

MAQASID SYARIAH AND ECONOMIC GROWTH IN THE COVID-19 PANDEMIC ERA

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ABSTRAK

Maqasid Syariah adalah aturan utama dalam memformat hukum apapun dalam Islam yang diterapkan secara luas di bagian-bagian yang mengelilingi jalan hidup Muslim. Lebih jauh lagi, tujuan syariah adalah untuk mencapai kebahagiaan dan menjaga urusan komunitas di dunia dan akhirat. Kelima *Maqasid Syariah* itu adalah perlindungan terhadap agama, kehidupan, intelektual, keturunan, dan harta benda. *Maqasid as-Syariah* merupakan elemen penting yang perlu diikutsertakan oleh seluruh umat Islam dalam kehidupannya, termasuk dalam kegiatan ekonomi atau keuangan atau muamalat. *Maqasid Syariah* harus diterapkan di semua aktivitas ekonomi untuk menjaga dan mencapai kebahagiaan atau *falaah*. Terkait hal ini berdasarkan kajian *Maqasid Syariah* maka para Ulama sepakat menganjurkan pertumbuhan ekonomi saat pandemi atau wabah tetap berjalan agar kesejahteraan masyarakat tetap terjamin. Karena mematuhi protokol kesehatan dan tetap menjalankan kegiatan perekonomian tetap perlu di jalankan secara Bersama-sama. Dengan begitu dampak wabah pademi Covid-19 akan bisa teratasi baik dari sisi kesehatan dan sisi pertumbuhan ekonomi. Artikel ini berupaya mendeskripsikan peran dan pentingnya *Maqasid Syariah* dan pertumbuhan ekonomi saat pandemic covid 19. Selain itu juga untuk melihat implementasi lingkup kerja tersebut dalam ekonomi syariah.

Kata kunci: *Maqasid Syariah*, Pertumbuhan Ekonomi, Pandemi Covid-19

ABSTRACT

Maqasid Syariah is the main rule in formatting any law in Islam that is widely applied in the parts surrounding the Muslim way of life. Furthermore, the purpose of Sharia is to achieve happiness and safeguard the affairs of the community in the world and the hereafter. The five *Maqasids Syariah* are the protection of religion, life, intellectuals, descendants, and property. *Maqasid Syariah* is an important element that all Muslims need to include in their lives, including in economic or financial activities or muamalat. *Maqasid Syariah* must be applied in all economic activities to maintain and achieve happiness or *falaah*. In this regard, based on the sharia *maqasid* study, the Ulama agreed to advocate economic growth during a

pandemic or outbreak so that the welfare of the community remains guaranteed. Because complying with health protocols and continuing to carry out economic activities still needs to be carried out jointly. That way the impact of the Covid-19 pandemic outbreak will be resolved both in terms of health and economic growth. This article seeks to describe the role and importance of Maqasid Syariah and economic growth during the Covid-19 pandemic. In addition, it is also to see the implementation of the scope of work in the Islamic economy.

Keywords: *Maqasid Syariah, Economic Growth, Covid-19 Pandemic*

INTRODUCTION

The pandemic era is an era of paralysis and destruction of civilization that has been built by modern humans for hundreds of years. In other words, the pandemic factor has triggered fundamental changes in various fields, namely the economy, socio-culture, and even religious practices. The black death epidemic or what is believed to be one of the factors accelerating the escalation of the change in power (<https://www.history.com/topics/middle-ages/pandemics-timeline>).

Various profit and non-profit-oriented community institutions during the pandemic, including mass organizations, education institutions, economic institutions and companies, as well as religious institutions stopped and experienced shifts and changes.

The pandemic opens up space for complex problems in the form of gaps, inequalities and weaknesses at the local, national and all developed countries (Masu'di and Winarti, 2020). Visible reality. It is clear and undeniable by experts that Covid-19 will be a new milestone that will encourage major shifts in social, political and economic order, as well as religious practices.

In the context of the COVID-19 pandemic in Indonesia, it has

decreased after the vaccine was found and there is a vaccination program for the community in 2021, but there are still things that need to be improved, including the economy, community business, culture, and community religiosity. The three problems cannot be separated from the restrictions on social mobility implemented by the government, such as the policy of implementing PSBB, WFH, at home, and social distancing.

The condition of the Covid-19 pandemic is an external shock which certainly affects various economic, health, political, and riot crises (Linnenleuke et al, 2012) as well as cultural and religious crises. (Branick, et al., 2018).

