

ATTEMPTS TO SEARCH FOR AN ISLAMIC ECONOMIC DEVELOPMENT MODEL (ANALYSIS OF PHILOSOPHICAL THOUGHT MUSA ASY'ARIE)

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Abstract

Reflection on Islamic thought is no longer concerned with the problem of indigenization of Islam which is more likely to conservation tradition, even leads to a syncretism that almost eliminates the orthodoxy of Islam. Musa Asy'arie is a postmodern intellectual Muslim figure in Indonesia who, with his philosophical ability, is anxious to give a strict critique as well as a clear direction to the economic development of Muslims so that the Islamic economy becomes an outlet for poverty and injustice to society. Type of methodology in this research is literature research with focus of study of Islamic economic thought Musa Asy'arie. This qualitative research is focused on a written document in the form of text produced by Musa Asy'arie. The approach used in this research is phenomenology approach. The phenomenological approach is intended to examine, to reveal the biography, his work and the pattern of his thought development from the perspective of history, that is, from the social and political conditions of the culture at that time. The research results of Musa Asy'arie' thoughts in Islamic economics refers to things that are of fundamental Islamic economic value which include the first divine principle which is where the deity or Gods, the second is the humanitarian province, the three are based on social concern or with other sentences more important piety social rather than individual piety.

Keywords: Islamic Economics, Development Model, Musa Asy'arie

INTRODUCTION

Islam has a historical role that is important to us, but at the same time, our understanding of this phenomenon is very inadequate. There is a need to encourage and initiate productive, courageous, and free thinking about contemporary Islam (Murfi, 2017:229-242) What is called revivalism, re-actualization or contextualization of Islam has monopolized discourse about Islam (Nizar, 2014). Rethinking Islam means repositioning a familiar reformist thought that has been presented since the 19th century by the Salafi sect. The main

intellectual effort presented by Islamic thought now is to evaluate, with a new methodological perspective or perspective, the characteristics and complexity of historical and mythical systems of knowledge. Reformation, or whatever its names, seems to be a key word in understanding the next Islamization process (Geertz, 1998).

The reflection of Islamic thought no longer dwells on the problem of Islamic indigenization which is more inclined towards the conservation of tradition, even leading to the existence of syncretism which almost eliminates Islamic

orthodoxy. While Islam undergoes a process of indcementation, in other contexts Islam also undergoes transformation by using symbols of modernization or renewal (thinking) of Islam. Today Islamic studies are still hampered by rigid definitions and methods, inherited from classical theology and metaphysics. For these reasons, it is important to get rid of various obstacles found in Islamic literature. Whether we realize it or not, modernization not only reflects an ordinary evolution, but is a deconstruction of previous history. The perspective of modern Islamic economic thought no longer places itself in the framework of ontological relations, but leads to a functional point of relationship. The development of Islam in every phase of history is basically a reflection of the dynamics of Muslims at the intellectual level of Islamic thought (Untung, 2011:205).

In a level of thought that refers to a flashlight figure, all ideas and concepts then passed on with the practice posed by a character will not be separated from the factors that influence it. Internal factors, for example, we call something very influential and that comes from personal or from within them such as the family environment and the educational career that it goes through. There is also an external factor that means something that can affect a person's character and usually such things from outside him such as social settings, political conditions, cultural conditions of the surrounding community, ideology or schools adopted by the state and its citizens and economic conditions including reading the books he did. All will support the development of civilization in the advancement of science in

one particular area, especially for the intellectual development of a person who delivers to reliable intellectuals (Sholehuddin, 2010: V).

Here comes the figure of postmodern Islamic thinkers, the modern post is interpreted in general as the antithesis of modernism (Mulawarman, 2014:149-164). As a thought movement, postmodernism has succeeded in offering an opinion, expressing appreciation and stabbing sharp criticisms of the discourse of modernity and modern global capitalism (Hidayat, 2006). In the midst of the stability and charm offered by the modernization project with its rationality, postmodernism is precisely displayed with a number of critical and sharp evaluations of the dreams of modern society. This criticism not only shocked the Western world of intellectual intellect, which was lulled by the charm of science and technology, so that its religion was ruled out in its role. Historically, the problems arising from economic injustice in Indonesia have caused disappointment of various elements in the community, especially towards government policies that are considered too impartial to the owners of the funds, which has created a very deep gap between the poor and the rich (Rozi, 2012:232). In this case in Indonesia there is where the figure has full confidence in the development of the direction of Islamic economics, especially in this country of Indonesia, the figure is Musa Asy'arie.

