



Hikmah Behind the Academic in The Islamic Economy

Nurhadi

Islamic College (STAI) Al-Azhar Pekanbaru

hadiaksi71@gmail.com

Abstract

The relationship between one human being and another in fulfilling needs (min min al-Nas), there must be a rule that explains both rights and obligations based on agreement (contract). Humans are never separated from the contract (contract / agreement) in their lives. A contract is a bond of consent (statement of acceptance of a bond) and Kabul (statement of acceptance of a bond) in accordance with the will of the Shari'a which affects the object of engagement (contract). Because of the importance of the contract in human life, of course every thing has wisdom, then what is the nature of wisdom and how are the wisdom of the contract in Islamic economics. The essence of wisdom is an expression that refers to a solid knowledge, which includes (can lead to) *makrîfah* (recognition) to Allah, which comes from the pure inner eye, and the ability of the knowledge to learn and understand the nature of things in their objective state the realm of reality is limited to the supreme ability of humans in finding and discovering the secrets of the shari'a religion (law) and the purpose of Islamic law. While the wisdom of the contracts in Islamic economics are: 1). Moral and material accountability of both parties emerged; 2). The emergence of a sense of tranquility and satisfaction from both parties; 3). Avoidance of disputes from both parties; 4). Avoid legitimate ownership of property; 5). Ownership status of property becomes clear; 6). There is a strong bond between two or more people in transacting or having something; 7) It cannot be arbitrary in canceling an agreement, because it has been set in shar'i; 8). A contract is a "legal umbrella" in possession of something, so that the other party cannot sue or have it. In simple terms the wisdom of the Covenant is an attempt to uncover the truth, practice the truth and fight lust from all forms of evil and realize benefit and reject damage in the muamalah contract of Islamic economics..

Keywords: *wisdom, contract, economy, islam*

A. Introduction

Humans as social beings cannot live alone and definitely need help from others in fulfilling their daily needs. Human needs are very many and varied, so sometimes personally he is unable to fulfill them, and must relate to other people (Nurhadi, 2017: 31-32). The relationship between one human being and another human being in meeting their needs (*hablum min al-Nas*), there must be a rule that explains the rights and obligations of both based on an agreement (contract). The process of making an agreement within the framework of meeting the needs of both, is commonly referred to as the process of agreement or contract (promise). This relationship is something that is predestined by God because it is a social need since humans began to recognize the meaning of property rights. Islam provides rules that are quite clear in the contract to be used in everyday life (Nurhadi: 2018).

Humans are never separated from the contract (contract / agreement) in their lives (Qs. Al-A'raf: 172 and Depag, 2015). To legalize each relationship, the contract is always a reference in life. In the economic activities of the people, the birth of buying and selling and renting is preceded by a contract. Describing a contract is very important in human life (Semmawi, 2010). Legal contract (agreement / contract) in law and sharia, is an urgent aspect (important) in the implementation of private law (contract / contract / agreement), Islamic Civil Law has a huge opportunity to be applied in the Unitary State of the Republic of Indonesia (Anshori, 2016), in Book III of the Civil Code Article 1313 of the Civil Code, defining an agreement (contract) is an act where one person or more ties himself to one or more other people (people / legal entities) (Prawoto, 2015; Nurhadi, 2017: 31).

In general, the contract comes from Arabic, *al-Aqd* which means engagement, agreement, agreement and agreement. This word can also be interpreted as a binding rope because there will be a bond between people who are mindful. In the book *Sunnah fiqh*, the word *akad* is defined by the relationship (*الرَبْطُ*) and agreement (*الِإِتْفَاقُ*). In terms of jurisprudence, the contract is defined by "the affinity of the *ijab* (statement of acceptance of the bond) in the *kaful* (statement of acceptance of the bond) in accordance with the will of Shari'a which influences the object of engagement (Nurhadi, 2017: 31). The definition of contract in the broad sense is almost the same as the notion of the contract in terms of language in the opinion of the scholars of *Syafi'iyah*, *Malikiyah*, and *Hanabilah*, namely:

كُلُّ مَا عَزَمَ الْمَرْءُ عَلَى فِعْلِهِ سِوَاءَ صَدَرَ بِإِرَادَةٍ مُنْفَرَدَةٍ كَالْوَقْفِ وَالْإِبْرَاءِ وَالطَّلَاقِ وَالْيَمِينَ أَمْ إِيَّاهُ إِلَى إِرَادَتَيْنِ فِي إِنْشَائِهِ كَلَيْعٍ وَالْإِجَارِ وَالْتَّوَكُّلِ وَالرَّهْنِ .

Meaning: *everything that is done by someone based on his own desires, such as waqaf, talak, liberation, or something whose formation requires the desires of two people such as buying and selling, representation, and pawning* (Rahmat Syafi'I, 2001: 44).

In addition there are also those who say that the contract is "Every human being wants to do it, either that desire comes from his own will, for example in terms of endowments, or that will arise from two people, for example in the case of buying and selling or ijarah (Rahmat Syafi'i, 2001: 43).

The inclusion of words that are "in accordance with the will of the Shari'a" means that all agreements that are carried out by two or more parties are not considered valid if they are not in line with the will of the faith '. For example, an agreement to make riba transactions, deceive other people, or rob others of wealth. The inclusion of the words "influencing the object of engagement" means that there is a transfer of ownership from one party (who does the consent) to the other party (which states qabul) (Al-Gazali, 2010: 51).

