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وسطية الاقتصادية

**Moderate Principles Of Understanding Ahlussunnah  
Waljama'ah In Islamic Economy**

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<u>Article Info</u>	<u>Abstract</u>
<b>Paper type: Literature Review</b>	<p><i>As a perfect religion, Islam has distinctive characteristics that set it apart from other religions, including its features of moderation (tawasuth), justice (ta'adul), and balance (tawazun). Wasathiyyah is a religious concept that seeks to find a middle ground between two different attitudes. In economics, the attitude of wasathiyyah needs to be developed to address the complexity of societal economic issues. Islam pays great attention to the welfare of the community. However, when it comes to resolving economic disparities, Islam takes a different approach compared to other religions. Therefore, this article will discuss the principle of economic moderation in Islamic perspective, known as (ية وسطية) "Wasathiyyah Al-Iqtisadiyah), which is in accordance with the moderate understanding of Ahlussunnah wal Jama'ah. The purpose is to provide an overview of the moderate concept of Islamic economics based on the beliefs of Ahlussunnah wal Jama'ah. This article also aims to explain how the principles of moderation can create economic prosperity for the community and promote economic righteousness among the people.. In this article, the researcher adopts a library research approach, utilizing literature studies to delve into the concepts of "wasathiyyah" and Islamic economics. Primary data will be obtained through the study of classical Islamic texts (kitab kuning) related to "wasathiyyah" and Islamic economics. The concept of "wasathiyyah" as a characteristic of the religion is ingrained in every aspect of life, including the economic sphere. In Islamic economics, there are several characteristics of "wasathiyyah" aimed at shaping the mindset of individuals to view economic activities as a means of attaining happiness in both this world and the Hereafter. These characteristics are as follows: Islamic economics is moderate in balancing worldly and spiritual affairs, moderate in balancing worship and transactions, moderate in balancing the divine and human dimensions, and always moderate in meeting the basic needs of life.</i></p>
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## Introduction

Indonesia, as a developing country, continuously strives to enhance economic development to reduce poverty levels, economic disparities, and unemployment rates. Issues of poverty, economic inequality, and unemployment are common challenges faced by developing nations. Poverty represents a condition of extreme limitations that occur not by the will of the individuals involved. (Supriatna, 1997). In general, poverty is defined as a condition of insufficient income to meet basic needs and other necessities that ensure the fulfillment of a standard quality of life. (Elvira Handayani Jacobus, Paulus Kindangen, 2018). Economic inequality is the gap or difference in economic prosperity between the rich and the poor, which is reflected in income disparities. (Pratama, 2022).

Indonesia is considered one of the countries with the largest Muslim population and is often referred to as the world's most populous Muslim-majority nation. Therefore, Indonesia has the opportunity to be a country that implements Shariah economic principles to address economic issues.

Islam, as the final religion on Earth, has a noble task, which is to be a mercy to all worlds, guiding its followers towards happiness in both this world and the Hereafter. This noble task is complemented by the comprehensive and universal characteristics of Islamic teachings. Comprehensive means that Islamic teachings encompass all aspects of human life, including matters of worship (ibadah) and transactions (mua'malah) or economics. Meanwhile, universal means that Islamic Shariah can be practiced anywhere and at any time. (Antonio, 2014).

As a perfect religion, Islam has distinctive characteristics that set it apart from other religions, including its features of moderation (tawasuth), justice (ta'adul), and balance (tawazun). These three terms can be summarized into one expression, which is "wasathiyyah." (Muhajir, 2018). In economics, the attitude of "wasathiyyah" needs to be developed to address the complexity of societal economic issues. Islam places great emphasis on the welfare of its people. Therefore, when it comes to resolving poverty and economic disparities, Islam has a different approach compared to other religions, among which is the principle of "wasathiyyah."