Musa Asy'arie is a postmodern Muslim intellectual figure in Indonesia with his philosophical abilities (Riyanto, 2013), he was eager to give a firm criticism as well as clear direction to the economic development of

Muslims so that Islamic economics became a way out for poverty and injustice to the middle and lower classes of society which should have an economic role in overcoming it all with the principle of bringing blessings to the universe Islam. Islamic economics still has challenges such as bringing the vision and mission of the welfare of Muslims in other words Islamic economics is able to provide a container of *rahmatan lil'alam*.

Islamic Economics or what is also called Islamic economics is an economics that relies on the system of values and principles of sharia (Zamzami, 2015:1-21). The value system is essentially something that will give meaning to human life in every role it performs. The system is built in a complete sequence that is intertwined very closely with each other. Value system this includes *world views* and moral influences, guiding and helping people realize humanitarian (*insaniyyah*) goals that are just and prosperous. In accordance with the spirit contained in Islamic economic terminology that comes from two words, namely "*al-iqtishad*" and "*al-Islamiy*" imply the understanding of the existence of prudence, not wasteful, middle and economical in accordance with the nature of Islamic teachings. Therefore many awards are found in the Qur'an regarding economic attitudes and behaviors that are perceived as characters and characteristics of a community. Such a society is referred to as "the *ummah of muqtashidah* " (Qs *al-Maidah* / 5: 66) which is not extravagant and not miserly but always takes the midst (Qs *al-A'raf* / 7: 31; *al-Isra* / 17: 29 and *al- Furqan* / 25:67). There are at least four philosophical foundations of Islamic economics which are paradigms that

distinguish them from conventional economics. The philosophical foundation is monotheism, justice and balance, freedom, and responsibility (Nuruddin, 2010:2). Musa Asy'arie through his philosophy of study wanted to try to develop Islamic economics so that Islamic economics in carrying out its functions or objectives was based on the above things which were different from conventional economic principles which were not based on divinity.

METHOD

Types and Research Approaches

This type of research is library research (Ricoeur, 2009:267). With the focus of the study of Islamic economic thought Musa Ash'arie. This qualitative research was focused on a written document in the form of text produced by Musa Asy'arie.

The approach used in this study is the phenomenology approach. The phenomenological approach is intended to examine, uncover biographies, works and patterns of development of thought from the perspective of history, which is seen from the socio-political and cultural conditions of the period (Kaelan, 2005:58). The approach of phenomenology as a theoretical perspective or philosophical view in a methodology is included by an expert named Michael Crottyke in the epistemology of constructionist (interpretive) which appears in contradiction with positivism in efforts to understand and explain human and social reality (Rusli, 2008:1).

In addition, in this study using the Verstehen approach is a method of approach

that seeks to interpret the underlying and surrounding social and historical events. Or better known as hermeneutics which is a special approach to the interpretation of published writings (Hadi, 1985:136).

Data source

In determining research data sources using two data sources, namely:

Primary data source

The primary data source is a source that is directly related to the object of research, this source is a description or direct statement made by the individual concerned (Ibnu, 1996:83).

Secondary data sources

Secondary data sources are additional sources in a research study sebagai i cantilever primary sources (Sugiono, 2007:224). In this research, there are junks, as well as books, and others that are directly written by others about Musa Ash'arie, of course in this case such as research journals, relevant articles or books.

Data Collection Techniques

What is used in this discussion is the technique of collecting documentation data, namely looking for data on matters in the form of books and journals (Amirul, 2005:174). The steps are researchers looking for various sources of written documents in the form of books and journals that are based on the thoughts of Musa Ash'arie.

Data Analysis Technique

The data analysis technique used in this study is to use the hermeneutic method. This

method is considered important in this study because inigin tries to uncover and analyze all essential meanings in its context (Satori & Komariah, 2010:25). This effort is intended to get a pattern of correct understanding of the thoughts of Moses Ash'arie as a text which will then be interpreted and interpreted in accordance with the context of the times and appear likely to be understood in the present context.

Then the analysis in this study also uses descriptive methods with inductive thinking (Nana, 2009:73). This method will provide an overview and exposure to concepts with rational thinking and also reflective and the description of the description will be elaborated in a special form about the thoughts of Moses Ash'arie so that the whole picture can be obtained in one unit.