According to Al-Sanhury, as quoted by Hasbi Ash-Shiddieqy, the contract is "an agreement on qabul which is justified by the Shari'a which stipulates the willingness of both parties". There is also a defining, contract is the bond, strengthening and affirmation of one party or both parties "(Azzam, 2010: 15). Based on this understanding, it can be concluded that the contract is "the relationship of consent (an expression of an offer on one party to a contract) with qabul (an expression of acceptance by the other party) that gives effect to a contract. The legal basis to do the contract in Al-Qur'an is Al-Maidah verse 1 as follows:

يَا أَيُّهَا الَّذِينَ آمَنُوا أَوْفُوا بِالْعُقُودِ ۖ أُحِلَّتْ لَكُمْ بَيْعَةُ الْأَنْعَامِ إِلَّا مَا يُتْلَىٰ عَلَيْكُمْ غَيْرِ مُحِلِّي الصَّيْدِ وَأَنْتُمْ حُرْمٌ ۚ إِنَّ اللَّهَ يَحْكُمُ مَا يُرِيدُ

Meaning: *O ye who believe, fill the aqad (Aqad (covenant) includes: servitude promises to God and agreements made by humans in their fellowship). it is lawful for you cattle, except those that will be read to you. (that is so) by not justifying hunting when you are doing the Hajj. Lo! Allah has established laws according to His will. (Depag RI: 156).*

Based on the verse, it can be understood that carrying out the contents of the agreement or contract is obligatory. Therefore, the contract is included as a promise, and a promise must be fulfilled, if it is not fulfilled a treacherous name. Cirri-characteristics of munafiq people include promising to always betray.

Based on the background of the problem above, the writer wants to explore what the true nature of wisdom is and how is the secret of wisdom from the contracts in the Islamic economy?

B. Content

1. The essence of wisdom

Imam Al-Mawardi said that science does not have limits, because science has its own majesty, virtue and privileges (Hasan, t.th: 43; Forum, 2009: 1). Likewise the word wisdom has a lot of meaning. The word wisdom is a form of masdar from Hakama. There

are two main forms of the word Hakama, namely Hukman and Pleasure. The basic meaning is Al-Man'u (obstructing), as found in the Hakamtu expression which means Mana'tu or Radadtu (Jamal, 1990: 141). Imam Musa ibn Ja'far argues: wisdom is understanding and reason, which relies on the knowledge that is actually owned by Allah, also revealed by al-Raghib that wisdom is to obtain the truth with intermediaries of knowledge and reason (Dedi, 2010: 17). Ja'far Sadiq argues that Allah is the science itself where there is no way for ignorance in it. Then Wisdom is the arrival of truth and reality through the media of science and reason, wisdom comes from the "hukm" clause which means holding back and captivating. According to him, the typology of wisdom is holding people back from ignorance and ignorance. Wisdom is muhkam (solid) and mutqan (steady) form of knowledge (Nurhadi, 2018; Allamah, t.th: 351).

Tengku Hashbi as-Shiddiqi defines wisdom as the gods or secrets based on reason that there is an agreement with the law (Tengku, 2000: 86). In the language of the word wisdom as explained in the dictionary Lisân al-Arabic comes from the word حكم (hakama) which means fair, and the word wisdom is defined as:

حِكْمَةٌ عِبَارَةٌ عَنْ مَعْرِفَةِ أَفْضَلِ الْأَشْيَاءِ بِأَفْضَلِ الْغُلُومِ

Meaning: *"Wisdom is an expression of knowing the superiority of something (nature) by using certain disciplines or knowledge of something the most noble (main) by using the knowledge methodology which is also the highest (ma'rifat afdhâl al-asyâ 'bi afdhla al-"ulûm)"* (Makram, 1119: 951).

Large Indonesian Language Dictionary (KBBI), the word wisdom is absorption from the word al-Hikma which has the meaning of wisdom, philosophy, prophethood, the Qur'an, justice and others (Attabik, 1999: 786-787; Forum, 2009: 3) Da'wah jurisprudence defines wisdom as a powerful statement (burhan) which can lead to confidence, as the word of Allah Almighty in Surat al-Nahl (16): 125:

أَدْعُ إِلَى سَبِيلِ رَبِّكَ بِالْحُكْمَةِ وَالْمَوْعِظَةِ الْحَسَنَةِ وَجِدِّ لَهُمْ بِالَّتِي هِيَ أَحْسَنُ إِنَّ رَبَّكَ هُوَ أَعْلَمُ بِمَنْ ضَلَّ عَنْ سَبِيلِهِ وَهُوَ أَعْلَمُ بِالْمُهْتَدِينَ

Meaning: *Call (man) to the way of your Lord with wisdom (Wisdom: is a word that is firm and true that can distinguish between the right and the right) and good lessons and refute them in a good way. Indeed, your Lord is the one who knows more about who has gone astray from His ways and he who knows the people who receive the instructions* (Depag RI: 421).

Whereas the definition given by al-Manar as followed by Ishomuddin, that is the authentic knowledge which will cause the will to do something useful, because there is a deep view and understanding of the laws and secrets of the problem (Nurhadi: 2018; Abdadi, 2010: 11).

According to Habib Lutfi the wisdom is to put something in its place (Muhammad, 2009: 3). In the jurisprudence dictionary it is explained that wisdom has several meanings which include (Sa'di, t. 97: Nurhadi: 2018):

الْحِكْمَةُ : مَعْرِفَةُ أَفْضَلِ الْأَشْيَاءِ بِأَفْضَلِ الْعُلُومِ

Etymologically wisdom is knowing the superiority of something through a perfect knowledge with wisdom. In the book of Qamus al-Fiqhi:

(ج) حَكَمٌ - الْعَقْلُ - الْأَصَابَةُ فِي الْقَوْلِ وَالْعَمَلِ - الْكَلَامُ الَّذِي يُقَالُ لَفْظُهُ وَ يَجِلُ مَعْنَاهُ - الْعِلَّةُ يُقَالُ حِكْمَةُ التَّشْرِيعِ - مَعْرِفَةُ اللَّهِ وَ طَعْتِهِ - الْوَرَعُ - الْعِلْمُ وَتَفَقُّهُ

Broadly speaking, the word wisdom has several meanings. First, wisdom from God. Second, magic or supernatural power (supernatural power) (Nurhadi: 2018). Third, deep meaning or meaning. Fourth, benefits (Juhaya, 1995: 2). Whereas in terms of the terminology put forward by scholars Ushl Fiqh, wisdom is a motivation in legal observance in order to achieve a benefit or reject an obligation (Redaksi, 2006: 550). In other words wisdom is something that arises due to the existence of a law in the form of benefit, both in the form of benefits or rejection of harm (Nasrun, 1996: 97).