Referring to the pandemic case, in other words, nature does not belong to human nature (Muhammad, 2007). In a long time and full of processes, the way humans understand and act on the landscape in which they live forms the norms, knowledge, way of life, and culture that determine identity, and create relationships with their environment. lingkungannya (L. M. Johnson, 2010). he culture that is owned by a society does not only range from what is done daily, but rather is something that is integrated in these symbols and symbols that are used by the community for views,

orientations, values, and various things that happen between them. them (Geertz, 2003).

The views of the community are obtained from any related environment and are used as the basis for the point of view of themselves and those around them. Therefore, orientation and values will influence individual people to think, behave and act in changing their environment. In other words, what people know about the world and where they live, forms a broad understanding of existence that is closely intertwined with spirituality, language, and the environment. (Tidemann, Chirgwin, & Sinclair, 2010).

A person's spirituality is an abstract thing, but it can be observed how thoughts, attitudes and ways of acting are good from expressions about certain objects as the most important part in influencing changes in agents, structures and religious values that are practiced by society. Nevertheless, the main principles of the relationship between actors, structures or constitutions can influence each other's existing local wisdom and grow interactively-connectivity, in which elements in society can be infused with the spirit of human life. (M. Johnson, 1992). The slowing economic growth faced by the community is a test for the community in dealing with various phenomena that occur. For example, in dealing with disease outbreaks, Javanese people have their own wisdom in responding to phenomena that occur (Rumilah, Nafisah, Arizamroni, Hikam, & Damayanti, 2020). Local knowledge is also manifested in titen science which has become an important

factor for the people of Gunung Kidul and has guided the community to develop agricultural systems in adapting to changes in the annual seasons (Retnowati, 2014). In addition to being a guide in responding to a phenomenon, local knowledge also has an important role in preserving an environment. For example, in the Kasepuhan community who have the concept of Mother Earth, Father Heaven, and Guru Mangsa, Leuit and Wewengkon hutan as a measure of protection for the environment. (Rahmawati et al., 2008).

This paper aims to examine the maqasid of sharia and economic economic growth in limiting social mobility during the pandemic which tends to decline both in the cultural, socio-economic and religious realms of society in the pandemic era. This paper seeks to find an explanation of why the Covid-19 pandemic has become a dominant factor in economic growth.

Paper on Islamic maqasid and economic growth with restrictions on mobility in the pandemic era, collaborative method between qualitative and descriptive. Descriptive qualitative methods were used to understand the maqasid of Sharia and economic growth with the impact of restrictions on mobility during the Covid-19 pandemic that affected all aspects of life and also found a correlation between mobility restrictions in the Covid-19 pandemic era and economic growth.

1. Unit Analysis

Units of analysis are elements of the study that will be carried out such as examining variations between one another, or comparing one unit to another. In

social behavior research, the unit of analysis that is most often used is the individual (Bernard & Gravlee, 2015).

2. The data collection techniques

The data collection techniques used to collect the data needed in this paper are: Document study, data collection is also supported by studying documents related to economic growth during the pandemic. The documents that will be searched for are population data documents, economic growth documentation archives, and also pandemic economic documents that explain economic growth.

DISCUSSION

Dynamics of Cultural Economy

In human behavior, there are several basics in life, one of which is economic dynamics (Abdullah, 2015). Economic dynamics is all human knowledge which includes ideas, ideas, actions, and material culture that becomes a guide in interpreting human actions in the economic field. (Syam, 2011). symbolic perspective, the cultural economy is the basis of human action and behavior. As the basis of human action, economic culture is the tools of human knowledge that are selectively used to interpret each action, in this sense culture is also the basis for creating a behavior. In the second paradigm, culture will create behavior that becomes a pattern and can be observed by real humans (Syam, 2011).

Humans are creatures who symbolize, conceptualize, and seek meaning (Geertz, 1973). Culture that is formed through ideas, ideas and actions agreed upon by humans or society is a system and pattern of various symbolic meanings. The meanings of these symbols are passed

down from generation to generation, as a basis for communicating, preserving values and actions and developing knowledge (Geertz, 1973). Culture itself does not only consist of habits and institutions, but on the pattern of interpretation or interpretation of a society towards its experiences, how they see everything that surrounds themselves (Geertz, 1982). Culture is born in a constitutive dimension of social life that goes beyond the "symbolic arc" or "blueprint" which is meaningful at the emotional and cognitive levels. (Geertz, 1973).