RESULTS AND DISCUSSION

Biography of Musa Ash'arie

Musa Ash'arie was born on December 31, 1951, a village that is very thick with the culture of santri whose entrepreneurship has a fairly good ethos in the climate there, because the location of the exhibition is still in the pekalongan level full of industrialized creativity there. He grew up in a business community. After completing basic education at the Muhammadiyah Ambukembang elementary school. He went on to Muhammadiyah junior high school in Pekajangan, but it was not finished. His father transferred Moses to the boarding school in Tremas, Arjosari, Pacitan, East Java. The environment of this boarding

school changes its attitude and way of looking at life. After completing his education in a boarding school environment, Musa studied at the Ushuluddin Faculty of Sunan Kalijaga IAIN Yogyakarta majoring in Philosophy. Then Musa married his college faculty friend at IAIN Sunan Kalijaga Yogyakarta.

The educational journey was clearly illustrated first in Pekalangan Pekukangan people's school in Ambukembang in 1968, then continued to the Pacitan Tremas Islamic boarding school in 1970, then the Sunan Kalijaga State Islamic Institute Yogyakarta, in 1976 at the Faculty of Philosophy. After that Musa Asy'arie became a visiting student at *The University of Iowa* and *the University of Chicago* United States, lectures on Islamic Philosophy and Reading on the Qur'an from Prof. Dr. Fazlur Rahman in the year around 1986.

While his career in the field of work began as a Lecturer at the Sunan Kalijaga State Islamic Institute, then continued with Professor of Islamic Philosophy at the Ushuluddin Faculty of Sunan Kalijaga State Islamic University Yogyakarta, Member of the Republic of Indonesia Television Supervisory Board 2006-2011, Experts at the Source Development Agency Small and Medium Cooperative Power and Entrepreneurs of the Republic of Indonesia, President Director of PT. Baja Kurnia, Ceper, Klaten, Central Java, and Vice President Director of PT. Itokoh Ceperindo (PMA Japan).

The organization and social activities at the Advisory Board of the UIN Alumni Family Association of Sunan Kalijaga (IKASUKA), Advisory Council of the Pondok Pesantren

Tremas Alumni Association (IAPT), foundation of the STIE Solusi Bisnis Indonesia Foundation, Management of the association foundation for economic and social studies and development (PERSEPSI), founding member of the Yogya (LP3Y) research, education and publishing institute, Hasta Fajar Foundation, chairman of the Kalam Semesta Indonesia foundation, Management of the Yogyakarta Society for Religious Studies (LPKUB), Indonesian Regional Association for the development of the Regional Social Sciences (HIPIS) Yogyakarta, founder and coach of the Musa Asy'arie hermitage, director of the instute DIAN-INTERFIDAE foundation, and the PR2 Media Advisory Board (Regulatory Monitor and Media Regulator).

As for an award won by Musa Ash'arie in the midst of his busy life being an academic, he was able to get an award as a small and medium business. Musa managed to get an award for his achievement in his field of business. Some of the awards obtained from both the government and the private sector are: Bhasa Bhakti Upapradana, appreciation for public service from the Central Java governor, 17 August 1991, Upakarti in the field of small industry service and development from the President of the Republic of Indonesia, 28 December 1991, and 1997 outstanding entrepreneurs from the foundation Nirwana Indonesia, November 8, 1997.

The works of books written by Musa Asy'arie included: *Multidimensional Thinking in Islam*, Yogyakarta, MBM, 2009, *Multidimensional Thinking Out of Nation Crisis*, Yogyakarta, MBM, 2009, *Multidimensional Man, Qur'anic Perspective*, Yogyakarta, MBM, 2009, *NKRI*,

Political Culture and Education, Yogyakarta, LESFI, 2005, *Balanced Islam*, Yogyakarta, LESFI, 2005, *Initiating a Nonviolent Cultural Revolution*, Yogyakarta, LESFI, 2002, *Religious Dialectics for Spiritual Liberation*, Yogyakarta, LESFI, 2001, *Out of Multi Crisis Dimensional*, Yogyakarta, LESFI, 2001, *Islamic Philosophy of the Sunnah of the Prophet in Thinking*, Yogyakarta, LESFI, 1999, *Islamic Philosophy on Culture*, Yogyakarta, LESFI, Metal Institute, 1997, *Islamic Work Ethics and Javanese Culture, in Islamic Spirit and Nation Culture: Various Culture in Java*, Yogyakarta, LESFI, 1996, *Dive into Human Freedom*, Yogyakarta, INHIS and Student Library, 1993, *Humansas Formers of Culture in Al-Qur'an*, Yogyakarta, LESFI, 1991, *Islam, Freedom, and Social Change*, Jakarta, Sinar Harapan, 1986.