According to al-Jurjani wisdom is the study of the nature of things, their objective conditions in the realm of reality as far as the highest ability of humans. The wisdom of theoretical knowledge (nazhâry) is not the methodology (al-Alfîy) the search for knowledge. Jurjani Ibn Abbas interpreted al-Hikmah with halal and haram. Imam al-Jurjani in his book gives wisdom meaning that in language means knowledge accompanied by deeds (deeds) or logical and clean words from vanity. A person who is an expert in wisdom is called al-hakim, the plural form (plural) is al-hukama. namely those whose words and deeds are in accordance with the sunnah of the Prophet (Nurhadi: 2018; Muhammad, 1988: 91).

Wisdom in Arabic means iron bridle or iron restraining animals. The bridle iron is called wisdom, because it is able to curb and control and subdue wild animals. The word wisdom in the sense of language is then used in the sense of control that can curb and control the human who has it to not do, act, act and be low-minded and despicable, but control it to act and act and behave in a right and commendable manner (Masyuni, 1942: Mimj; Sabariyah, 2011: 75; Juhaya: 8).

According to Imam Nawawi in his Muslim pilgrimage, wisdom is an expression that refers to solid knowledge, which includes (can lead to) makrîfah (introduction) to Allah, which comes from the view of the sacred mind, attempts to reveal the truth, practice the truth and resist lust of all forms of evil (Muhyiddin, t.th: 33).

Ibn Sina besides a medical expert, also a philosopher of Muslim or thinker, defines wisdom as 'Risâlah at-Thabi'iyah': "Wisdom is to seek human perfection by describing all matters and justifying all the nature both theoretical and practical according to the level of ability humans. "Understanding wisdom as" a deep understanding of religion "(Nurhadi: 2018; Musyahid, 2015: 224).

The wisdom according to the Theology of the Mu'azazlah is all the deeds of Allah that are in harmony with the benefit and goodness of his servant (human). According to them good and bad deeds are born from man himself, Allah is the Most Holy from bad

deeds (Abul Fatah, 2005: 32; Forum: 5). Whereas according to Sunni al-'Arīyyi theology, wisdom is the justice of Allah Almighty in creating and making good and bad things, every good and evil is due to the justice of Allah that has many wisdom, humans are given choices according to their minds (Fatah, 2005: 32-33). The essence of these two theologies produces Natalie that the actions and decisions of God Almighty always contain wisdom, creation, orders and prohibitions not escaped from wisdom and wisdom itself has the basics of deep and firm beliefs. Allah says in surah al-Anbiy 'verses 16-18:

وَمَا خَلَقْنَا السَّمَاءَ وَالْأَرْضَ وَمَا بَيْنَهُمَا لَعِبِينَ ﴿١٦﴾ لَوْ أَرَدْنَا أَنْ نَتَّخِذَ هَوًا لَآتَخَذْنَاهُ مِنْ لَدُنَّا إِنْ كُنَّا فَاعِلِينَ ﴿١٧﴾ بَلْ نَقْذِفُ بِالْحَقِّ عَلَى الْبَاطِلِ فَيَدْمَغُهُ فَإِذَا هُوَ زَاهِقٌ وَلَكُمْ الْوَيْلُ مِمَّا تَصِفُونَ

Meaning: 16. *And we did not create the sky and the earth and everything that was between them by playing (That is: God created the heavens and the earth and what is between them is with the purpose and purpose that contains wisdom). 17. If we want to make a game, (wife and child), we certainly make it from our side (Meaning: from our side it is according to our characteristics). if we want to do so, (of course we have done it). As a matter of fact, we bring forth the right to the vanity, and the right to destroy it, then by vanity, it disappears. and accident for you because you are sympathizing (Allah with qualities that are not worthy of Him) (RI, 2005: 497).*

In the study of the proposal of jurisprudence in Nash to give birth to Fatwâ or Ijtihâd in accordance with the will of the Shari'a (Hikmah / Maqashid Syari'ah). Imam Shafi'i is the main initiator in the study of legal wisdom, as Yusuf Ahmad Muhammad al-Badawi quotes from Imam Juwaini that the Shafi'i Imam examines the maqashid / hikmah thahrah, fasting, hajj, hudûd, qadâha and others (Yusuf Ahamd, 200: 75 ; Forum: 7). Wahbah al-Zuhaily defines wisdom with the following meanings:

الحكمة فهي المصلحة التي يرد بها لحكم تحقيقا و المفسدة التي يرد دفعها

Meaning: *Wisdom is the benefit of the desired law both in the form of realizing it or rejecting damage (Wahbah, 1989: 96).*

While al-Qarafi defines wisdom with (Nurhadi: 2018):

الحكمه هي التي لاجلها صار الوصف علة

Meaning: *Wisdom is the cause of that trait can become illat.*

The word wisdom for fuqaha is a synonym for the word asrarul ahkam (legal secrets). The use of the word wisdom is also used for understanding philosophical words or philosophy (Nurhadi: 2018). Philosophy means wisdom, whereas in Arabic means wisdom. The link between words of wisdom and philosophy is related to general meanings and special meanings. Wisdom is more specialized in the science of nature (Mitsyaq Bayar, t.th: 1; Sabariyah: 75). Wisdom also means justice, wisdom, qur'an, prophethood and the bible (Muhammad bin Mukrim, 1405 H: 270; Muhammad Abu Zahra, t. Th: 513; Majuddin, 2003: 1095), whereas what is meant by wisdom is the meaning of purpose syariat jalb al-Mashalih or dar al-mafasid (Muhammad Mushtahafa

Syilabiy, t. th: 36; Ibnu Taimiyah, 2000: 55-56; Ibnu Taimiyah, 2005: 35; Muhammad bin Abi Bakrin, 2006: 70).