From this point, the researcher is interested in delving deeper into the concept of moderation in Islamic economics according to the beliefs of Ahlussunnah wal Jama'ah. The purpose of this research is to provide an understanding of the concept of "wasathiyyah" in Islamic economics and to illustrate the distinctive characteristics of Islamic economic principles compared to general economic concepts. Therefore, the researcher will focus on discussing how the principle of moderation according to the beliefs of Ahlussunnah wal Jama'ah is applied in Islamic economics, and thus, the title of this research is: "القتصادية وسطية" Prinsip Moderat Paham Ahlussunnah Waljama'ah dalam Ekonomi Islam" which translates to "Economic Moderation Principles according to Ahlussunnah Wal Jama'ah in Islamic Economics.

## Literature Review

### A. Moderation

Islam is understood as a comprehensive and universal Abrahamic religion because its teachings encompass all aspects of human life, both in this world and the Hereafter. At the same time, the universality of Islam reflects values of balance and moderation (Yasid, 2022).

Towards the end of this decade, the study of "Wasathiyyah" has become popular among Muslim scholars worldwide. Historically, "Wasathiyyah" is not a new doctrine or belief that emerged in the 20th century; rather, it has been present since the revelation of Islamic teachings to the Prophet Muhammad 14 centuries ago. Moderation in Islam has once again become the aspiration of every Muslim group after being shaken by two ideological currents claiming to represent Islam, namely the "alKhawarij al-Jadid" and "muktazilah

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al-Jadid." "Al-Khawarij al-Jadid" offered the concept that Islam adheres strictly to the textual sources (nash) and remains constant, rejecting any new interpretations beyond the established texts. This rigidity had a negative impact on Islam, portraying it as inflexible, inhumane, and intolerant. On the other hand, "muktazilah al-Jadid," with its rationalistic approach, tended to go to extremes in exploring Islamic teachings. Their inclination to rationalize Islamic teachings affected the view that Islam should be fair towards all cultures and adapt to the changing times. The first group was too rigid in understanding Islam, while the second group was too liberal in interpreting Islam, leading to the notion that the textual sources were no longer relevant in the modern context. (Zikwan, 2022).

Etymologically, "wasathiyyah" is derived from the verbal noun "masdar shina'i" of the word "وسط" ("middle/center"). However, in terminology, moderation is a way of thinking, attitude, and behavior that adopts a position in the middle, acts justly, and avoids both extreme right-wing (tafrith) and extreme left-wing (ifrath) approaches. "Wasathiyyah" represents a thought pattern in action and behavior that possesses the characteristics of balance (tawassuth), equilibrium (tawazun), and justice (ta'adul). (Muhajir, 2018). The view of Imam as-Syathiby is that "wasathiyyah" is a characteristic of Islamic teachings, which means choosing a moderate position between making things difficult (tasydid) and making things easy (takhfif).

Wasathiyyah or the moderate approach in Islam has strong arguments, including those found in Surah albaqarah 143.

وَكَذَلِكَ جَعَلْنَاكُمْ أُمَّةً وَسَطًا لِتَكُونُوا شُهَدَاءَ عَلَى النَّاسِ وَيَكُونَ الرَّسُولُ عَلَيْكُمْ شَهِيدًا وَمَا جَعَلْنَا الْقِبْلَةَ الَّتِي كُنْتَ عَلَيْهَا إِلَّا لِنَعْلَمَ مَنْ يَتَّبِعِ الرَّسُولَ مِمَّنْ يَنْقَلِبْ عَلَى عَقْبَيْهِ وَإِنْ كَانَتْ لَكَبِيرَةً إِلَّا عَلَى الَّذِينَ هَدَى اللَّهُ وَمَا كَانَ اللَّهُ لِيُضِلَّ عِبَادَهُ إِنَّ إِيْمَانَكُمْ إِنَّ اللَّهَ بِالنَّاسِ لَرَّءُوفٌ رَحِيمٌ

And thus, We have made you (the Muslim community) a justly balanced community (ummah wasat), that you may be witnesses over mankind and the Messenger (Muhammad) may be a witness over you. And We did not make the qiblah which you used to face, except that We might make evident who would follow the Messenger from who would turn back on his heels. And indeed, it is difficult except for those whom Allah has guided. And never would Allah have caused you to lose your faith. Indeed Allah is, to the people, Kind and Merciful. (Q.S. albaqarah: 143).