Culture is now understood as something that is not fixed, modern anthropology sees culture as something that is flexible, negotiable, struggleable, relative, and subject to change. (King & Wilder, 2012). The culture formed by the community is then seen as a differential culture where between cultures have the same position between each other. Culture itself is formed from the continuous interaction between humans and humans with nature, where social and natural conditions continue to change (Abdullah, 2015). The symbol is basically a process of negotiation and mutual understanding that involves many elements by carrying out their respective interests. The shift in culture from generic to differential, emphasizes how closely culture is even integrated in human daily life (Laksono, 2000).

We often hear that in the daily life of Muslims, there are several parties who try to dichotomy between individual piety and social piety. The debate is centered on the priority scale of worship that needs to come first, individual worship or social worship. It is as if the two forms of piety are diametrically distant from each other.

The debate about individual piety and social piety is of course not born in a vacuum. Instead, it comes from a fact about the behavior of Muslims with degrees of faith that look mature but their social attitudes are far from being burnt. Not just looking at other parties who are not in line with suspicion, more than that, they often position different groups as entities worthy of being hostile. Even fought.

Individual piety is a form of worship that prioritizes personal religious rites as a bridge of direct communication with Allah (*hablum minallah*) for self-supremacy as a servant of faith such as prayer, fasting, pilgrimage, remembrance, and so on. The reward incentive is only consumed for self-goodness as a provision in the hereafter.

In practice, individual piety is sometimes not directly proportional to social sensitivity. In fact, they often ignore the values of Islamic humanism in social life in society. In other words, individual piety is not a guarantee in facing a complex life that requires a more responsive religious reasoning and a culture of mutual respect.

While social piety refers to the behavior of someone who is very concerned with Islamic values that are social. For example, being friendly to others, caring about the problems of the people, upholding tolerance, fostering empathy, and respecting all forms of differences.

Therefore, the dichotomy between individual piety and social piety is actually irrelevant. This is because good actions are actually the implementation of the appreciation of the values taught in individual rituals. Moreover, individual rites actually contain many social aspects such as

praying in congregation, giving zakat, and fasting.

Thus, social piety can be interpreted as a manifestation of the appreciation of individual worship that is practiced in the form of social sensitivity in the form of good actions for the surrounding community. So that there is a feeling of comfort and peace between each other. The combination of the two is called total piety.

Therefore, total piety in Islam includes a good relationship with Allah (*hablum minallah*) and warm relations with fellow human beings (*hablum minan nas*). Both must be narrated in balance. The words of the Prophet Muhammad SAW said that the best people are those who are useful to others. In addition, a sign that we are blessed by Allah ta'ala, one of which is that we love to love our fellow creatures.

Islamic *ukhuwah*. As mentioned in the first paragraph, the contestation of the religious ideology of the Indonesian people in the face of the Covid-19 pandemic is very diverse, especially in Islam. This is not surprising because Muslims in Indonesia adhere to various schools of theology/kalam and fiqh. The diversity of people in understanding religion, gives rise to different attitudes. There are lecturers who call for Muslims to fear Allah more than they are afraid of the virus, so there is no need to heed the government's recommendations in the worship procession which is decreed by the MUI and approved by mainstream mass organizations in Indonesia. On the other hand, there are ustaz or kiai who are more moderate, stating that worship is very important, but keeping one's life (*hifdzu nafs*) alive so that you can worship longer in this

world is much more important. So that the recommendations made are adjusted to the context. If the situation is still critical, there is nothing wrong with Muslims "restraining themselves" to be able to pray in congregation at the mosque. And at a time like this, where the government is carrying out the new normal, Muslims can pray in congregation without being huddled together. In addition to fatalistic and moderate attitudes, there are also those who are overreacting to the pandemic by buying masks, hand sanitizer, and other prevention equipment blindly without caring about those around them who are also in need.

In the teachings of Islam Nusantara, there are at least four principles in religion. One of the two that can be practiced in *Ukhuwah Islamiyah* is the concept of *Tawaasuth* and *Tawazzun*. These two things are important to be used as a guide in "advising each other" activities between Muslims during the Covid-19 Pandemic. *Tawassuth* means being in the middle, not extreme to the left and not extreme to the right. Thus, Muslims must be able to balance attitudes in various situations and conditions. Simply put, Muslims must be dynamic, not static in responding to an event. In relation to the pandemic, the concept of *tawassuth* can be embodied in a moderate attitude in the fight against Covid-19. Where the people do not adhere to the fatalistic and theodic *Jabbariyah* understanding, believe that everything that happens is absolutely due to God's destiny and humans must surrender to whatever befalls them. Followers of fatalistic understanding tend to be indifferent to their surroundings and insensitive to the context that applies around them.