Wisdom is knowledge about the nature of something and knowledge about something in that essence, both the benefits and benefits contained therein. Such knowledge encourages human knowledge about the nature of doing an action. Wisdom that encourages to do an act or as a Practical Philosophy (Juhaya, 1989: 3). Therefore, most of us now when mentioned the philosophy of Islamic law immediately imagine the wisdom of prayer, fasting lessons, and so on (not imagined in the slightest that ushl ql-ahkâm and qawâ'id al-ahkâm are purely Islamic philosophies produced by the thought power of law philosophers / mujtahid) (Nurhadi: 2018; Abdadi, 2010: 11). The jurists define wisdom by: "illat-illat (wisdom) which is determined by reason that matches / is in accordance with the law" (Achmad Musyahid, 2015: 225). Apart from these various definitions, wisdom can only be understood by people who want to use reason. The wisdom of marriage is marriage, for example, among others, to create peace of life and to establish a sense of mutual love and affection between husband and wife (Fathurrahman, 1999: 2-3; M. Hasbi Ash Shiddieqy, 2001: 6-19).

Mufassirins also have different meanings, so that they are interrelated and complement each other, for example Imam Mujâhid defines al-hikmah, with "Right in words and deeds". Ibnû Zaid interpreted, "Scholar in understanding religion." Malik bin Anas interpreted, with "deep knowledge and understanding of the religion of God, then following his teachings." Ibn al-Qasim said, "Understanding the teachings of the religion of God then follows it and practices it." The Hebrew Imam an-Nakha'i interpreted, by "understanding what the Qur'an contains." Imam as-Suddy interpret al-hikma with an-Nubuwwah (prophethood) (Juhaya, 2009: 9; Achmad Musyahid: 224).

The word wisdom in the Qur'an is 20 times, with the word hukman 8 times, with the word judge as many as 6 times, while the word which means the wisdom is as many as 1 time, so the sum of all words is wisdom and the meaning is 35 words in the Qur'an. All of them are located in 33 verses and 21 suras. Especially al-Baqarah 269 there are 2 words of wisdom. See the following table (Nurhadi: 2018):

No	Surah name	Surah To	Number of verses	Ayat To
1	Al-Baqarah	2	5	129, 151, 231, 251, 269
2	Al-Imran	3	5	48, 58, 79, 81, 164
3	Al-Nisa	4	2	54, 113
4	Al-Maidah	5	1	110
5	Al-An'am	6	1	89
6	Yunus	10	1	1
7	Yusuf	12	1	22
8	Al-Nahl	16	1	125
9	Al-Isra	17	1	39
10	Maryam	19	1	12
11	Al-Anbiya	21	2	74, 79

No	Surah name	Surah To	Number of verses	Ayat To
12	As-Syuara	26	1	83
13	Al-Qashash	28	1	14
14	Lukman	31	2	2, 12
15	Al-Ahzab	33	1	34
16	Yasin	36	1	2
17	Shad	38	2	20, 27
18	Al-Zhukhruf	43	1	4
19	Al-Dukhan	44	1	4
20	Al-Qamar	54	1	5
21	Al-Jumu'ah	62	1	2
Total		21		33

According to Juhaya al-Qur'an, the word wisdom is 20 times with three meanings, namely (Nurhadi: 2018; Juhaya, 2008: 35):

First: Wisdom in the sense of al-Istibshar fi al-umûr, which is the study of everything carefully and deeply by using reason and reasoning. Wisdom with this understanding is found in surat al-Imran verse 164;

لَقَدْ مَنَّ اللَّهُ عَلَى الْمُؤْمِنِينَ إِذْ بَعَثَ فِيهِمْ رَسُولًا مِّنْ أَنفُسِهِمْ يَتْلُوا عَلَيْهِمْ ءَايَاتِهِ وَيُزَكِّيهِمْ وَيُعَلِّمُهُمُ
الْكِتَابَ وَالْحِكْمَةَ وَإِنْ كَانُوا مِن قَبْلُ لَفِي ضَلَالٍ مُّبِينٍ ﴿١٦٤﴾

Meaning: "Indeed Allah has given gifts to those who believe when Allah sent among them an Apostle of their own group, who read to them the verses of Allah, cleansed (their souls), and taught them Al Kitab and Al Hikmah . and Indeed, before (the Prophet's arrival), they were truly in a real error. "(Depag RI, 2005: 72).

Second: Wisdom means understanding legal secrets and their intentions. As contained in the surah al-Baqarah verse 269:

يُؤْتِي الْحِكْمَةَ مَن يَشَاءُ وَمَن يُؤْتَ الْحِكْمَةَ فَقَدْ أُوتِيَ خَيْرًا كَثِيرًا وَمَا يَذَّكَّرُ إِلَّا أُولُو الْأَلْبَابِ

Meaning: "Allah bestows Al-Hikmah (deep understanding of the Qur'an and the Sunnah) to whom He wills. and whoever is blessed with wisdom, he has truly been blessed with many gifts. and only people who are berakallah who can take lessons (from the word of God). "(Depag RI, 2005: 46).

Imam Nawawi al-Bantany gave an interpretation of the word wisdom as contained in the Qur'an al-Hidayah: wisdom is the ability to understand the secrets of religious syariah (Ministry of Religion, t.th: 46). In the Jalalain Interpretation and Qurais Sihab Misbah, in interpreting al-Baqarah 269 are: (Allah gives wisdom), meaning useful knowledge that can encourage people to work and work (to whom He wills and who has been given the wisdom, so indeed he has been given a lot of good) because that wisdom will lead him to eternal happiness. (And no one can take lessons). Originally ta was given to the dzal to become yadzdzakkaruu, (except for intelligent people) (Nurhadi, 2018).

Third: Wisdom in the sense of Prophethood or Nubuwwah. This is found in Surat an-Nisa 'verse 54:

أَمْ تَحْسَدُونَ النَّاسَ عَلَى مَا آتَاهُمُ اللَّهُ مِنْ فَضْلِهِ ۖ فَقَدْ آتَيْنَا آلَ إِبْرَاهِيمَ الْكِتَابَ وَالْحِكْمَةَ وَآتَيْنَاهُمْ مُلْكًا عَظِيمًا ﴿١٣١﴾

Meaning: "Or are they envious of humans (Muhammad) because of the gift that Allah has given him? Indeed, We have given the book and Wisdom to the family of Abraham, and We have given him a great kingdom." (Depag RI, 2005: 88).

