between, the hadith referred to was narrated by the Bukhari imam and Muslim in ittifaq from al-Nu'man bin Basyir. Through the hadith above, the Messenger of Allah explained that halal things have been determined halal in al-Qur'ān by Allah swt. clearly can be used

both related to clothing and food and those related to other than it is clear can be used or consumed or other pleasures.

As for the opposite, or Allah Swt and His Messenger sets out haram, then there is no reason for every Muslim except to avoid or avoid it, because it certainly contains something that can damage or bring danger to the lives of humanity.

But in the hadith, there is something that is not clearly stated halal-haram, known as doubtful or vague, then it includes something determined based on the use of one's common sense or intelligence with several considerations, including:

- a) Does not damage aqidah (does not make shirk),
- b) Do not prevent worship.
- c) Does not damage the values of moral mercy,
- d) Don't harm others,
- e) Don't harm yourself,
- f) Do not damage or contradict Islamic basic principles or values, namely: truth, justice, equality, independence, brotherhood and unity.

If the doubtful is not contrary to the six factors of consideration, then it can be classified as something that can be taken, done, or enjoyed, or traded, it is better if something can be different or conflict with the consideration factor, then it should be avoided or avoided , because it might bring danger or sin.

d. The *Toiyibah* Principle,

The *Toiyibah* principle reflects that every effort made to move on a good and clean corridor from things that are not true, a trader must not trade anything that is unclean or unclean, such as selling pork, selling prohibited goods, such as *khamar* and gambling tools. For this reason, Allah confirms in the Qur'añ surah al-Mukminun verses 51-52. Allah Swt in that verse invites His Messenger to eat good food and do good deeds, good foods arouse good deeds. And that you are one people only I am your Lord, so fear Me.

Likewise Allah Swt explained in Surah al-Baqarah verse 57, Thus Allah who sent food to His servants in the form of manna and *salwah*, called manna is a sweet drink that can be obtained from trees, including honey and palm wine that can be drink it, then palm wine can be made or produced into sugar. Then *salwah* is a kind of *pusyu* birds or birds that fly and live in the wild that you can catch to be consumed.

e. Principles of al-Falā h (Benefits)

The principle of al-falah is profit which implies that every job and economic endeavor expects the results or income obtained through profits rather than excess derived from usury acts. Income or results obtained from good and

right work carried out in accordance with the provisions of the religion of Allah, and do not do the slightest things that are prohibited in Islam, then the result is a gift of Allah, as the word of Allah swt in surah al-Jum'ah verse 9-11.

Allah explains that in economic or trade business activities must pay attention to the life of worship to Allah, that is however busy, then when called for prayer Jum'ah must immediately attend it by leaving the job, but after finishing the prayer should return to their respective work places and don't you forget Allah swt in the sense of remember Allah a lot so that you are lucky.

f. The Principle of Blessing,

The principle of blessing is very important for the economic endeavors of the people, because the blessing reflects that every result of business or income from work carried out is based on the corridors of the teachings of Islam, Allah swt Swt gives blessings. This blessing can be known through the benefit of the income. Allah Swt says in surah al-A'raf verse 96.

In that verse Allah says that if the occupation of an area of faith and piety, surely Allah will decrease his blessings from both heaven and earth. Blessings from the sky in question is one of them is regular rainfall irrigating rice fields or watering plants at night when people are at rest. Then the blessing from the land means that the soil becomes fertile so that whatever is sown or planted can all produce fruit that can be enjoyed for welfare.

g. The Fair and Ihsan Principles,

The principle of justice is a necessity for everyone and is commanded by Allah swt Swt, justice is the hope of everyone, if justice is upright, no one is wronged, because someone's rights are fulfilled according to his portion, this is because all people carry out their obligations properly. Everyone has the same rights, everyone should also have the same obligations, so that when someone fulfills his obligations, then other people are fulfilled their rights.

Fair means the balance between rights and obligations, one form of justice is that every person who works will get something in accordance with the results of his efforts. Justice is often associated with law enforcement which is a mandate that must be fulfilled in life, he said in surah al-Nisa verse 58.