In that verse, after the word "Washat," Allah continues by mentioning the word "syuhada," which means witnesses. Therefore, the word "washat" leans more towards the meaning of honesty or justice because, in Islamic teachings, a witness must possess the qualities of fairness and honesty. Besides, the Prophet Muhammad (SAW) interpreted the word "wasatha" to mean "al-adl," as he mentioned in a hadith.:

عَنْ أَبِي سَعِيدٍ قَالَ قَالَ رَسُولُ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ يُدْعَى نُوحٌ يَوْمَ الْقِيَامَةِ، فَيَقُولُ: لَبَّيْكَ

وَسَعْدَيْكَ يَا رَبِّ، فَيَقُولُ: هَلْ بَلَغْتَ؟ فَيَقُولُ: نَعَمْ، فَيَقَالُ لِأُمَّتِهِ: هَلْ بَلَغْتُمْ؟ فَيَقُولُونَ: مَا أَنَا

مِنْ نَذِيرٍ، فَيَقُولُ: مَنْ يَشْهَدُ لَكَ؟ فَيَقُولُ: مُحَمَّدٌ وَأُمَّتُهُ، فَتَشْهَدُونَ أَنَّهُ قَدْ بَلَغَ: {وَيَكُونَ

الرَّسُولُ عَلَيْكُمْ شَهِيدًا فَذَلِكَ قَوْلُهُ جَلَّ ذِكْرُهُ: {وَكَذَلِكَ جَعَلْنَاكُمْ أُمَّةً وَسَطًا لِتَكُونُوا شُهَدَاءَ

عَلَى النَّاسِ وَيَكُونَ الرَّسُولُ عَلَيْكُمْ شَهِيدًا وَالْوَسْطُ الْعَدْلُ

From Abu Sa'id, he said: The Messenger of Allah (peace be upon him) said: "(On the Day of Judgment) Prophet Nuh (Noah), peace be upon him, will be called by Allah, and Allah, the Exalted, will ask, 'Have you conveyed the message?' Prophet Nuh will answer, 'Yes, O my Lord.' Then Allah will ask his nation, 'Has he (Nuh) conveyed the message to you?' They will reply, 'No, no prophet came to us.' Then Allah will ask Nuh, 'Who will testify for you?' Prophet Nuh will say, 'Muhammad, peace be upon him, and his nation will testify for me.' So, we testify that Prophet Nuh has conveyed the message to his nation, just as Allah, the Almighty, has mentioned in Surah Al-Baqarah, verse 143: 'Thus, We have made you a justly balanced community to be witnesses over mankind.' The word 'al-wasath' means 'al-'adl' (just or fair)." (HR. Bukhari, Hadits No. 3091 dan HR. Ahmad, Hadits No 10646).

In addition to the hadith mentioned, some scholars also interpret the word "wasath" in Surah Al-Baqarah 143 to mean "just" or "fair," as expressed by Imam Muhammad bin Ahmad bin Abi Bakar bin Farah al-Anshari al-Qurthubi,

المعنى: وَكَمَا أَنَّ الْكُفْبَةَ وَسَطَ الْأَرْضِ كَذَلِكَ جَعَلْنَاكُمْ أُمَّةً وَسَطًا وَالْوَسْطُ الْعَدْلُ

وَالْأَصْلُ هَذَا أَنَّ أَحْمَدَ الْأَشْيَاءِ أَوْسَطُهَا

The meaning of the verse is: just as the Ka'bah is the center of the earth, similarly, the significance of the phrase "We have made you a justly balanced community" is that the word "wasath" means "just" based on the understanding that something that is best is in the middle.

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#### B. The Principle of Moderation according to Ahlussunnah Waljama'ah.

In linguistic terms, the phrase "Ahlussunnah Waljama'ah" is a combination of the words "ahlun," "sunnah," and "jama'ah." "Ahlun" means family, followers, or group; "sunnah" means the sayings, actions, and decisions of the Prophet Muhammad (SAW); and "jama'ah" means community or group with a specific purpose. (Siradj, 2008). The belief of Ahlussunnah Waljama'ah is a belief or sect that follows the teachings of the Prophet Muhammad (SAW) and his companions.