Asbabun nuzul from this verse is that Ibn Abbas claimed that this verse was revealed with regard to Jews and Christians once said, "Muhammad considered himself given prophethood, victory and the Qur'an because of his tawadhu 'character, while he had nine wives. So which king is more important than him? (H.R. Ibn Abi Hatim) (Imam Nawawi al-Bantani, Arif Fakhruddin, t. Th: 88; Sabariyah, Framework: 78; Nurhadi, 2018).

In the Interpretation of Jalaen and Misbah Qurais Sihab, in interpreting the Nisa 54 is (Allah gives wisdom), meaning useful knowledge that can encourage people to work and work (to whom He wants and whoever has given that wisdom, then indeed he has been given a lot of goodness) because that wisdom will lead him to eternal happiness. (And no one can take lessons). Originally ta was entrusted to the dzal until it became yadzdzakkarû, (except for intelligent people) (Nurhadi: 2018). Shaykh Utsaimin's commentary on this verse is when Allah explains about the condition of those who spend their wealth, and that Allah gives them and gives them the wealth that they can afford to spend on the ways of virtue, and with that they gain a position noble, Allah mentions what is greater than that, namely that Allah will give wisdom to whom He wants from His servants, and who He wants good from him from His servants. The lessons are useful knowledge, capable knowledge, continuous reasoning, mature thinking and the creation of truth in words and deeds. This is primarily the best gift and best gift. Therefore, God says, (وَمَنْ يُؤْتَ الْحِكْمَةَ فَقَدْ أُوتِيَ خَيْرًا كَثِيرًا): "And whosoever is blessed with wisdom, he has truly been given many gifts". Because he has come out of the darkness of ignorance to the light of clues, from the ingenuity of deviations in words and deeds to precisely the truth to him, and the creation of truth (Nurhadi: 2018). And because he has perfected himself with great virtues and is beneficial to beings with the greatest benefits in their religion and their world. The whole case will not work well except with wisdom, namely putting everything in its place and putting everything in its own position, giving priority to matters that must take precedence, extending cases that must be stretched. But this great case will not be remembered and there will be no known degree of this great gift, (لَا أُؤَلِّقُوا الْاَلْبَابِ) : "except those who are godly." They are people who have perfect common sense and ideals. They are the ones who know what is useful, then they do it and what is worse, they leave it. These two cases are to mobilize the wealth of property and to mobilize scientific wisdom which is more important for those who get closer to Allah and the highest case that conveys it to the greatest glory. These two things were mentioned by the Prophet in his saying:

لَا حَسَدَ إِلَّا فِي اثْنَتَيْنِ: رَجُلٌ آتَاهُ اللَّهُ مَالًا فَسَلَّطَهُ عَلَىٰ هَلَكَةٍ فِي الْحَقِّ، وَرَجُلٌ آتَاهُ اللَّهُ الْحِكْمَةَ فَهُوَ يُعَلِّمُهَا النَّاسَ.

Meaning: *"There is no hasad except in two cases; someone who has been given by Allah the treasure then he masters it by spending it in truth and someone who is given by Allah wisdom then he teaches it to humans".* (Narrated by al-Bukhari No. 73, and Muslim No. 816 from Ibn Mas'ud's hadith).

The very helpful lesson is related to the word wisdom in surah al-Baqarah verse 269 above (Nurhadi: 2018):

- 1) Determination of deeds for God who depend on His will, this is based on the word of God: (يُؤْتِي الْحِكْمَةَ): "Allah bestows al-Hikma", this is part of the nature of deeds.
- 2) Indeed, what is in humans in the form of knowledge, guidance and all that is the virtue of Allah ta'ala, this is based on His word: (يُؤْتِي الْحِكْمَةَ مَنْ يَشَاءُ): "Allah bestows al-Hikma (deep understanding of the Qur'an) and as-Sunnah) to whom He wants ", then if Allah Ta'ala gives favor to a servant in the form of knowledge, guidance, strength, ability, hearing, vision then he should not be arrogant, because it is all from Allah, if Allah wills then can prevent it, or he may revoke the favor after he bestows it on someone. It could be that God revoked Al-Hikmah from someone, so be sure to act rashly, wrongly and in vain.
- 3) Determination of will for Allah ta'ala, this is according to his word: (مَنْ يَشَاءُ): "What he wants".
- 4) Determination of Al-Hikmah for Allah ta'ala, because Al-Hikma is the nature of perfection, so the Essence that gives perfection is certainly more appropriate for that.
- 5) Great glory for the person given to him Al-Hikma, this is based on the word of God: (وَمَنْ يُؤْتَ الْحِكْمَةَ فَقَدْ خُيِّرَ خَيْرًا كَثِيرًا): "And whoever is blessed with al-Hikma, he has truly been blessed with many gifts".
- 6) It must be grateful for people whom Allah ta'ala gave him Al-Hikmah, because this very good kindness obliges to thank him.
- 7) Anugrah Al-Hikamah is given by God to someone in many ways, (among other things) Allah bestows on it with this, or can be achieved by training and making friends with wise people.
- 8) The virtue of reason, is based on His word: (وَمَا يَذَّكَّرُ إِلَّا أُولُوا الْأَلْبَابِ): "And only those who are wise can take lessons (from the word of God)."
- 9) That people who cannot take lessons show that there is a lack of reason, namely common sense, reason that gives instructions to them.
- 10) It is not the person who can take lessons from the lessons found in nature and in the Shari'ah except those who have common sense, which they live and learn what happens from the signs that have been past and future, so that they can, take lessons from him. As for one who is negligent, then it does not give him benefits and lessons (at all) (Shaykh Muhammad bin Salih al-Uthaimin, 1433: 371; Shaykh Abdur Rahman bin Nashir as-Sa'di, t.th: 573; Nurhadi, 2018) .

