

DEBT IN THE PERSPECTIVE OF ISLAMIC LAW**HUTANG DALAM PERSPEKTIF HUKUM ISLAM****D. Yunus^{1a}; J.M. Muslimin²;**

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ABSTRAK

Tujuan dari artikel ini adalah untuk menganalisis hutang dari sudut pandang hukum Islam. Hutang adalah salah satu instrumen muamalah dalam Islam yang digunakan untuk kegiatan dalam rumah tangga, perusahaan, dan negara untuk memenuhi kelangsungan hidup mereka. Setidaknya dalam dua hal. Pertama dalam pemenuhan rukun Islam kelima, haji, tetapi ada polemik menggunakan hutang karena adanya tambahan biaya administrasi (*ujrah*). Sisi lain dari polemik hutang dalam sistem ekonomi Islam dapat mencegah krisis ekonomi dunia, krisis ekonomi global akibat hutang plus bunga sebagai imbalan dalam sistem ekonomi kapitalis, tetapi tidak menggunakan sistem ekonomi Islam. Metode yang digunakan adalah metode normatif dan analisis menunjukkan utang bisa untuk dana talangan program haji selama debitur membayar pinjaman ini sesegera mungkin. Utang adalah opsi terakhir dan nilai utang harus diukur sesuai dengan kemampuan sehingga menghindari kesengsaraan dan hutang juga dapat memberikan nilai ekonomi selama digunakan untuk bisnis atau perdagangan dalam mencapai kesejahteraan dunia dan akhirat tanpa melakukan maisir, gharar, riba dan zhalim. Shadaqah dan infak dengan tulus lebih baik daripada memberi utang.

Kata Kunci: Hutang, Hukum Islam, Ekonomi Islam

ABSTRACT

The goal of this paper is to analyze the debt from view of Islamic law. Debt is one of the *muamalah* instruments in Islam that used for activities in household, companies, and countries to fulfill their life sustainability. At least in two things. First in the fulfillment of the fifth pillar of Islamic obligations, pilgrimage, but there is a polemic using debts because of the additional administrative costs (*ujrah*). The other side of the polemic of debt in the economic system of Islam even could prevent the world economic crisis, the global economic crisis due to debt plus interest in exchange in the capitalist economic

system, but not use Islamic economic system in the world. The method used is a normative method and the analysis shows debt could be for bailout funds for pilgrimage program as long as the debtor pay this loan as soon as possible, debt is the last option and the value of debt should be measured in accordance with the ability to avoid further misery and debt can provide economic value as long as it is used for business or trade to achieve the world welfare, and the hereafter without performing *maisir, farad*, usury and tyranny. *Sodaqoh* and giving sincerely is better than giving debt.

Keywords: Debt, Islamic Law, Islamic Economics

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INTRODUCTION

Debt is a financial instrument in Islamic economic theory that is used for micro, macro, and international economic activities including between countries without the use of interest. In microeconomics namely debts used for worship pilgrimage which is the fifth pillar of Islam, in macroeconomic or international (from the foreign company) or from another state loan to finance the infrastructure project. Hajj is considered valid even though the funds from the debt would be, but he must settle his debts (Al-Fawzan 2006). Hajj bailout funds for those who are interested in going on the Hajj but do not yet have money can borrow from the Bank with additional administrative costs, and usually the administrative costs are greater than conventional bank debt interest rate. Ammi Nur Baits believed that whatever the reason or name is as long as there are additional costs, for example, administrative costs are basically usury (Baits 2014). Debt in the context of global economic crisis due to practice of debt

plus interest that is contrary to the Islamic economy occurs in countries that use a capitalist economic system such as subprime mortgages, namely mortgage loans using a low interest financing scheme. Countries that apply the Islamic economic system survive from the turmoil of the world financial crisis as it has been proven able to survive amid the turmoil of the world financial crisis that occurred from the 19th century to 2009 in parts of the world including Indonesia.