Social Settings

In the social setting it appears that Musa Asy'ari was raised in a family that was religious enough and had religious values that were thick with the nuances of the santri, it was clear that the father had included Musa Asy'arie as a child at the Pacitan Tremas boarding school. But do not forget if we look at a wider overview that the Kedungwuni Pekalongan area is actually an entrepreneurial oriented society, so it does not deny that little Moses was filled with entrepreneurial spirit until Moses became a Professor at the Sunan Kalijaga UIN in Yogyakarta and Moses developed his entrepreneurial world.

Then if we look carefully again in fact Moses in various ideas, especially about economics, has been influenced a little more about the situation

at that time until Moses thought of throwing brilliant ideas about the economy from the point of Islam where this is anxious Moses saw the atmosphere of the economic climate in Indonesia which gives less fresh air gives less fresh blood to the small middle class people who are supposed to go through an economy that is truly Indonesia and comes out of various crises.

We see the Suharto era at that time about its economy, where the financial crisis that hit Asia in 1997 caused a contraction in the Indonesian economy by 13%, as well as a massive depreciation in the rupiah exchange rate. As a follow up to the crisis, Indonesia decided to get a loan from the International Monetary Fund (IMF). The IMF program began with the signing of the first *Letter of Intent* (LOI) at the end of October 1997, which continued until December 2003. In this period, four different presidents implemented a number of economic reform programs with mixed results. Economic reform in the post-crisis period was driven more by the IMF-determined reform program as a requirement to receive assistance. The FIM required a structural reform agenda, as well as a number of steps towards stabilizing macroeconomics and improving the health of the financial system. IMF requirements include, too including the elimination of the clove monopoly, as well as the elimination of all forms of government subsidies for industries that were considered not economically feasible, such as Timor's national mobilization projects and the aircraft industry. A number of these reform steps faced major challenges, due to the involvement of people close to President Soeharto. However,

these steps are needed as an effort to restore public trust and the market to the government. In May 1998, Soeharto resigned as President and was replaced by Habibie (Aswicahyono, 2017:1).

The BJ Habibie government period was known as the transition period from the economic crisis to the recovery process. Various policies both in the monetary, financial and banking sectors, as well as corporations taken by the Habibie government to revive the Indonesian economy from the down turn. The government implemented economic policy reforms in a number of sectors to restore public confidence that had fallen due to the crisis.

Abdurrahman Wahid leadership or Gus Dur began on October 20, 1999. Abdurrahman possessed intelligence, arrogance, openness and a commitment to pluralism and hatred towards dogmatism. In 2000 several indicators showed that the process of economic recovery seemed to be strengthening. Megawati Soekarno Putri leadership 2001-2004. President Megawati's leadership began on July 23, 2001. The economic recovery program carried out by Megawati Soekarno Putri reign was privatization of BUMN, foreign debt management, financial restructuring, and small and medium enterprises (Hakim, 2012:170).

Then it arrived until the government of President Susilo Bambang Yudhoyono was the rise of Indonesia after the economic crisis. Welcomed by a *booming* accommodation, Indonesia then had to face the 2008 world financial crisis which made economic growth decline. The Indonesian economy has returned to post-crisis levels due to the continuing *boom* in commodity prices which

then slowly slowed down as the world economy slowed. And the world economy is still filled with uncertainty. Jokowi carry on government Nawacita program by catching up with the development of infrastructure to be able to be highly competitive. The state budget posture was overhauled to support productive activities, create a breakthrough to attract investment, and rearrange economic policies to encourage efficiency. Amid efforts to increase growth, the government is running equalization programs (Coordinating Ministry for Economic Affairs, 2017:36).