This attitude actually shows despair at the grace of Allah SWT.

Resiliensi Sosial

Social resilience is the struggle of community organizations to overcome external pressures and disturbances as a result of social, political and environmental change (William Neil Adger, 2000). Social resilience will shape resilience from a security perspective. Social resilience is how citizens who are bound in community groups and communities create positive self-defense in the face of various pressures and upheavals, both social, economic, political and environmental.

Based on the use of the facilities, one method of preaching is through trade. From time immemorial, the spread of Islam was carried out through trading activities from one country to another. Islamic *da'wah* is carried out by direct approach to the area where Islam will be spread.

Da'wah can also be done by traveling around. The spread of Islam starting from the time of the Prophet Muhammad *sallallahu 'alaihi wasallam* until now is mostly through visiting a new place and then preaching Islam in that place.

In addition, *da'wah* activities can also be carried out through community activities. Indonesian people are used to the method of community *da'wah*, by holding scientific assemblies, regular recitations, TPA, or *madrasah diniyah*.

However, some of these *da'wah* facilities were "forced" to be temporarily suspended due to the outbreak of the Covid-19 outbreak.

Social media is one type of online media. Social media has been used by people all over the world.

Social media is used by the public to communicate with others, to seek information, to share information. In addition, social media can also be used to find out and follow one of the *da'wah* activities on this social media.

Through social media, *da'wah* activities become wider. The spread of *da'wah* can reach all over Indonesia and even around the world.

Da'wah can be done on any social media platform. It can be through a blog in the form of writing in the form of an Islamic article, then on the Youtube platform by uploading a delayed broadcast video or in the form of animation. We can share on other social media: Instagram, Facebook, Twitter, WhatsApp and Tiktok

There are three definitions of resilience that will be used as a reference in analyzing this research. These types of resilience include:

1. Efforts to rise from stress: this resilience is a condition when a system (society) returns to its position of all after experiencing stress.
2. Ability to absorb pressure: this type of resilience emphasizes stability, and stress analysis that can be tolerated by a system of society.
3. The adaptability of this type of resilience emphasizes the community's anticipation that is carried out in the context of adaptation in the face of subsequent pressures.

In order to support the type of resilience that is the reference for analysis, there are several factors that are the main concern in research on social restrictions d

- a. Income level and social equality;
- b. Effective local policies;
- c. Social protection;

- d. Microeconomic security;
- e. Availability of basic infrastructure;
- f. Support and social networks connection

All social, economic, political and environmental sectors will be able to maintain national stability. Indonesia, with its heterogeneous society, is very vulnerable to being shaken by sensitive issues. Meanwhile, the global challenges facing this nation are so great that the discourse in the vortex of public opinion should have moved towards a discourse on building justice, progress and the welfare of the nation. The biggest discourse that should be used as a guide is the respect for the right to life and the guarantee of the individual life of the community as a useful human being.

The European nation has experienced a dark period due to the fanatical attitude of some religious communities in responding to the Black Death pandemic. When European authorities run out of ideas for dealing with the epidemic, people despair; they began to associate that the Jews were the bringers of disaster, until God was angry.

This narrative has succeeded in provoking extreme groups in interpreting religion. Conflict ensued, thousands of Jews were persecuted. It fell down the stairs. Facing Corona now, religious experts need to join hands more closely with medical and health experts to jointly convince the public that history has proven that the pandemic outbreak knows no religion, race, age, gender, and social class. He's not picky, he's not picky either. It will attack all, and therefore must be faced together. The

government has declared Indonesia a disaster emergency due to Corona. Various religious leaders have made *ijtihad* to postpone religious rituals, although we all understand that this does not mean stopping religion.