The capitalist economic system that uses money as a commodity causes an economic crisis, when the global financial crisis occurred in 2008 caused by subprime mortgages, namely housing debts or housing loans using a financing scheme in the form of low interest loans even though low interest customers are unable to repay debt (Sudarsono 2009). The world financial crisis since the 19th century until 2009 due to debt using interest. Due to interest that is the cause of the global financial crisis in Germany between 1918 and 1924, Russia in 1998 and Europe in 2009 (Alden 2015) and Indonesia also did not escape from the

effects of the global financial crisis in 1998 and 2008 (Hays 2015).

In overcoming the financial crisis the root of the problem being fixed is interest and interest related to the debt sector where the Islamic economy forbids interest because interest is usury, additional debt fees added to the principal debt. The attitude of conventional banks in facing the financial crisis saw the reaction of Bank of Indonesia in Indonesia or the Central Bank in other countries, as a regulator, and generally the policies taken by Bank of Indonesia and the Central Bank in overcoming the financial crisis was raising debt interest as well as what happened in Indonesia in 2008 so entrepreneurs who have debts in conventional banks must pay high debt interest, due to high loan interest, entrepreneurs move to owe to Islamic Banks because of the financing system in Islamic Banks use a profit or loss distribution system in accordance with the agreement so that they pay their debts according to when they were signing debt without any additional cost (Sudarsono 2009). Motive for moving entrepreneurs to borrow money from conventional banks to Islamic banks due to profit or risk (loss) sharing systems, and debt without additional costs (interest), so if there is a financial crisis the risk of loss is divided according to the initial agreement. In the capitalist economic system, money is considered a commodity so that when the Bank approves debt, the debtor receives the money according to the principal of the debt but when paying the debt the interest is added to the principal, and the size of the debt repayment depends on

the size of the interest, and the debt interest which is used is by the floating interest rate so that if the loan interest is small then the principal plus interest is small, but when there is a financial crisis loan interest rate is raised so that the principal plus interest becomes large, this increase is due to the policy of increasing loan interest rate, and this is done by the regulator (Bank of Indonesia or Central Bank) to prevent an increase in inflation, it is because of the impact of money as a commodity by using the usury system which is prohibited in the teachings of Islamic economics (Suma 2013). For customers have the option to save money in conventional banks because of the saving fix interest is floating or to Islamic Banking system uses the profit or loss share. Conventional banking systems provide fixed interest to customers regardless of the bank's loss, in contrast to Islamic banks there is no interest but profit or loss sharing in accordance with the agreement at the beginning of the percentage distribution means that if there is a profit there will be the profit sharing, greater of the profit greater of profit sharing result or if there is a loss then there is a loss sharing the greater the loss the greater the loss portion (Heryansyah 2018). In the state where financial crisis happened, the Bank's customers will choose Bank k conventional because policy of Bank of Indonesia or the Central Bank raised debt interest rate then responded by conventional banks to raise deposit or saving interest rate so that deposit or saving money in the banks grew large, and in contrary for company owner (who has debt in the banks) bear with higher interest expense and cannot get out of the

conventional banks because it is bound by a contract with a floating debt interest rate consequently bankrupt because unable to pay the debt plus accrued interest. Different with the Islamic Bank, customers and company owners (who have debt in the banks) of Islamic Bank are not affected by rising loan interest rate because it does not use interest in the system, positively for Shariah Bank the financial crisis will be effected increasing the profits of the product so for customers and entrepreneurs who use Islamic banks will obtain optimal results (Sudarsono 2009). The concept of money in Islamic economics are not as a commodity, money is a medium of exchange and a measure of the value of goods and services, money can be used for, which is obligatory, livelihoods, alms and nazar, which is sunnah (not obligatory), alms, endowments, grants, and wills, which is mubah, production, trade and exchange and which is makruh, purchasing luxury goods. Money is the economic value of the money (economic value of time) not the time value of money (time value of money) (Hutama 2019).