Basically, the term Ahlussunnah Waljama'ah has been known since the hadith of the Prophet, which states that the people of Israel will be divided into 72 sects, and only one group among them will be saved, which is al-Jama'ah.

إِنَّ بَنِي إِسْرَائِيلَ تَفَرَّقَ قَتَ لِنُنَيْنِ وَسَبْعِينَ مِلَّةً وَ تَفْتَرِقُ أُمَّتِي عَلَ ثَلَاثِ وَسَبْعِينَ مِلَّةً، كُلُّهُمْ فِي النَّارِ إِلَّا مِلَّةً وَاحِدَةً، قَالُوا: وَمَنْ هِيَ يَا رَسُولَ اللَّهِ. قَالَ: مَا أَنَا عَلَيْهِ وَأَصْحَابِي. رواه الترمذي

(Al-qazwaini, n.d.)

From Anas ibn Malik, he said that the Prophet Muhammad (SAW) said: "Verily, the Children of Israel will be divided into 71 sects, and indeed, my nation will be divided into 72 sects, all of them will be in Hellfire except one sect, which is the al-jama'ah."

KH. Hasyim Asy'ari has provided an understanding (tashawwur) of Ahlussunnah Waljama'ah according to Nahdlatul Ulama's version, which follows the theological teachings of Abu Hasan al-Asy'ari and Abu Mansur al-Maturidi, adheres to the four schools of thought (mazhab) - Hanafi, Maliki, Shafi'i, and Hanbali - in the field of jurisprudence (fiqh), and follows the teachings of Imam al-Ghazali and Imam Junaid al-Baghdadi in the context of Sufism (Nawawi, 2014).

The principle of moderation is a characteristic of Ahlussunnah Waljama'ah, which is reflected in three aspects of Islam: First, in the realm of Aqidah/Tauhid (creed/monotheism),

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moderation can be applied in the use of both rational and textual evidence (dalil aqli and dalil naqli). The emergence of moderate beliefs in Aqidah/Tauhid is closely related to the rise of extreme right-wing and extreme leftwing ideologies. The extreme right-wing thinkers reject or even forbid the use of reason in interpreting divine revelation, and this group is represented by the Muhadditsin movement. On the other hand, the extreme left-wing is exemplified by the Mu'tazilah, who tend to prioritize reason over scriptural texts. As a result, the Asy'ariyah and Maturidiyah theological schools were established to strike a balance between the use of scriptural texts and reason. (Yasid, 2022).

Secondly, in the field of Shariah or jurisprudence (fikih), after going through its early stages, the study of jurisprudence experienced rapid development. This is marked by the emergence of various schools of thought in jurisprudence that aim to contribute to the legal issues faced by humanity. Moderation in the field of jurisprudence is reflected in the use of both scriptural texts and reason, blending the fixed and changeable segments of teachings, and adopting a moderate approach in dealing with differences.

Thirdly, in the field of Sufism, if Aqidah (creed) is related to beliefs and Fikih (jurisprudence) is related to laws, then Sufism deals with the subject of purifying the heart and cultivating good behavior. Throughout the history of Sufism's development, it has been used as an argument against the teachings that could lead to the decline of Islam because Sufism was perceived as promoting detachment from worldly affairs. In essence, Sufism is not against the world, but it criticizes those who excessively attach themselves to worldly matters. Therefore, in Sufism, moderate behavior is evident in its teachings that connect the dimensions of this world and the Hereafter.

The principle of moderation within Ahlussunnah Waljama'ah is not only found in those three fields, but it is also present in every aspect of religious insight and other fields of knowledge. This is because the principle of moderation reflects the balance between this world and the Hereafter, between the divine and human dimensions.

## Methodology

This research employs the method of library research. Therefore, this study will examine and analyze literature sources such as books, manuscripts, articles, journals, or other related writings relevant to the research topic. Library research involves a theoretical study of references and other scholarly literature related to the culture, values, and norms that exist in the social situation being investigated. (Sugiyono, 2012). In this context, the researcher utilizes both Primary and Secondary data sources. Primary data sources consist of literature about "wasathiyyah" and Ahlussunnah Waljama'ah obtained from classical texts, books, and scholarly articles. On the other hand, secondary data is gathered through library research and documents related to the study.