The term *Maqasid Syariah* was popularized by Imam Asy Syatibi who is the founder of *Maqasid Syariah* in the study of *fiqh*, although he did not provide a definition regarding this term. However, the main definition of *Maqasid Sharia* we can know from two other Ulama who came after Ash Syatibi, and they were behind the development of *Maqasid Sharia* in Islamic law, these two definitions were given by Ibn Ashur and Ala al-Fasi (Lahsasna, 2009). Ibn Ashur defines *Maqasid Syariah* based on two aspects, namely the general aspect, purpose and wisdom behind the application of all or most of the *Sharia* rules. (Ashur, 2006). This definition is more related to the general objectives of *Sharia*, the overall principles that guide the application of Islamic law as a whole. The second definition of *Maqasid Syariah* is very specific; it relates to specific goals for purposes designed to achieve certain benefits for people in their daily activities, such as the importance of contract validation (Ashur, 2006; Laldin & Furqani, 2012). Another definition is given by Ala al-Fasi who defines *Maqasid Sharia* as the ultimate goal, this definition is more comprehensive because it includes general *maqasid* ('*amm*) and special *maqasid* (typical). The focus of the above definition is to find the meaning behind the enactment of a rule, and the secret of that rule (God's intention in the *Shari'a*). (Lahsasna, 2009).

According to Kamali, the word *maqasid* comes from the word *maqsid*, which reflects the meaning of goals, objectives, principles, intentions, goals. (Kamali, 2008; Vejzagic & Smolo, 2011). *Maqasid* includes the wisdom and knowledge behind the rules, the intent of the action. As for the term *Sharia*, some scholars define it by following strictly the commandments of Allah (*Islam*). Thus, *Maqasid Syariah* represents the goals and rationale of *Sharia* (Dusuki & Bouheraoua, 2011). This includes all fields of science, law, regulation, policy, instruction, obligation, principle, belief, service and action designed to protect human interests in all aspects of life (Vejzagic & Smolo, 2011).

Overall, it can be concluded that the *Maqasid Sharia* concept includes various aspects of benefits, public, private interests and protection from various aspects of loss and harm. So *Maqasid Syariah* aims to protect the interests of mankind and prevent damage or threat to the existence of the five aspects of human life, and is intended to realize the public interest for society, as well as encourage virtue and avoid evil.

The scholars of *fiqh* stipulate that *maqasid sharia* is realizing *maslahah* for humans in this world and the hereafter (Al-Syathibi, n.d.). *Maslahah* in *maqasid syariah* is divided into three levels, namely (1) essential *maslahah* (*daruriyyah*), (2) secondary *maslahah* (*hajiyyah*), and (3) complementary *maslahah* (*tahsiniyyah*).

Lahsasna defines it by saying, "*maslahah daruriyah* are essential things that must exist for humans where without this realization the whole society will be

in disaster, chaos and disruption. (Lahsasna, 2009). Secondary *masalahah (hajjiyyah)* is an interest that must exist so that human life can run naturally and normally, its absence does not threaten human existence, but can cause difficulties for humans. (Al-Syathibi, n.d.; Dusuki & Bouheraoua, 2011). These interests include things that are needed by the community to achieve its goals and carry out its affairs properly (Ashur, 2006). Next, complementary *masalahah (tahsiniyyah)* is an interest whose existence makes human life more beautiful, improves the quality of life. The non-fulfillment of these interests does not interfere with human life, but is still able to run normally (Ashur, 2006; Dusuki & Bouheraoua, 2011). The overall goal of sharia is for wealth. As mentioned in the *maqasid* concept, the preservation and protection of wealth is one of the goals of sharia, classified in the *daruriyyat* category (Putra, 2017).

The concept of *Maqashid Shari'ah* actually started from the time of al-Juwaini who was famous for Imam Haramain and by Imam al-Ghazali then compiled systematically by an expert in *ushul fiqh*, namely Imam al-Syatibi. The concept was written in his famous book, *al-Muwwafaqat fi Usul al-Ahkam*, especially in juz II, which he named the book *al-Maqashid*. To realize the benefits, al-Syatibi then divides *Maqashid* into three levels, namely: *Maqashid dharuriyat*, *Maqashid Hajiyyat* and *Maqashid Tahsinat*. *Dharuriyat* means that it must exist for the benefit of the servant, which if it does not exist, it will cause damage, for example the pillars of Islam.