Interest-free debt is an instrument in Shariah economics which have proven its role in saving the global economy in the financial crisis (Alden 2015) and in Indonesia in 2007 and 2008 where Islamic banks were still able to operate because Islamic banks were more stable, more profitable and provided cash when savings were withdrawn by customers (Bitar, Madies and Taramasco 2017) while conventional banks are bankrupt, this is because conventional banks are unable to run a supervisory, risk management and closed system (Mollah

and Haman 2015). Because the debt in the financial system in the Islamic Economy does not use the interest system but with the profit sharing system where the loaned money does not add up with any compensation able to overcome the financial crisis, the Islamic financial system could be an alternative to prevent similar crises in the future because elastic and able to provide justice and efficient methods (Hassan and Khan n.d.) and clear risk sharing and no speculation (Kammer and et.al. 2015). Debt in the capitalist economic system that causes the global financial crisis not only damages economic life, but also covers multidimensional life (Sudarsono 2009), and the cause of the global financial crisis due to the failure of the capitalist economic system (Manurung 2009). Debt in the concept of Islamic economics is an economic transaction that contains the value of helping or ta'awun (Nugroho 2017). The Islamic economic system has shown as a system that is able to save the occurrence of the global financial crisis because the Islamic economic system is more stable, more profitable, and the availability of cash to meet the withdrawal of cash when there is a rush (Bitar, Madies and Taramasco 2017), able to run a system of supervision, risk management and openness (Mollah and Haman 2015), elastic and able to provide fairness and efficient methods (Hassan and Khan n.d.) and clearly the risk sharing and no speculation (Kammer and et.al. 2015).

LITERATURE AND METHODE

As is generally the case in discussing a concept of knowledge includes three

steps, namely ontology, epistemology and axiology. Ontology discuss the desires of scientific studies, epistemolgi namely the research methods used and axiology that is discussing the purpose of the law or sharia maqosid or the study of values and value judgments (Arfa 2007).

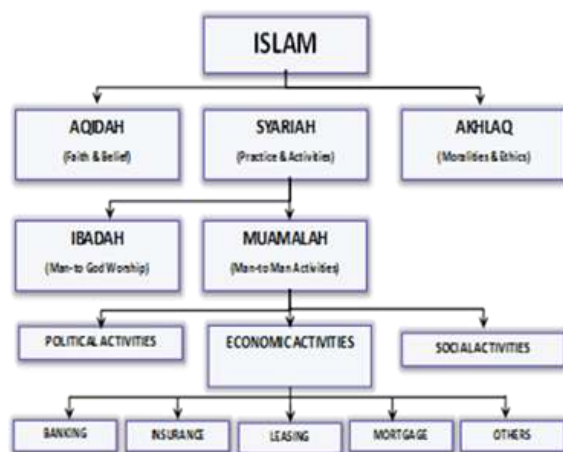
Debt in Islamic Perspective

Debt on the perspective of Islamic law is an activity carried out by humans in the framework of achieving the benefit of life so that it will prosper in the world, and in the hereafter, therefore in its economic activities humans must follow the rules of Islamic principles.

The basic concept of Islamic economics

Debt is part of Islamic economic activities and according to the basic framework of Islamic economic activities including Islamic economic activities in the field of *muamallah* as illustrated in the following figure.

Figure 1. Basic Concept of Islamic Economics



Source: Lecturer ToT Material

Maqosid Shariah

As the main foundation of Islamic economic operations is maqosid sharia or refers the laws related to life activities and practices for the benefit of humanity (Mushlihin 2011) and the target *maqosid* shariah is the belief in Islam, and human

economic life is essentially to fulfill religious obligations, and ultimately religious, social and economic activities to achieve prosperity (*faalah*) (Haman and et.al. 2019). Imam ash-Syathibi argues there are three main laws in *maqosid* shariah namely *daruriyat* (emergency) to provide satisfaction in fulfilling the necessities of life, habitat (secondary needs) to prevent violence and *tahsiniyat* (perfect) for the comfort, and improvement of human life; and in *daruriyat* that must be fought for is religion (*al-din*), life (*al-nafs*), intellectual (*al-'aql*), descendants (*al-nasl*), and wealth (*al-mal*) (Muzlifah 2013). While the general grouping of *maqosid* shariah according to al- Ghazali there are five basic elements namely religion (*al-din*), life (*al-nafs*), intellectual (*al-'aql*), descendants (*al-nasl*), and wealth (*al-mal*) (Haman and et.al. 2019). Muslim struggle throughout his life in routine activities according to al-Syathibi and Gozali are as follows:

- 1) Religious activities (*al-din*) relating to worship activities, applying Islamic teachings and spreading Islam;
- 2) Defending the life (*al-din*) especially from attacks that result in death because Islam forbids killing according to surah al-Isra verse 33 Allah says that killing is forbidden except for strong reasons;
- 3) Using reason (*al-'aql*) to distinguish from animals, through efforts to study and avoid the prohibition of drinking alcohol because it will damage the mind;
- 4) Protecting descent (*al-nash*) through Islamic marriage in accordance with Islamic sharia, and state rules to avoid

slander and keep Islam alive through family descendants;

- 5) Safeguarding assets (*al-mal*) because assets are very important for survival, and the way to obtain them must not violate the law. Al Baqoroh verse 188 Allah says do not eat treasure among you by way of vanity.

Based on *maqosid* sharia, debt is included in activities for the benefit of humans because debt is permissible in Islam. Islam does not forbid its people to owe as long as it is necessary to owe (Zainol and et.al. 2016), debt is basically permitted, especially people who need such things are things that are liked and recommended because there is a large reward (Aziz and Ramdanyah 2016), Debts in the concept of Islamic economics are economic transactions that contain the value of helping or *ta'awun* (Nugroho 2017).

The base of Islamic economic law

Debt is one of the activities in the Islamic economy. Islamic economics has law base as the basis of Islamic economic theory consists of five cornerstones that are the cornerstone of ownership, leadership in the world, the search for the treasure, the distribution of property and the prohibition in Islamic economics include two prohibitions, namely *the first prohibition* is usury and *the second prohibition* is a conduct like evil (Suma 2013). The base of Islamic economic law are as follows:

- 1) Ownership, belongs to Him what is in the heavens, and whatsoever is in the earth (QS 26: 4), belongs to God - belongs all that is in the heavens and on earth (QS 3: 109), and belongs to Him the arks (QS 55: 24);

- 2) Leaders in the world, want to make a caliph on earth (QS 2: 30), then all are reluctant to carry the message (QS 33: 72), He is the one who makes you rulers (QS 6: 165), and who makes you as caliphs on earth (QS 27: 62), make them powerful on earth (QS 24: 55),

- 3) Efforts to search for wealth and wealth, children, and wealth in the form of gold, pleasure in the life of the world and in the sight of Allah (QS 3: 14), feeding and drinking (QS 26: 79), from sustenance, provided for Mosley (QS 7: 32),

- 4) Distribution of property, spend part of what is obtained (Al-Imran : 92), spend it on zakat (QS 2 : 267), those who beg and on slaves, and pay zaka (QS 2 : 177), wealth you spend (QS 2: 215), to give his twice (Sura 2: 265), there is a right for people mis kin (Sura 51: 19), spend their wealth (QS 2: 274), cleanse and purify them (QS 9 : 103), and for slaves, people who are in debt, for the way of Allah, and those who are on their way (QS 9: 60), become despicable and sorry (QS 17: 2), believers and strive on the way of Allah (QS 61 : 10-11), strive on the way of Allah with their wealth and self (QS 9: 20)