## Results and Discussion

### A. Islamic Economy

The failure of capitalist and socialist systems in achieving the prosperity of societies became the main driving force for Muslim countries to seek a better system that could be applied to all economic elements in order to achieve the welfare of the community. Thus, in the 20th century, the Islamic economic system emerged as a study within Islamic economics.

The Islamic economic system is a manifestation of the Islamic paradigm. Basically, the development of the Islamic economic system is not intended to compete with the existing economic systems. Instead, the Islamic economic system aims to provide solutions to the existing economic systems. Therefore, the Islamic economic system is not an alternative or middle-ground economic system, but rather a solution-oriented economic system to various existing economic systems. Essentially, the Islamic economic system was born before the capitalist and socialist systems.

The Islamic economic system is an economic system based on the Qur'an, Hadith, the consensus of scholars, and the fatwas of scholars. In practice, the Islamic economic system is the application of economic principles by individuals, families, communities, and governments in managing and organizing the factors of production, distribution, and consumption of goods and services while adhering to Islamic principles.

The purpose of the Islamic economic system is the well-being (maslahah) of all people. In the Islamic economic system, all economic activities are based on the welfare of the community, and making profits is acceptable but not the primary focus according to Islamic principles. There are several characteristics of the Islamic economic system, including the belief that all wealth belongs to Allah and humans are only stewards, and in Islamic economics, faith and morality are the main foundations. Among the advantages of the Islamic economic system are upholding individual freedom, addressing economic inequalities within reasonable limits, and creating prosperity for every individual, community, and nation.

### B. Economic Moderation

Economic activities as a means to fulfill the necessities of life. Although in the Quran, Allah has guaranteed sustenance for every living creature, each living being still strives to obtain it. Humans will endeavor through work to attain their sustenance.

وَمَا مِنْ دَابَّةٍ فِي الْأَرْضِ إِلَّا عَلَى اللَّهِ رِزْقُهَا وَيَعْلَمُ مُسْتَقَرَّهَا وَمُسْتَوْدَعَهَا كُلٌّ فِي كِتَابٍ مُبِينٍ

And there is no creature on earth but that its provision is upon Allah. He knows its place of dwelling and place of deposit. All is in a clear register (Lauh Mahfuzh). (Q.S. Hud:6).

This verse is Allah's guarantee of sustenance for every living creature on this earth. However, to obtain sustenance, every living being continuously strives for it. Therefore, in Islam, economic activities are not the primary means to acquire sustenance; they are merely a medium that must be pursued by every individual.

The concept of Wasathiyyah (moderation) as a characteristic of religion is always embedded in every aspect of life, including the economic aspect. In Islam, the purpose of



Working is a part of improving life in this world. Islam encourages its followers to improve their economic conditions. However, the orientation in Islamic economics is not solely focused on material fulfillment. In economic activities, a Muslim does not separate between economic endeavors and worship. This is reflected in the words of Allah SWT in Surah al-jumuah ayat 9-10:

يَا أَيُّهَا الَّذِينَ آمَنُوا إِذَا نُودِيَ لِلصَّلَاةِ مِنْ يَوْمِ الْجُمُعَةِ فَاسْعَوْا إِلَىٰ ذِكْرِ اللَّهِ وَدَرُوا الْبَيْعَ ۗ ذَٰلِكُمْ خَيْرٌ لَّكُمْ إِنْ كُنْتُمْ تَعْلَمُونَ  
 ۙ فَإِذَا قُضِيَتِ الصَّلَاةُ فَانْتَشِرُوا فِي الْأَرْضِ وَابْتَغُوا مِنْ فَضْلِ اللَّهِ وَاذْكُرُوا اللَّهَ كَثِيرًا لَّعَلَّكُمْ تُفْلِحُونَ ۝ ۱۰

O you who believe! When the call is proclaimed for the prayer on Friday, hasten to the remembrance of Allah and leave aside trade. That is better for you, if you only knew. And when the prayer has been concluded, disperse within the land and seek from the bounty of Allah, and remember Allah often that you may succeed (Q.S. al-Jumuah:9-10)

This verse depicts the attitude that one must possess while fulfilling their duties. On one hand, a person must work to meet their worldly needs, and on the other hand, they must worship Allah to fulfill their obligations to Him. However, in this verse, Allah teaches the attitude that every individual should have. When someone is engaged in economic activities, they should pause for a moment to perform worship to Allah. But after the worship has been done, they are permitted to resume their economic activities.