From some of the meanings of wisdom above, the author concludes that the word wisdom has realized the benefits and rejects of damage and is the ultimate goal of lawfulness. In line with the understanding of wisdom in the verses of the Koran which is to explore the secrets contained in Islamic law (Nurhadi: 2018; Sabariyah: 78). The scholars who initiated and developed the Knowledge of Wisdom included Imam Al-Hakim at-Tirmizi, Al-Qaffal as-Syassiy, Jakfar Abu, Abu Hasan al-Amiri, Al-Juawaini and Al-Gazali, Izuddin bin Abdis Salam, Al-Qarafi, Ibn Taymiyyah, Ibn Qayyim al-Jauziyah, Imam as-Syathibi, Ad-dahlawi, Ibn Asyur, Al-Jurjawi and others. (Abdul Karim Zaidan, 2001: 201; Abdul Wahab Khallaf, 2004: 64-70; Ar-Raisuni, www.raissouni.org; Forum: 7-12).

While the word wisdom in the Hadith of al-Tis'ah was examined from Mausuh al-Hadist al-Nabawiyah, see the following (Nurhadi: 2018):

Words of Wisdom In the Hadith of Kutubut Tis'ah			
No	Name of Book	Number of Hadiths	Hadith to
1	Sahih Bukhari	14	71, 336, 1320, 2968, 3094, 3238, 3473, 4037, 4039. 5652, 5679, 6606, 6772, 6963.
2	Sahih Muslim	10	53, 54, 73,74,77, 78, 79, 237, 238, 1352
3	Sunan Abu Daud	2	4357, 4359
4	Sunan Tirmizi	8	2081, 2611, 2771, 2772, 3657, 3759, 3760, 3870
5	Sunan Nasa’i	2	444, 448
6	Sunan Ibnu Majah	8	162, 3745, 3746, 4091. 4159, 4162, 4198, 4199
7	Musnad Ahmad	36	1743, 2296, 2344, 3469, 3900, 6904, 7123, 7308, 7331, 7398, 8285, 8585, 8892, 9057, 9750, 9832, 9936, 10123, 10198, 10555, 10559, 10560, 15226, 17164, 17165, 18989, 19067, 19122, 19148, 20211, 20225, 20226, 20227, 20228, 20229, 20326
8	Sunan Ad-Darimi	13	79, 289, 340, 354, 380, 556, 579, 646, 2588, 3193, 3199, 3200, 3211
9	Muatha’ Malik	0	
Total			93
Researched from the Book of Mausuh al-Hadith al-Nabawiyah and Sofwer Insklopedi Sunnah Nabawi Nine Books of Hadith (Kutun al-Tis'ah)			

2. Wisdom of the Contracts in Islamic Economics

a. Buy and Sell Lessons

The wisdom of permitting buying and selling is because someone's needs for an item depend on the owner of the item, while the owner of the goods will not give the item without a replacement. Regarding the mandate of buying and selling is a way to reach each of the two parties to their goals and fulfillment of their needs. Among the other lessons is to solve the problems of life and the fixed nature because it can reduce

the occurrence of disputes, robberies, theft, betrayal, and fraud (Nurhadi: 2018; Sheikh Abdurrahman As-sa'di, 2008: 147).

Glory to Allah in making every rule of creation full of wisdom, as well as this buying and selling statement. When money, commodities, and property are scattered among all humans, and human needs depend on what is in the hands of his friends, and he does not give them without compensation / exchange, it is permissible to buy and sell, in fulfilling his daily needs to achieve his goals his life. Not so, surely humans will rob each other, steal, deceive, and kill each other (Said Sabiq, t.th: 35; Mujahidin, 2013: 35; <http://klikuk.com>). For this reason, Allah justifies buying and selling to realize the benefit and extinguish the crime. Just buy it, the law is permissible with *ijmâ'* (consensus) of all scholars. Word of Allah swt surah Al-Baqarah verse 275: *وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا* Meaning: Even though Allah has justified buying and selling and prohibiting usury ... (Ministry of Religion, 2005: 69). Paragraph above clearly justifies buying and selling and prohibiting usury, without having to be regionalized.

b. Murabahah Wisdom (Seeking Profit).

The wisdom in the recitation of murâbahah is immense. Because with murâbahah, it will make it easier for humans to seek rizki and demand the existence of a mandate. The lesson is also to get benefits from people who have not had time to make transactions then represented by taking compensation or wages in a fair and transparent manner, which aims to benefit from their needs. The wisdom of murâbahah is honesty, transparency and trust, God willing, blessing in asking for wages and taking profits (Ali Ahmad: 129; Pious Saleh: 495; Nahbani: 347-348). The wisdom of murâbahah is that it can provide benefits and relief to humans. Because there are some people who have property, but are unable to make it productive. People who do not have property but have the ability to produce it. Thus, cooperation can be created between capital and work for the benefit and welfare of mankind (Jogiyanto, 2000: 107; <http://reniamban.blogspot.co.id>; Nurhadi: 2018).

c. Wisdom of Transaction Greetings (Buy and Sell Greetings or Orders).

Sale and purchase of greetings or also called *salaf* is the sale and purchase of goods that are postponed which are cited and are still under the responsibility of a prior payment. The fuqâha 'names it as *bai'ul mahâwij*, because it is the sale and purchase of goods that do not exist (yet) that need to be done by the seller and the buyer, where the owner of the money needs to buy goods, the owner needs to have money before the item is there for him to be used for himself and to spend on his plants for example the fruit can ripen well, this includes *maslahat hâjiyah* (necessity). For buyers called *musallîm* or *rabb al-salâm*, sellers are called *musallam ilaih*, goods sold are called *musallam fih*, while pay or money is called *ra'su mâlis salam* (Nurhadi: 2018).

Al-Jurjawi explained the understanding of the community that usury is of many benefits to make a living, Allah, who is wise, knows more about its benefits by creating a usury substitute product, namely buying and selling greetings. The benefits as well as the wisdom of the Al-Jurjawi quotes the word of Allah swt in surah al-Baqarah verse 282:

يَا أَيُّهَا الَّذِينَ ءَامَنُوا إِذَا تَدَايَنْتُمْ بِدَيْنٍ إِلَى أَجَلٍ مُّسَمًّى فَاكْتُبُوهُ

Meaning: *O ye who believe, if you are not in cash for the specified time, let you write it down* (Depag RI: 70).

and Ibn Abbas's statement "I transact that the loan in the dependents is halal" (Ali Ahmad: 94; Virtuous Issue: 444-445; Nahbani: 310).

d. Wisdom Wakalah (Represent or Representative).