- 5) Prohibition in Shariah economics, including two prohibitions, namely the first prohibition of usury, people eat usury standing like people possessed by dem ons because of crazy (OS 2: 275); leave balance of a usury (which has not been collected) (QS 2: 278-297), do not eat usury (QS 3: 130) ; Do not eat one another's possessions (QS 4: 161), do usury to have a painful punishment (QS 4: 29),

the deniers who justify usury more sins (QS 2: 276), then *ri ba* adds to sin on the side Allah “(QS 30: 39), promised by devil to them but a mere deception (QS 17: 64) ; and secondly committing heinous acts including forbidding a heinous act (QS 7: 33) ; and do not eat your neighbor's property in a way that is vanity (QS 2: 188); who eat the wealth of orphans, they devour fire completely (QS 4:10) ; do not exchange, and do not eat because it is sin (QS 4: 2)

Research Method

In writing this paper using legal normative method such as a paper not only discusses the legal framework which is a set of rules but also deeper about values, interests, and beings a product of law (Jarful 2017). Legal normative method is a process to find laws, principles of law, and doctrine of law to address legal issues (Marduk 2005). Legal doctrine is often called normative discipline which not only describes and systematizes norms (disciplines about norms), but also and to expand disciplines that use normative positions and create values and interests (Hoecake 2011) and this writing paper explores the views of Islamic law on debts using legal normative methods because this paper is the legal research.

RESULT AND DISCUSSION

The Concept of Debt in Islam

The following is the form of the results of the concept of knowledge about debt in Islam:

a. The definition of debt in Arabic means something that is the responsibility of another person or something that

must be paid (Aziz and Ramdansyah 2016). Debt according to the sharia contract is divided into two categories namely *al-'ariyah* and *al-qard* (Financial Islam n.d.), and the *al-dayn* and *al-qord* contracts (Aziz and Ramdansyah 2016) and debt contracts can also take in the form of *Qard* (benevolent loans) and *Qordhul Hasan* (Hutama 2019). *Al-'aliyah* is debt that involves giving an asset to the recipient of the loan for a useful purpose but for free but the ownership rights are still in the property of the lender and the borrower are not responsible for damage to the item unless the borrower intentionally damages the item or uses it improperly. *Qord* is a loan without compensation in accordance with the Qur'an so that Muslims can meet their needs without a certain time limit. Banks are allowed to charge borrowers fees for service fees to cover the administrative costs of loan affairs. Fee has nothing to do with the loan amount or due date. Borrowers can voluntarily return greater than the principal debt as a reward for its excess. Unlike *al-qard*, *al-dayn* requires a repayment of debt with a specified deadline. *Qordhul Hasan* was a form of interest-free loan given by the lender to the borrower based on the mere merit given to the needy.

b. Usury ban includes people eating usury standing like people possessed by demons because of crazy (OS 2: 275); leave the rest of usury (which has not been collected) (QS 2: 278–279), do not eat usury (QS 3: 130) ; Do not eat one another's possessions (QS

4: 161), do usury with painful punishment (QS 4:29), the deniers who justify usury more sins (QS 2: 276), then usury adds sin in the sight of Allah (QS 30:39), promised by devil to them but a hoax (QS 17: 64).

c. The forms of Islamic contracts in debt are as follow:

There are many contracts type of debt according to experts among others Abdul Aziz dan Ramdansyah, Enriche Putera Utama which are written by them and published their paper in the accredited journals.

Table 1. Debt Agreement

1	Al-'A riyah	Debt that involves giving an asset to the recipient of the loan for a useful purpose but for free but the ownership rights are still the property of the lender and the borrower are not responsible for damage to the item unless the borrower intentionally damages the item or uses it improperly
2	Al-Qard	This is a loan without compensation in accordance with the Qur'an so that Muslims can meet their needs. Banks are allowed to charge borrowers fees for service fees to cover the administrative costs of loan affairs. Fee has nothing to do with the loan amount or due date. The borrower voluntarily to restore more substantial than the principal debt as saying

		thank you for.
3	Al- Dayn	Differences her with Al-qord, Al-dayn otherwise require the repayment of debt with a certain set time limit
4	Qordhul Hasan.	The form of interest-free loans granted by the lender to the borrower based on goodness only given to person who needs indeed.