By looking at the experiences of the Indonesian economy of various countries in which the economic leadership has made a benchmark for the Indonesian people's welfare, is where Moses Asy'arie through the analysis of Islamic philosophy, Musa assume that problem is the nation's economy as part of a culture that basically cannot be released from the principle of cultural trilogy in economic aspects, namely economic theology, economic cosmology and economic anthropology. In the view of Islam, the vision of monotheism must be clearly integrated in the economic insight in the country of Indonesia for the welfare of the people, in other words Islamic economics with various theories must play a role in advancing the Indonesian nation which in fact is the majority of Muslims.

The thoughts of Musa Ash'arie concerning the Development of Islamic Economics

According to Musa Asy'arie, economics is an activity that is directly related to efforts to fulfill the basic needs of human life, which are related to daily basic needs, so that it has a large influence

in the formation of patterns of community behavior in various aspects of life. The economic crisis will have an impact on the emergence of crises in the political, social, legal, cultural and religious fields; even poverty is suspected to be a serious threat to religious faith and belief. The Prophet Muhammad said, which means that it can almost be sure that poverty brings the consequences of kufr. Therefore economic gaps that are very striking in people's lives, will lead to unrest and social tensions, especially the rich get richer and the poor get poorer and more difficult to live (Nadzir, 2015:37-56).

There is a story of a looter who was asked to him, whether he was not afraid to die, whether he was burned or shot by the police, then he answered, what should I be afraid of dying, and what is the difference between dying now, because tomorrow's situation will not be more from now on, it might even get worse, given that he is getting older, while unemployment is getting bigger and harder to find decent jobs.

Whereas in every economic activity, the income and wealth obtained by the company or an entrepreneur cannot be achieved by working alone, because in it always involves the energy and minds of many people, even the labor and sweat from the employees and their helpers. While they witnessed how far the income gap, as well as the facilities received between the above and subordinates. The Prophet Muhammad warned of paying employees' wages before the sweat dries (Asy'arie, 2002:104).

The economy in Indonesia today with its various influences, namely: economic liberalism, free markets, globalization and others, made the

Indonesian economy look like the economy at the time of jahiliyyah in Mecca before the arrival of Islam. We live in an oppressive economic system, suck from poor and weak people, by enforcing usury economics. This has implications for the impoverishment of the people who are increasingly overbearing, while economic control is nepotistic. Economic creeds that apply to worship money, serve the mastery of property symbolized by statues made of objects (Ash'arie, 1997:65).

Of course, the management of the economy is very professional, in which the principles of trust are contained, because a professionalism is essentially based on trust, and without trust whose basis is morality and spirituality, business professionalism will lead to a prolonged fundamentalist crisis, and in the end it will be able to destroy its business activities itself (Asy'arie, 2000:109).

Al Makin said by referring to the opinion of Musa Asy'arie that the economists who did not have professionalism based on spirituality in his person would be pragmatic. The pragmatic attitude that is increasingly inherent in the individuals of Indonesian society is increasingly making social life less stable and the neglect of the ethical content in each collaboration. This pattern will lead us to immoral actions (there is no social concern) for the benefit achieved, so that social care will be farther away, because everything will be measured using standardization of money power (Al Makin, 2011:224).

Musa Asy'arie asserted that the state's economic management system must be based on spiritualism and ethics. With the ethical

oppressive economic practices of marginal groups can be eliminated and of course this is appropriate that is practiced by the Messenger of Allah, who in which of course there is a content of values of intelligence, honesty, trustworthiness and openness in every implementation. This is the basic principle taught by Islam by building the economy of the ummah. Remember that humans were actually created by their gods to become Allah's caliphs on this earth, by carrying out the vision and content for the prosperity of society (Ash'arie, 1992:42).

Islamic economics rejects regulation in ownership because all one's ownership is actually obtained through a process that involves outside power (involving other people) (ZTF, 2008). The events and births of humans in this world have inherited creative abilities in the cosmic space where economic activities take place, and economic activities can only be realized by involving other people in them. Islamic economics rejects the concentration of money circulation that only circulates for certain groups. This condition can sharpen economic inequality, the rich get richer and poorer who are poorer and marginalized (Ruslan, 2013).

Islamic economics is based on the principle of justice and equity for shared prosperity and prosperity. All people have equal opportunities, and there must be no monopoly on business and business. The only monopoly allowed is the ownership of natural resources which are the basic necessities of the people owned by the state for the benefit of its entire people. Islamic economics places advanced creativity and technology which in its realization is within the

framework of Islamic ethics which aims to realize the benefit and benefit of a just and prosperous shared life.