Meanwhile, *Hajiyyat* means something that is needed to relieve hardship, such as *rukhsah* (relief) for not fasting for sick people. As for *tahsinat*, it means something that is taken for the good of life and to avoid evil, such as noble character, removing *najis* and covering *aurat*. As for *dharuriyat* according to al-Syatibi, in more detail it includes five goals, namely: guarding religion (*hifzh ad-din*), guarding the soul (*hifzh an-nash*), guarding reason (*hifzh al-aql*), protecting offspring (*hifzh an-nasl*) guard the property (*hifzh al-mal*). In the context of the implementation of the pilgrimage, the pilgrimage is part of the principle of maintaining religion (*hifzh ad-din*) as stated in Qs. Ali Imran: 97, but in technical implementation, the implementation of Qs. Ali Imran: 97 During the Covid-19 pandemic, it turned out that the implementation had the potential to conflict with the health and safety of the pilgrims. Of course, the health and safety of the human soul as part of protecting the soul (*hifzh al-nafs*) is a need that must be prioritized (*dharuriyah*) compared to the implementation of the pilgrimage itself. In the author's opinion, the implementation of the Hajj during the Covid 19 pandemic there is a clash between maintaining religion (*hifzh ad-din*) to guarding the soul (*hifzh al-nafs*) which makes *Maqashid Shari'ah* on this issue achievable.

Furthermore, in the perspective of *qawaidh fihiyyah*, *qawaidh fihiyyah* is the opinion of previous scholars, which is often used as jurisprudence in formulating Islamic law, among the *fiqh* rules that can be used as a basis for viewing this issue is *La Dharara wa*

La Dhirara (not to harm and not to be harmed).

The role of the Islamic *maqasid* above is very important to be used by Islamic Economics experts in their research activities. An economic activity or business transaction needs to be examined in advance whether the aspect of the *maslahah* or the larger *mafsadah* is contained in it. Only then can solutions and alternatives to conventional economic activities be found which are deemed to be contrary to Islamic values. That way Muslims can confidently leave economic practices that outweigh the benefits and switch to economic activities that are beneficial for both individuals and society.

One of the main studies of economic growth in Islam is usury or interest which in Arabic means addition or increase. In the Qur'an this increase refers to the increase in certain transactions, namely usury which was common and known among Arabs and other countries at the time of revelation. This is the reason why the references in the Qur'an use the word usury, this transaction occurs in one or two ways: 1) the suspension of the debt that is due to become a new debt on the condition that the amount owed increases; and, 2) provide loans (debts) at additional costs after a certain period of time. The Qur'an itself implies this definition because it states: "But if you repent, you will stick to your principles, do no injustice (to others) and no injustice is done to you" (Surat al-Baqarah: 279).

This argument has two important indications: 1) defines usury as any increase above the principal debt or loan; and 2)

describe such increases as unfair. Exceptions to additions or increases that occur as a result of buying and selling transactions are explained in QS. Al-Baqarah: 275 "... Allah has permitted buying and selling...". Thus, in financial transactions and economic activities, usury is defined as any increase or addition to a debt contract (loan) or suspension of maturing debt (Kahf, 2006). Experts agree that this is what in contemporary times is known as a *flower*. Both legally and financially, interest is defined as the increase paid by a debtor to a creditor to provide a loan or to extend the maturity of an existing debt. The similarity of the practice of usury in the *jahiliyah* era and the practice of interest (interest) by charging a number of values other than the principal in a debt or loan contract is what makes the scholars agree that the legal interest is the same as usury, it is haram. Sharia does not recognize both, as a result, any increase above the principal debt is interest and it is "forbidden usury" according to the terminology of the Qur'an.

To understand why interest is prohibited, we need to revisit the basic concept of debt. Debt is an interpersonal relationship that is an obligation on one side and an abstract asset for another. By their nature in real life, debt cannot be increased or decreased; it cannot produce ascension because it has no intrinsic use other than as material wealth. In other words, debt should not have different values at different times and places. Because in it there is no transaction of goods or services as a substitute for the increase in the principal value that occurred. The capitalist system that has been shackled for tens or even hundreds of

years makes debt and credit transactions with interest a natural thing, especially when released to the market, the law of supply and demand works. In Islamic economics it recognizes real things and real growth either based on the nature of real assets or by the influence of market forces on real assets, goods, or services (Kahf, 2006).

Based on various explanations and theories about interest and its similarities to usury which is prohibited by Sharia, the experts summarize the points about the bad impact of interest application in society because it can damage the stability of economic growth (Anwar, 2007). society is not in line with *Maqasid Syariah* and economic growth. This can be seen from the magnitude of the harm caused by the practice of interest compared to the benefits that can be taken. It is evident that the practice of interest several times has caused economic crises and inflation due to the lack of real transactions involving healthy economic cycles. So that these practices cannot contribute to economic growth and people's welfare. The discussion of Islamic economics will always be related to *maqashid sharia*, because the two objects of discussion are the same, namely human behavior to achieve prosperity (*falah*).