Source: Suma (2013)

Debt Legal Basis

Sharia underlying muamallah owe (debts) contained in surah Al Maidah verse 2, which means help each other in virtue and piety and not in sin and cheating and surah Al-Baqarah verse 282 Allah says which means let you in transactions not in cash for a certain time and should be recorded correctly.

Pillars and Conditions of Debt

As is generally the case with the implementation of another shariah obligations, in debt there are also pillars and terms of debt that must be obeyed, regarding debt, the pillars that must be carried out are as follows (Aziz and Ramdansyah 2016):

- a. Creditors are people who tabarru capable and own property, spiritually and physically healthy there is no compulsion;
- b. The debtor is not a crazy person, orphans as long as in an emergency if no emergency is not allowed, happy and able to pay debts;
- c. The asset lent has a similar unit to the one in the market can be seen, weighed and counted such as money, egg, coconut and others;

d. *Sighat*, the existence of consent and kabul for example "I give you debt" and answered, "I'm happy";

Debt is said as legally syar'i if it meets the harmony and the legal requirements for debt are among others (Cahyadi 2014):

- a. *Sighat*, the existence of consent and kabul for example "I give you debt" and answered, "I'm happy";
- b. Contract, the existence of a transaction between the lenders, and the recipient of the debt, and for the debtor must meet the requirements of being independent, aged (being adult), reasonable, healthy, being able to distinguish good and bad;
- c. The assets owed meet the pillars in debt:
 - 1) The same type, there is no difference in the value, for example money, goods could be exchanged, weighed, planted and counted;
 - 2) In the form of goods not services;
 - 3) Known content and nature.

Islamic principles connection with the debt

Debt-like culture should be prevented because Islam encourages people to live a normal and simple life (*wasattiyah*) and prioritizes the attitude of *qonaah* (Aziz and Ramdansyah 2016) and Hambali's opinion says alms and asking is better than in debt (Sulaiman 2019).

The words of the Prophet SAW in debt problems, among others (Al-Zuhayli n.d.):

- a. Do not delay paying of debt, according to HR. Muslim and Imam Abu Husaini Muslim bin Al-HajazAn-Naisaburi, Juz. 5: 30 ;

- b. Pay off the debt before the body is buried, in accordance with the hadith of HR. Bukhari and Abu Abdullah Muhammad bin Ismail al-Bukhary al-Jami'al-Shahih, (414-415) the debt of someone who died, this has not been allowed as buried which explains immediately paying off the debt without being collected by the creditor ; and applies to heirs to pay off the debts of someone who has died, this is done before they are buried ;
- c. Rewards when paying debts, rewards are not mandatory according to HR. Bukhari and are not allowed to add *clausula* proposal rewards when paying their debts due to unlawful according hadith narrated by Al-Imam Muhammad As-Syaukani, 1994: 657.
- d. Ease in paying debts does not add to the burden for those who have difficulty paying debts in accordance with HR.irmizi and Imam al-hafizh Muhammad ibn Isa bin Sarah at-Tirmizi: 336.

Guidelines to be followed in debt according to several principles of syar'i are as follows (Aziz and Ramdansyah 2016):

- a. Loans are given to those in need;
- b. Debt must be settled in accordance with the agreed time period, the Prophet Muhammad said that delaying payment acts of wrong doing;
- c. There must be no additional costs to the loan unless it is included in contract, only an additional actual administrative fee is allowed ;
- d. The lending institution can ask for collateral if needed;

- e. Debtor can give additional (contribution) as long as it is not promised to the creditor;
- f. The borrower can request to extend the period of his debt or write off part or all of his debt by the creditor.

Syahnaz believes that the general guidelines in debt according to some shar'i principles are as follows (Sulaiman 2019):

- a. It should be noted by the parties related to the debt transaction as Allah Almighty says in Al Baqoroh paragraph 282 which means that every debt transaction must be written fairly (correctly);
- b. No additional fees may be incurred on the loan unless it is included in contract, only an additional actual administrative fee is allowed;
- c. Debt must be settled in accordance with the agreed time period, the Prophet said that delaying payment is a despotic action;
- d. Settle all debts before the inheritance is distributed.