Whereas the word fair in al-Qur'an often coincides with the word ihsan, fair means to act justly, means to do good, that is, to be fair in upholding the law and doing good in social life, both of which are ordered by Allah swt, His word in surah al-Nahl verse 90. Justice is ordered by Allah swt to everyone to behave and behave fairly towards everyone in fulfilling their rights.

h. The Principle of Synergy (togetherness),

Muslims from various constraints, communities, organizations and other societies should synergize together to grow and develop an economy that

supports or supports the realization of people's welfare. Growing the economy of the people that is advanced and developing into a joint task by every Muslim builds togetherness with all components of the ummah and nation as an effort in carrying out the economic movement of the people based on the principles of Islamic economics (sharia).

The Word of Allah swt in surah al-Maidah verse 2 shows the command to cooperate with each other and help each other on the right path and form devotion to Allah Swt. and it is not justified for someone to be together in sorrow and sin.

2. Diseases of the Economic Community,

In addition, the economic principles of the people that must be developed and developed in the Islamic economic system based on the values and principles of Islamic teachings and try to avoid the treatment that conflicts with the values mentioned above, which is a disease of the economy of the people or society, because it is prohibited in Islam , through the explanation of the verse al-Qur'ān as stated in surah al-Nisa verse 29. Thus, Allah SWT confirms that all kinds of vanity ways and treatments are not justified in the Islamic economy except by trade that likes and likes (second both parties are equally willing), all vanity is forbidden in Islam, including:

a. Speculation,

Speculation is behavior in the economy that is sometimes practiced in a society that adheres to the capitalist system, this is contrary to the economic system developed in Islam, so that things that are speculative are prohibited, because it harms certain parties involved in a game, act included in this category are gambling, usury, and fraud.

b. Persecution,

Persecution in the economy is different from persecution of a person, in the economy persecution is an act that is very detrimental to society in general which is carried out in connection with the distribution of goods, in addition to speculation from employers that can harm society in general, among the acts included in this category are:

1) Stockpiling goods,

What is meant by hoarding is to pile up or store or hold goods that are needed by the public in general with the intention of waiting for an increase in market prices. This was forbidden by the Messenger of Allah as his words were narrated by Muslim imams from Makmar bin Abdullah ra.

Rasulullah SAW stated that people who hoard goods bear sin, people who sin means committing wrongdoing, therefore stockpiling goods is prohibited, the goods referred to are goods

needed by many people, if being hoarded means causing problems in society.

2) Market monopoly,

The Messenger of Allah in a hadith forbids someone from monopolizing goods and market monopolies, monopolists persecuting or wronging other entrepreneurs who do not have the opportunity to trade with the same goods in the market, or do not allow other traders to carry merchandise in the market, Rasulullah forbids, as the hadith narrated by Imam Bukhari and Muslim in the circumstances of Ibn Abbas.

Traders meet or pick up merchandise from people who come from villages or villages that carry their merchandise using vehicles or means of transportation, then are picked up by traders from cities around the city boundaries and then offer their goods at low or inappropriate prices. .

They do not know the true market price in the city, because they are not allowed to enter the city. Those who wait or pick up are called middlemen are "papak", or intermediary traders, who buy crops and so on from the first owner.

Imam al-Nawawi explained that what was meant by middlemen in this hadith was someone who met or was waiting for caravans who brought merchandise or produce from the village or village before reaching the city and before they knew the market price.

It is understood that the middleman profession is a form of trade that violates the trading system in Islam, they are considered as people who carry out a market monopoly, because they do not let the villagers bring their goods into the city to sell themselves. They stopped the paggandeng who came from villages in the city limits who were going to the city, even though the villagers did not know the market price in the city.

Instead the middlemen brought his merchandise outside the city by setting a higher price and then they said that his merchandise was cheaper than the price in the city, even though it was very much higher price he set than the price of the market price. Whereas trade in Islam requires:

- Price standards that apply on the open market and are generally known by traders,
- Must not do market monopolies and merchandise monopolies,
- Does not cause losses between the parties involved in a transaction, namely: the seller and buyer feel lucky with the transaction

- Market conditions become stable, due to stable prices.

c. Embezzlement,

The embezzlement of goods in the economy is an act that takes or moves an object or object that does not belong to it, with the intention of taking or hiding in order to own, or transfer something that is not his right, among these actions, is stealing, robbing, and bribery.

- Theft, taking someone's goods with the intention to own without the correct transaction.
- Robbery, taking one's property by force or threatening or using force with a view to possessing without going through a true transaction.
- Bribery, delivering goods to someone with a specific purpose in a way that is not justified.