In achieving happiness, there are three main components that must be met, namely *aqidah*, *sharia*, and *morals*. These three principles are the main basis for building Islamic economics. These three aspects are revealed to be the five main foundations in the building of Islamic economics, namely: *monotheism*, *nubuwwah*, *ma'ad*, *khalifah* and *ukhuwwah*.

In the goals of Islamic economics, *falah* is the general goal of all economic activities (*maqashid al-syariah al-ammah*), while the objectives of *sharia* are specifically (*maqashid al-syariah al-khassah*) such as stability in equitable income distribution, poverty reduction, and provision of employment opportunities. profession. in terms of *maqashid al-khamsah* it is also very influential on economic activities related to human needs in allocating existing resources, in which Islamic values function as a filter on human economic behavior.

Since Covid-19 was declared a pandemic, many domestic and global economic sectors were affected. The impact of the pandemic has been most pronounced in the micro, small and medium enterprises (MSMEs) sector. The Ministry of Cooperatives and Small and Medium Enterprises (Kemenkop UKM) reports that in 2018, the number of MSMEs in Indonesia was around 64,194,057, with an absorption capacity of 116,978,631 the total workforce. This figure is equivalent to 99% of the total business units in Indonesia, with the percentage of labor absorption in the economic sector equivalent to 97%. While the remaining 3 percent is divided up in the large industrial sector. Based on preliminary research in April 2020, with a sample of MSMEs recorded at the Ministry of Cooperatives and SMEs, it was reported that 56% of MSMEs claimed to have experienced a decline in sales turnover due to the Covid-19 pandemic, another 22% had difficulty getting financing/credit, 15% experienced a decline in sales. problems in the distribution of goods, and the remaining 4% reported difficulties in obtaining raw materials.

Of all MSMEs recorded in this research, the composition of MSMEs engaged in micro-industry occupies 87.4%. As a result, the initial impact of the Covid-19 pandemic on the MSME sector was detected at this micro MSME level. This figure shows a fact which is higher than that reported by Bank Indonesia, which is 72.6% and lower than that reported by LIPI, which is 94.7%. The last two researches were carried out in June 2020, at the end of the second quarter of 2020. Not to be missed, research from JNE reported almost the same number as reported by LIPI, namely 96% of MSMEs claiming to be severely affected by the Covid-19 pandemic. The differences that occur in the research results are generally due to differences in the time of the research implementation and the indicator measurement method used in the research. What Sector MSMEs Are Affected by the Covid-19 Pandemic? Speaking of the MSME sector affected by the Covid-19 pandemic, BI reported that MSME exporters were the most affected, which was around 95.4% of the total exporters. MSMEs engaged in the handicraft sector and supporting tourism were affected by 89.9%. Meanwhile, the smallest sector affected by the Covid-19 pandemic is the agricultural sector, which is 41.5%. Meanwhile, at the entrepreneur level, research data from the Ministry of Cooperatives and SMEs reported that MSMEs consisting of wholesalers and retailers experienced the highest impact of the Covid-19 pandemic (40.92%), followed by MSMEs providing accommodation, food and beverages (26.86%) and the least affected is the processing industry (14.25%). Indications of the Impact of the

Covid-19 Pandemic on MSMEs The highest impact of the exporting MSME sector (95.4%) was reported to be a direct impact of the PSBB, which made the space towards product targets experiencing problems. Social distancing, which later became known as social distancing, also became a factor triggering distribution barriers, causing a decline in sales turnover from these exporters of SMEs. This fact can be known directly through the inflation record during April, where the Indonesian people at that time were facing 2 important moments, namely fasting and Eid al-Fitr in the midst of the PSBB situation starting to be implemented. At that moment, there should have been an increase in spending inflation. However, what happened in the field was the opposite, namely the inflation rate weakened to 0.17% compared to March 2020. In March, inflation was still at 0.29%. This indirectly illustrates that 1) there has been a decline in people's purchasing power, or 2) there are barriers to the distribution of goods and services from producers to consumers. The last obstacle is significantly influenced by the effect of the PSBB policy. Meanwhile, MSMEs engaged in the handicraft sector and supporting tourism, the high impact due to the Pandemic of 89.9% was caused by several factors, including: 1) the decrease in the number of tourists indirectly affected sales turnover, 2) difficulties in distributing goods, 3) they have to temporarily close their stalls on the grounds of breaking the chain of the spread of the Corona virus. On paper, the results of LIPI's research in April 2020, were able to provide a quantitative description of the condition of SMEs