Islamic Perspectives Regarding Debt

The Islamic view though allows debt (Sulaiman 2019) but debt is prevented as much as possible because debt is not exemplified by the Prophet SAW as in the story of the Prophet Muhammad (Nugroho 2017):

- a. The Prophet was not willing to pray the corpse who has remains of debts as described by the Prophet not willing to mention the sins of the people in debt;
- b. Friends hear that the Prophet said that the habit of debt must be fought as well as fighting UFR;
- c. The Prophet's prayer that the Prophet practiced prevented anxiety and

anxiety in the hearts of those who were in debt.

Conditions of Debt

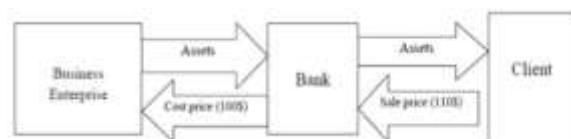
Even though owe allowed in Islam but there are basic requirements that must be met, among others (Sulaiman 2019):

- a. Debt is done as a last alternative if the halal business has not been successful;
- b. If forced them should be measured according to the conditions' debtor (ghalabatid dayn) to avoid greater difficulty (gharir rijal) that is controlled by others and loss of self-esteem (izzah);
- c. Intend to pay debts due to despotic for those who are slow down paying debts.

Debt structure

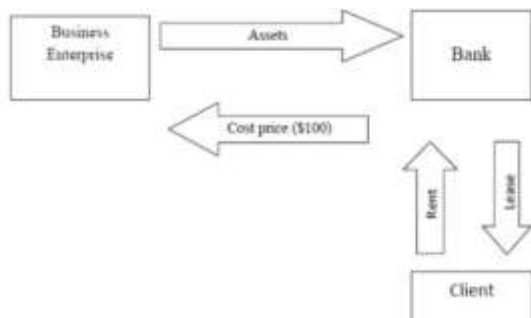
Debt structure in the economy according to Islamic law in the context of transactions in Shariah banks (Aziz and Ramdansyah 2016) and the following flowchart picture by Sands tad (2009) is as follows (Alden 2015):

- a. Murabahah (financing with additional costs / cost-plus), namely financing in the Islamic economy such as financing plus interest in conventional economics, but there are differences in profits between Surabaya and conventional contracts. In Surabaya there is no additional costs when buying goods so that when late paying no additional fees are charged ;



- b. Ijarah (leasing), which is a lease contract in which the Islamic Bank has

the right to use the assets that are still the responsibility of the bank so that the risk is undesirable during the lease period, but ownership will move when contract is completed; ijarah is the same as transaction in conventional economics;



- c. Salam (advance purchase) is a contract in Shariah economics to sell certain goods, but the delivery of certain goods in the future, when payment by cash or transfer is received by the seller upfront; types of ijarah are widely practiced in agriculture;
- d. Istisna '(commissioned manufacture), which is a contract in the financing of the construction sector where the Bank represents sellers selling specific goods to customers who represent buyers. Istisna similar with regards the difference in how you pay, regards payments made in advance, istisna paid in arrears
- e. Qard Hasan (loans without any fees), namely debt transactions in Shariah economics without fees to help people in need and where the borrowers pay their debts at maturity.



CONCLUSION AND IMPLICATION

Debt could be for bailout funds for pilgrimage program as long as the debtor pay this loan as soon as possible; Debt in the context of Islam has proven to prevent global economic crisis being different from the capitalist economic system because debt in the Islamic economy is not burdened with interest because interest is usury and usury is unlawful. Debt is the last option in Islamic teaching, and if the choice of debt should be measured according to the ability to avoid further misery. Loan can provide economic value as long as it is used for business or trade to achieve world welfare, and the hereafter without Maisie, farad, usury and despotic.

Sadaqoh and giving sincerely is better than giving debt.

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