B. Purpose of Economic Development for the Community

The economic development of the people and nation in Islamic teachings is focused on efforts to realize social welfare in the life of the nation and state. Indonesia with its natural wealth can be maximized to realize the welfare of society. The welfare that will be realized basically can be divided into two aspects, namely: physical outward welfare and spiritual inner welfare.

Physical welfare is physical welfare that can be felt by someone physically and physically, as they feel the protection of property and everything related to the effort to obtain the property, as well as those related to their use in sustaining life. They work and try safely and calmly to get something that can support the fulfillment of their needs.

While spiritual well-being is certainly things that can be felt as a form of fulfillment of spiritual spiritual needs relating to tranquility in daily life, including religious life (practicing religious teachings well and calmly), harmony, peace, freedom in association. and in groups, calm, safe, and peaceful in his life.

Prosperity in the life of the nation and nation is an absolute endeavor, there are several factors that need to be done as an effort to develop the economy of the people and nation, among others as follows:

1. Increase community productivity, i.e. produce something that can be marketed in the form of goods or services.
2. Expanding the target of the products of the community, which is doing business in a broad distribution both locally, regionally, nationally, and internationally.
3. Community economic progress in the form of opening new jobs that can encourage the workforce to be more productive in improving welfare, which has an effect on reducing unemployment,

4. Improving the welfare of the community through efforts to grow the economic efforts of the people through the provision of venture capital by paying attention to the potential that exists in each person, so that those who are less able can move businesses that can improve their lives from the poor to prosperous.
5. Assist those who try according to their potential and skills.

Welfare for Muslims is described by Allah in the Qur'an as a kindness (hasanah). A good life (hasanah) is a condition that must be realized in a person's life in society (in the world), so that Allah teaches prayers that must be asked of Him, but among humans there are those who ask only goodness in the world, then later in the afterlife nothing. In contrast to those who believe, they ask for goodness and prosperity not only in the world but in the hereafter with happiness, as stated in his word in surah al-Baqarah verses 200-201.

Thus Allah describes the state of man in general, they differ in their circumstances and attitudes to face life and build their lives, some hope that only goodness in the world alone, they boast with their lives, but they do not pay attention to their lives in the hereafter, different from those a believer expects life in a good world and in the hereafter to obtain goodness or well-being and happiness.

C. Human Resource Development

1. Science & Technology Development

The development and development of human resources is carried out seriously and continuously as an effort to prepare experts in various fields to be prepared to carry out the mandate in the future economic development efforts of the people in various aspects, according to their respective fields of expertise and readiness.

The development of science and technology is a necessity for Muslims, this is ordered by Allah Swt through his word in surah al-Alaq verses 1-5. Allah Swt in that verse affirms that through reading and writing or using these words, humans will gain knowledge. Then Allah confirms that high technology needs to be known and mastered in order to penetrate outer space, in surah al-Rahman verses 33-34. Then those who believe and have knowledge are placed by Allah in a high degree, mentioned in Surah al-Mujadilah verse 11.

Developers of science and technology are done by opening study programs at Islamic Universities that already exist as academic development programs for the nation's young generation, they are expected to be pioneers in developing an economic system based on Islamic values and principles. The study programs are conducted in the form of education in the Undergraduate Program, as well as the Postgraduate Program, such as Islamic Economics,

Sharia Economics, Sharia Banking, Sharia Pawnshop, Sharia Business, and others.

Human resources to be produced are people who as follows:

- a. Having a strong intellectual ability, that is, intelligent in thinking about the future of the nation and the people, as well as thinking about how to utilize the natural potential available as a gift from Allah swt Swt to be grateful. Intellectual intelligence gives birth to the awareness that what in nature is a gift given by Allah to mankind.
- b. Having quality and professional knowledge in the field of expertise that is utilized to build economic and business ventures that are in accordance with Islamic norms and values and principles.
- c. Reliable and highly competitive in facing competition in an increasingly broad and universal business world in the sense that economic globalization has no limits, even though different countries and nationalities are no longer a problem in the economic field, because everything feels close and nothing is difficult to reach .
- d. Able to build wide-ranging cooperation, establish partnerships or networking with other businesses in developing the same economic business, both engaged in the business of production, trade, and services, both with local, regional, and national, and international businesses.
- e. Synergize with all components and strengths of the nation seriously in work and activity and strive to build and grow the economy of the people as a systemic effort to realize the welfare of society or the people.