in the craft and tourism sectors. MSMEs engaged in micro food and beverage (mamin) businesses were affected by 27%. MSMEs, which consist of small food and beverage businesses, were affected by 1.77% and MSMEs classified as medium-sized businesses were affected at 0.07%. Meanwhile, for MSMEs engaged in handicraft business units made of wood and rattan, the impact of the Covid-19 pandemic on micro-enterprises was 17.03%. Small businesses in the wood and rattan handicraft sector were affected by 1.77% and medium enterprises by 0.01%. This narrative has succeeded in provoking extreme groups in interpreting religion. Conflict ensued, thousands of Jews were persecuted. It fell down the stairs. Facing Corona now, religious experts need to join hands more closely with medical and health experts to jointly convince the public that history has proven that the pandemic outbreak knows no religion, race, age, gender, and social class. He's not picky, he's not picky either. It will attack all, and therefore must be faced together. The government has declared Indonesia a disaster emergency due to Corona. Various religious leaders have made *ijtihad* to postpone religious rituals, although we all understand that this does not mean stopping religion.

i among the Muslims When we try to deal with this calamity with strict procedures, one of the implications is praying at home. Changing worship from the mosque in congregation to *munfarid* at home is a struggle and dialogue that is not easy," explained Haedar.

In providing worship comfort to its citizens, Muhammadiyah views active efforts to prevent the transmission of Covid-19 as a form of

worship that has the value of jihad, and conversely, deliberate and rash actions that carry the risk of transmission are bad/unjust actions. Therefore, the implementation of communal religious rituals such as congregational prayers in mosques is transferred to their respective homes. Even if there is a disaster, the mission of enlightenment must not be broken, it must continue to dialogue, struggle, and at the same time provide intelligence on how religion is present in times of emergency. And thank God, overall, the choice to worship at home has become the mainstream of the Muslims. Regarding health, Muhammadiyah utilizes more than 117 hospitals and 63 Muhammadiyah and 'Aisyiyah universities to help people who are exposed to the corona virus. Then, Muhammadiyah also provides medical assistance and disciplines health protocols. By working together, the spread of Covid-19 has been successfully suppressed.

"The pandemic emergency has made us aware that the world of health is related to the most important needs of life, which in the end is saving human lives. Placing Health as an important part is not only a medical issue or instrumental technology, but there is a service and connection with humanitarian issues," explained Haedar.

Socio-economic related. The Indonesian people have potential capital in the form of a spirit of mutual cooperation and volunteerism, this is what makes people have the resilience to face suffering. But this will not have any impact if there is no ability to capitalize this potential capital into a well-conceived collective system.

"It is impossible for our social capital to be present in a genuine way.

We have to capitalize it into a tough social system so that the issue of gotong royong is not just a shriek from elite speeches, but also a process of social transformation that we must cultivate,"

In addition, Haedar suggested that MSME programs need to be capitalized again in order to become more progressive, it is not enough to just stick with regular programs. The reason is, the lower classes of society are those who have the most impact on this pandemic, so it's time to present MSMEs that have breakthroughs.

CONCLUSION

Maqasid Syariah is an important regulation that can play an important role in today's economy, finance and business transactions; It is time to move forward with the full implementation of maqasid sharia in financial business and economic activities to achieve the noble goals of sharia. This goal gives value to finance and commerce, and upholds justice in the business community and society at large. In addition, the achievement of sharia goals in business transactions protects individual and group rights without injustice, creates happiness and satisfaction, and fulfills the needs of society in terms of wealth.

In fulfilling *Maqasid Syariah*, humans inadvertently fulfill not only their social and ethical needs, but also their commercial needs. Therein lies the Muslim wisdom to "fulfill all obligations" because by doing so, human beings fulfill each other's needs and obligations, thereby becoming a win-win solution for all. With human endeavors to protect Religion, Life, Honor, Reason and

Property in Islamic financial and banking transactions, all three: commercial, social and ethical needs, are balanced and met. Economic growth during the Covid-19 pandemic, in general, is one indicator of the success of development. Economic growth makes a condition of an increase that occurs. Economic growth in Indonesia changes every year, not only increasing but even decreasing. The impact if a country experiences a decline in the economy is the occurrence of inequality in the economic system and the community will experience difficulties in meeting their daily needs.

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