Wakalah according to language means surrender or giving a mandate or guard. Wakâlah according to the term is giving the power of a person or group to act in the name of giving power or mandate (Nurhadi: 2018; Dwi Suwikno: 300-305).

Al-Jurjawi in his book Hikmat al-Tasyri 'describes a little about the wisdom of Wakâlah, which is the benefit of mankind, brings calm, teaches the nature of trust and wisdom and towards happiness of the world (halal sustenance) afterlife (Ali Ahmad: 95; Virtuous Example: 445-446; Nahbani: 311). He quoted a history that the Messenger of Allah had represented marriage to Amr bin Umm Salamah and represented a purchase to Judge bin Hizaam (Ali Ahmad: 95; Virtuous Example: 445-446; Nahbani: 311).

e. Kafalah Wisdom (Bear the Cost or Guarantee the Debt of Others).

Kafalah is a synonym of dlamman, which is a guarantee or responsibility for someone, to another party who needs it (Dwi Suwikno: 135-139; Nurhadi: 2018). But there is a difference with dlamman, dlamman is the responsibility of the property, kafâlah is the responsibility of the famous body with the face dependents. Examples of kafâlah, for example, present someone who is in a case before the court at a specified time and place if needed. The number of scholars allows for the dependence of the module based on syara 'provisions (QS. Yusuf: 79). The Al-Jurjawi in his book mentions some wisdom from kafâlah, namely:

- 1) Give peace to the person who is cursing.
- 2) Avoid bad treatment when withdrawing debts from the person he bills. With the help of debtors, they will be more active in seeking unag to pay their debts.
- 3) Will create an attitude of mutual love and love for each other.
- 4) The person who gives assistance will get a great reward by Allah Almighty (Ali Ahmad: 95; Virtuous Example: 446; Nahbani: 311).

Wahbah Zuhailly notes the wisdom of al-Tasyrî 'from kafâlah to strengthen rights, realize the nature of help, facilitate transactions in the payment of debts, assets

and loans so that people who have the right to get peace of debt are lent to other people or objects borrowed (Wahbah , 2002: 35; Abdul Rahman, 2010: 27; <http://ucikasih.blogspot.co.id>; Nurhadi: 2018).

While Muhammad Syafi'i Antonio said that the wisdom of kafalah (guarantee) is one of the teachings of Islam. Guarantee in essence the business to provide comfort and security for all people who make a transaction. In the current era kafâlah is asuaransi. Guarantee or guarantee has been given by Islam thousands of years ago. Apparently, now the kafâlah (guarantee) is very important, never released in the form of transactions such as money, especially large transactions such as banks and so on. The lesson that can be taken is that kafalah brings an attitude of help, security, comfort, and certainty in transactions (Muhammad Syafi'i, 19992: 32).

f. Mudharabah Wisdom

God creates human beings who interact socially and need each other. According to Sayid Sabiq, Islam implies a contract of cooperation between Mudlârabah to facilitate people, because some of them have assets but are unable to manage them and there are also people who do not have assets but have the ability to manage and develop them (Dwi Suwiknyo: 182-185). Shari'a allow this cooperation so that they can take advantage of each other. Shohib Al-Mal / Capital Owner (investor) utilizes Mudlârib (manager) and Mudlârib (manager) expertise to utilize assets and thus materialize wealth and charity cooperation. Allah Almighty does not recite one contract except for realizing benefit and rejecting damage (Abdullah bin Muhammad Al-Thoyaar, 1414 H: 122-123; Said Sabiq: 221: 165), the difficulty of the problem (<http://makalahkuliahku.blogspot.co.id>)

The wisdom of the desired Mudharabah is to raise the humiliation, poverty and poverty of the people also to realize a sense of love and love for each other among humans (Ali Ahmad: 120; Virtuous Example: 481; Nahbani: 338-339. <http://hanggatyas.blogspot.co.id>; Nurhadi: 2018). A person who is wealthy wants to join a person who is good at trading the assets of the wealth lent by the rich person. So the wisdom of the guidance of the Mudlabah is that people can cooperate in trade matters, because this includes also helping each other (Nie Danied: <http://niedanied.blogspot.co.id>). Al-Jurjawi also added that the pratek Mudlârabah brought benefits to the social welfare center in a double way, namely the reward from Allah swt and the development of initial capital and increasing wealth. He also included several verses of the Qur'an (Al-Muzammil verse 20, al-Jumu'ah verse 10 and al-Baqarah verse 198) and a history of the Companions, for example Ibn Abbas and History of Abbas bin Abdul Mutthalib when he made Mudhârabah transactions the apostle did not forbid and allow him. Ijma 'history that Usman, Umar, Ali, Abdullah bin Maud Abdullah bin Umar, Abdullah bin Amir and Ayesha did the practice and no one took it away. The history of Abdullah and Ubaidillah (both sons

of Umar) also carried out the practice of mudlarabah (Ali Ahmad: 120-122; Paisal: 481-483; Nahbani: 339-340).

Mudlarabah has a great wisdom in society, because it fosters individuals to always have the nature of mutual help and mutual cooperation among members of the community. The wisdom conveyed by Mudlârabah which is desired by syar'i the Most Wise is to eliminate evil and to establish affection between human beings. Besides that, Mudlârabah is one of the deeds that gets blessings, as the Prophet said (Nurhadi: 2018; Sohari Sahrani, 2011: 198):

عَنْ صُهَيْبٍ رَضِيَ اللَّهُ عَنْهُ، أَنَّ النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ: ثَلَاثٌ فِيهِنَّ الْبَرَكَهَةُ الْبَيْعُ بِالسَّيْرِ، وَتَنْفُوقُ أَصْلُ الْمَالِ وَلَا تَخْتَلُطُ بِالشَّعِيرِ لِلْبَيْتِ لَا لِلْبَيْتِ (رواه ابن ماجه بإسناد ضعيف)

Meaning: *"From Abu Hurairah r.a, that the Prophet. Say: three cases have blessings on him, namely buying and selling easily, providing basic assets, not mixing wheat with poetry for households, not also for buying and selling "*(HR. Ibn Majah).