2. Generating Work Spirit (Work Ethic),

Building a high enthusiasm for human resources that can produce quality products and highly competitive in dealing with external products circulating in the market in general, both local, national, and international (economic globalization) becomes a necessity for business progress.

A high work ethic for workers and all workers has an extraordinary impact or a positive and significant impact on business productivity, namely: producing extraordinary products, so that many and able to supply or provide services widely to the community both at home and abroad.

Furthermore, another factor that can improve work performance or work ethic for the workforce is the amount of the nafs that is set for him then the payment of the nafs or salary is on time. The Messenger of Allah recommended that the salaries of each worker be determined, as his words were reported by Abdurrazak and Baihaqy from Abu Said al-Khudariy.

3. Develop Skills

Skills coaching is the provision of skills that can foster awareness for work and / or entrepreneurship, because good work is work done by one's own

hands, as the Prophet said in a hadith narrated by Muslim imams from Rifa'ah bin Rafi'. Skills development through:

a. Entrepreneurship course,

Entrepreneurship course is a short-scale and fast educational program that is expected to directly or immediately become a person who is ready to carry out or practice the activities or programs that have been obtained at the course, such as sewing sewing skills, baking and baking skills, border skills, etc. .

b. Training or skills training

The training in question is skills training on a shorter or faster scale that produces workers who are ready to work directly according to the area of expertise or skills provided, such as sewing, embroidery, plaiting, baking cakes and bread. And others.

4. Give Business Capital,

Provision of venture capital in question is a strategic step in developing the economy of the community at the lowest level, namely: in the village or kelurahan, even residents in every environment and settlement in villages or remote and disadvantaged areas. Before they are given business capital, guidance is given in the form of courses or training that is sufficient to provide knowledge and skills in working in the field or type of business that can be developed and needed.

The fields of business or employment that can be developed in the community are as follows:

- a. Sewing skills of ordinary clothes,
- b. Jas sewing skills.
- c. Embroidery skills,
- d. The skill of making cakes and breads,
- e. Carpentry skills, both wooden carpets that provide household equipment, as well as masons.
- f. Skill in making accessories
- g. Cattle and goat farms

D. Form of Community Economic Development

1. Natural Resource Processing

Allah Swt in the Qur'an states that the universe and everything in it to meet the needs of humanity, humans are given the authority to handle and manage natural resources. as stated in al-Qur'an in surah al-Baqarah verse 29. In that verse Allah gave the widest opportunity to humanity or the freedom to make an effort to obtain something that could be utilized for the life of mankind, al-Qur'an asserts that Allah Swt commands human beings to pay attention to their

afterlife, but not to forget their lives on earth. Human life in the world requires many things according to one's position and position, a very urgent need is the need for clothing, food, and shelter, as well as means of transportation that can facilitate communication in life.

The verse confirms that Allah Swt told His servants to seek afterlife, which is to worship Allah, do good that can lead him to live in a better and happier afterlife, but then Allah says don't forget that you live in this world, meaning that life in that world requires a variety of needs and interests, including in carrying out duties and responsibilities as a servant of Allah swt requires property, worship to Allah swt requires facilities, people living in the world need clothing, food, shelter, transportation, and communication.

Thus, humans need to think to take maximum steps and efforts to explore the potential of natural resources that can be utilized to the greatest extent possible for the welfare of society, in al-Qur'a> n many ways demonstrated by Allah swt Swt, such as agriculture and plantations, fisheries and mining, and others.

a. Agriculture and farming

In general or most of nature's processing is done by mankind is working on open land or land available in the form of agricultural or plantation business, in the Qur'an many verses give information about agriculture and plantations that produce plants and fruits. fruits of various types, colors, and tastes, some are sweet, bitter, and sour, including the word of Allah in surah Al-An'am verse 141.

b. Animal Husbandry and Fisheries

Livestock and fisheries business is a very clear business and is needed by the community, both in cities and in rural areas. Livestock become a necessity every year, Muslims through the sacrifice of qurban need a lot of livestock, especially cattle and goats, buffaloes and sheep are only animals that are sometimes needed. When swallowing Eid al-Adl'lha, the need for sacrificial animals is very high. Even daily beef is never enough. Likewise, in the fisheries sector every day the people lack in the market, especially in the city of Makassar, even though there are many cars that transport fish from several areas such as from Sinjai, Takalar, Bone, Wajo, even from very distant areas such as Palopo.

c. Mining

Mining business becomes a very urgent business for the implementation of housing construction, building construction and others, every time the construction goes on, they need sand, mountain rocks, river stones, and gravel, then mining businesses are needed, such as taking sand in rivers, rocks in the mountains or times, such mines are included in group C mines, so every businessman can do it either Muslim or not be able to do such business in order

to meet the interests of the company and also come alive for him to be prosperous.