### 3. Moderation between the dimension of divinity and humanity

Islam as a comprehensive religion not only teaches principles of divinity but also encompasses teachings of humanity that relate to the everyday interactions of human life. In the teachings of divinity, it will always be related to belief and faith in Allah SWT, which will shape the character of humans and guide their activities towards Allah SWT. Therefore, the values of faith will reflect the values of humanity in the social and community order.

In the context of economy, the teachings of divinity will form a principle known as the principle of divinity (mabadi ar-Rabbaniyyah). The principle of divinity is a manifestation of submitting oneself to the Creator, Allah SWT. In economic activities, every participant must adhere to the principle of divinity, which serves as a guide for conducting economic activities in accordance with the teachings of Islam. This principle represents a moderation value in the economy, where a servant not only fulfills their social needs but also fulfills their obligations as a creation of Allah SWT. Therefore, all economic activities undertaken by an individual must be accompanied by values of divinity.

### 4. Moderation in fulfilling life's necessities.

Man, as a social being, cannot be separated from the issue of fulfilling needs. Generally, there are three categories of needs: primary needs (dharuriyah), secondary needs (hajjiyah), and tertiary needs (tahsiniyah). Primary needs (dharuriyah) are basic necessities that every human must fulfill in order to survive and make life more dignified, both in this world and in the hereafter.

Secondary needs (hajjiyah) are needs that, if not fulfilled, will not threaten a person's safety, but the lack of fulfillment may cause difficulties in carrying out activities. These needs come after primary needs (dharuriyah). Meanwhile, tertiary needs (tahsiniyah) are prestige-related needs. These needs are only fulfilled after fulfilling primary needs (dharuriyah) and secondary needs (hajjiyah). In practice, fulfilling tertiary needs (tahsiniyah) is aimed at maintaining prestige within society's life.

Islam teaches the principle of moderation in dealing with the fulfillment of human needs, including striking a balance between the concepts of taqtir (stinginess) and israf (extravagance). The aim is for individuals to neither be excessively stingy nor excessively wasteful in meeting their needs. In other words, the fulfillment of needs is based on finding a balance between taqtir and israf.

وَالَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَلَمْ يَقْتُرُوا وَكَانَ بَيْنَ ذَلِكَ قَوَامًا

And those (servants) of the Most Merciful are those who, when they spend, are neither extravagant nor stingy, but they are in between, following a moderate course. ( Q.S. al-Furqan: 67)

وَلَا تَجْعَلْ يَدَكَ مَغْلُولَةً إِلَىٰ عُنُقِكَ وَلَا تَبْسُطْهَا كُلَّ الْبَسْطِ فَتَقْعُدَ مَلُومًا مَّحْسُورًا

And do not tie your hand to your neck (being stingy), nor stretch it out to its utmost reach (being too generous), so that you become blameworthy and regretful. (Q.S. al-Isra': 29)

### **Conclusion**

Islam, as a religion of mercy to all the worlds, has a unique principle known as the principle of moderation (wasathiyyah), which serves as the foundation for human beings in their daily activities. The concept of wasathiyyah is not something new; rather, it emerged alongside the teachings of Islam itself. In Islam, the principle of wasathiyyah is embedded at the core of its teachings, encompassing beliefs, laws, spirituality, and transactions. The concept of wasathiyyah also extends to religious, social, political, and economic affairs. In economic activities, there are several fundamental values of wasathiyyah, such as the balance between this world and the hereafter, the harmony between worship and interactions, the equilibrium between the divine and the human dimensions, and the balance in fulfilling needs..

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