Islamic economy to develop *entrepreneurial* spirit as a way to overcome poverty. Entrepreneur as a tangible manifestation of human responsibility as a caliph who is equipped with creative abilities to open opportunities for a prosperous life physically and mentally to help others. Islamic economics places money not as a goal of human life, let alone be disputed. In tauhid integralism, humans are forbidden to slave to their own creations. A Muslim is forbidden to slave to money, to science and technology that is created by humans as a tool to improve the quality of life together.

Above all the values and principles that have been adopted, there is a concept that overlaps all, namely the concept that applies to the occurrence of morality. Morals occupy the top position, because this is the goal of Islam and the preaching of the Prophets, namely to perfect human morals. It is this morality that guides economic and business actors in carrying out any form of activity (Karim, 2015:34). Because basically the definition of economic development in Islam, based on understanding of Sharia, comes from al-qur'ân and alhadîs (Fitria, 2016:29).

In line with Asy'arie that Islamic economics must be built through the principles of the Qur'an which contain fundamental conditions with shared good values. Some basic principles in the Islamic economic paradigm can be mentioned as follows: first, because Allah is the creator and owner of the universe, there is

no owner other than Him who has something absolute, the second works is a task of divinity and social justice is the goal which must be sought, or in other words social justice is the result of work and production equations. All people can thus make every effort and have the right to obtain a fair outcome, the third is justice and equality in Islam which means that the community must have equal opportunities even though it does not mean that the community must be equal in both poverty and wealth, and the fourth economic region very broad and can include the role of the state in many areas of economic activity.

Allah says in Qur'an 9: 105 which means *"to take away some of their wealth as alms to cleanse and purify them with it. And pray for them because in truth your prayers will be peaceful for them. And Allah is Hearer, Knower. "If the economy is based on the principle of the Qur'an, then certainly there will be no social jealousy that will become hatred and dislike for its owner, and because someone lives together and needs other people, then such a situation will ultimately harm him himself (Asy'arie, 2002:106). Islamic economic system is an economic system which emanates from Islamic aqeedah. Islam was deliberately revealed by Allah SWT for all humanity (Akbar, 2013:70). In Islam it also emphasizes harmony both at the vertical level and at the horizontal level, by promoting the ethics of Islamic values (Hilmi, 2015:6). Islam is very concerned about economic ethics as a form of Islamic economics that respects the ummah especially Muslims with examples of the example of the Prophet (Gumus, 2013:18).*

CONCLUSION

Based on what has been described above, it can be concluded that the thought of Musa Ash'arie in Islamic economics refers to things that are of very high value fundamentals for the economic development of the people so that they will grow more well by not putting aside their humanity values as a bearer of social prosperity that has been emphasized in the Koran. The development of the values offered by Musa Asy'arie in the field of Islamic economics includes the first principle of divinity in which divinity or unity will have an impact both from the dimensions of economic longevity and within its own economic governance system, the second is the principle of humanity, the economy is not for oppression or furthermore for the enjoyment of individuals and certain groups, it is clear that this will not be beneficial and precisely there will never appear tranquility especially hope for its benefit. Then the third is based on social concern or in other words more important social piety than individual piety, as well as the economic wheel that should have a strategic role in building the people is not even dwarf the middle class down with the name of economic profit and loss alone, it is clear that this violates the economic code of ethics which should encourage the people to keep pace with their work productivity rather than extort middle and lower class workers without considering the balance of wages that should be obtained.

Musa Asy'ari has analyzed and provided a theory that has been conceptualized in Islamic economics that is based on the philosophical foundation of thinking rooted in the weak

economic system in Indonesia due to the dominance of capitalists who are committed to capitalism not to common justice. This should not happen in Indonesia which is rich in nature and abundant in natural resources that can be used to accelerate the economic development of Muslims. In other words, as long as our economy is still in view of profit and loss, it means that we are still pragmatic about the economic system which will have a negative impact on economic and business actors themselves and more fatally a rises social jealousy that refers to individual and group conflicts.

Even though we are always optimistic about the economic development of Muslims who, with Moses Asy'arie thoughts, can be born Muslim entrepreneurs who have a high entrepreneurial spirit but still not lose their identity as Muslims to carry out the mandate to prosper the people according to Islamic economic principles. Greatly provide opportunities for the advancement of the Indonesian state.

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