2. Development of the Hospitality and Tourism Industry

Hospitality and tourism need to be managed well by adhering to the principles and values of Islamic teachings, when Muslims who deal with attractions and hotels, then it can be ensured that these attractions and hotels can expect rules about halal attractions and hotels, in question is good and quality service and away from all forms that are prohibited by Islam.

3. Infrastructure Development and Transportation Equipment

Development of infrastructure and transportation tools that are needed by the community, such as roads and bridges that connect villages and cities, especially for areas that are cut off due to river crossings, causing the products of the community not to be transported to the city or to the place of marketing.

4. Trading and Distribution of Production Results

The products of quality goods are partly marketed to domestic markets, so that our people or nation also enjoy export quality goods. Because not all quality goods are sent abroad. The marketing of our products is marketed abroad in the form of an export business. Good quality and competitive domestic goods and products need to be marketed overseas.

E. Community Economic Development Strategy

1. Quality and Competitive Production,

The economic efforts carried out truly produce quality goods and have competitiveness in the market, both in local, regional, national and international markets. Likewise, producing skilled and skilled workforce in each particular field or expertise that can provide quality and competitive services, this is so that in producing quality goods and services, or highly competitive and able to penetrate world markets, As for workers who produce services are able to serve well and provide satisfaction for workers or users of labor.

2. Excellent and ethical services,

Good and excellent service becomes a special attraction for a company of goods and services, good and ethical services are taught in Islam. Glorifying guests and giving good service is a noble character in Islam, as the words of the Messenger of Allah have been reported by Imam Bukhariy from Abu Shuraih. Likewise, it provides convenience in the process of serving the masabah or company guests as well as the morals taught by Rasulullah SAW which is narrated by Imam Bukhari from Abi Burdah.

In the words of the Prophet, peace be upon him is mentioned as an indicator of people who believe in Allah and the day after that will be good to anyone, provide good and fast service according to the rules in the company. The service that is carried out quickly with a workforce that is alert, responsive, and ethical is a noble character, namely: polite in attitude and speaking, friendly in providing services, are respectful and respectful in service delivery.

3. Broad Production Target,

The intended production markets are: 1) certain areas that need goods and / or services produced through businesses that are developed that can be used as marketing places, 2) people or groups of people who need these goods that have been produced through businesses that are developed, or not only certain people who can enjoy the goods and services produced (the market is very broad).

Especially in parts of the world, especially in every company trying to dominate the market through systemic strategic steps, namely the marketing of goods and services that are produced with good quality and high competitiveness, which are widely distributed with good and ethical services to parties related parties make the business more advanced and can be widely trusted in the world market.

4. Keep Business Away From Acts That Are Prohibited in Islam

Keeping business away from actions that are not justified in Islam is an obligation to avoid doing innocent acts (incorrect), fasids (damage), gharar (cheating), tadlis (hiding defects), usury (lending money), maisir (gambling) , talaqqi rukban (cukong), bay najasi (buying and selling unclean goods), ihtikar (hoarding or monopoly), illegitimate products (production of illicit goods), mulamasah (buying and selling guesses through touch), and others.

CONCLUSION

Based on the description, it can be concluded as follows:

1. The economic system of the ummah is known as the sharia economic system based on Islamic values and principles which are studied from the sources of Islamic teachings, namely the Qur'an and Hadith of the Holy Prophet, whose principles are based on the value of monotheism, istiqamah, halal, tayyibah, blessing, justice and ihsan.
2. The economic development of the people is carried out by developing human resources that have the potential and skills as well as encouraging the awakening of the spirit of work in the framework of managing natural resources which are the mandate of Allah Swt to be managed properly for human welfare, appropriate industrial development, infrastructure

- development and adequate means of transportation, and distribution of goods through broad trade.
3. The economic development strategy of the people is carried out through efforts to increase quality and competitive production, then to provide excellent and ethical services, marketing the products of production is done actively and continuously, that the people's economy is a sharia economy that is free of gharar, tadlis, maisir, heart, fasid, usury, ihtikar, talaqqi al-rukba n.

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