From the banking concept, transactions (contracts) carried out by shahibul mal and mudlarib, Mudlârabah are divided into (Nurhadi: 2018; Muhamad, 2000: 78):

- 1) Mudharabah Muqayyadah (Restricted Investment Account), which is a form of cooperation between certain conditions and limitations. Shahibul Mall limits the type of business, time or place of business. In modern Islamic economic terms, this type of Mudlârabah is called a Restricted Investment Account. These limits are intended to save capital from the risk of loss. These conditions must be fulfilled by Mudlarib. Mudlarib violated these restrictions, so he must be responsible for the losses incurred. The restrictions on the type of Mudlârabah were disputed by the scholars regarding their validity. That is, the restriction is useful and does not at all disperse the Islamic law, because it is only ijtihad and is carried out based on the agreement and willingness of both parties, so it must be fulfilled. There are two kinds of ways to record Mudabahrqua Muqayyadah, namely (Nurhadi: 2018):
 - a) Off Balance Sheet, the terms of which are:
 - (1) Syari'ah Bank acts as an arranger only and gets a fee as an arranger
 - (2) Recording transactions in Islamic banks in an off balance sheet
 - (3) The profit sharing only involves investors and debtors
 - (4) Large profit sharing according to the agreement of investor and debtor customers
 - b) On Balance Sheet, the terms of which are (Muhamad: 78):
 - (1) Investor Customers require the funding target, such as for certain agriculture, property, or mining

- (2) Enumeration at Syari'ah Bank on an on balance sheet
- (3) Determination of profit sharing ratio on the agreement of the bank and the customer

- 2) Unrestricted Investment account, namely the form of cooperation between shâhib al-mal and mudlârib without conditions or without being limited by the specifications of the type of business, time, and business area. In English, Islamic economists often refer to Mudlârabah muthlâqah as an Unrestricted Investment Account (URIA). If there is a loss in the business, Mudlarib does not risk the loss. The loss is completely overcome by shahibul mall.
- 3) Mudharabah Musytarakah, is a form of Mudlabah where the fund manager includes capital or funds in investment cooperation (Nurhadi: 2018; Muhamad: 78).

g. Syirkah Wisdom (Cooperation).

In the book Hikamt al-Tasyri 'Al-Jurjawi it does not mention separately the wisdom about syirkah, but he divides it into three categories of syirkah, namely: 1). Syirkah Innan. 2). Syirkah Shanâi. 3). Syirkah Wûjûh. Therefore, in the first part the writer will explain the wisdom of syirkah in general, followed by wisdom from the three types of syirkah (Shad verse 24; Dwi Suwiknyo: 189-192; Nurhadi: 2018).

According to the Al-Jurjawi in his book Hikmat al-Tasyri 'wa falsafatuhu, syarikat or syirkah is divided into three types, namely: Hikmah Syarikat Inan (Travel Service Bureau), Hikmah Syarikat Shana'i (Collaboration in Industry) and Wisdom Syirkah Wûjûh (Recipient Bureau Order). The lessons learned from the three syirkah are (Nurhadi: 2018):

- 1) Hikmah Syarikat Inan (Travel Service Bureau) Developing Property. Inan in the book Bad'î is stated that the phrase "Inan" is taken from the origin of the word "anni" which is interpreted by showing. So named because the activity will only be carried out in accordance with the wishes of two or one of the two, or based on the capital or capital equation, one of which is greater than the other. Sebgian says "inan" is a person who is busy controlling the leash of his horse using only one hand. This Bureau is said to be Inan because it only covers a portion of capital, other assets are used freely in accordance with the willingness of the two people who combine the capital or because each of them shares the use of capital together. This collaboration has a lesson that is the benefit of the people in every age that exists. Because basically they need to develop capital and this cooperation is one of the ways to develop capital (Ali Ahmad: 96; Virtuous Issues: 447-448; Nahbani: 312-313).

- 2) Wisdom Syarikat Shana'i (Cooperation in the Field of Industry) / Skills. The wisdom of cooperation in industry is that two investors in an industry, if both have agreed to build a company, then it will bring enormous benefits to both of them which include generating sustenance, thus the industry can be bigger and opened branches in other areas to open jobs and open doors for sustenance for others. Industrial collaboration also has wisdom to develop creations in technology, both medicine and research and factories. The lesson is also avoidance of mutual misconduct among others, and teach the nature of trust which is a very noble attitude and character (Ali Ahmad: 97; Virtuous Example: 448-449; Nahbani: 313).
- 3) Wisdom of Syirkah Wujuh (Order Receiving Bureau). The wisdom of this collaboration is to help alleviate poverty, also promising a reward for the rich to the poor. People who have assets will lift people who are weak in terms of assets from humiliation, shortcomings and professions begging and will draw closer to God Almighty and become lucky people. This bureau was also called the reception service bureau because he sold credit for advice from others (Ali Ahmad: 97-98; Virtuous Issues: 449-450; Nahbani: 313-114).

h. Qardl Wisdom (Loans or Debt).

Shari'at is full of wisdom and secrets. There is no single law of the shari'ah except that it has the wisdom to apply, including al-qardl (debt of piuitang). That the human condition is not the same between one another. There are economic difficulties and some are rich. It is advisable for rich people to lend to people with economic difficulties as a form of approach (worship) to Him. This is because giving a loan means giving benefits to people who are in debt to meet their needs and overcome their difficulties (Nurhadi: 2018). Words of the Prophet:

من نفس عن مؤ من كربة من كرب الدنيا نفس الله عنه كربة من كرب يوم القيامة, ومن يسر على معسر يسر الله عليه في الدنيا والاخرة, ومن ستر مسلما ستره الله في الدنيا والاخرة, والله في عون العبد ما كان العبد في عون أخيه.

Meaning: *"Whosoever removes one position (difficulty) from the positions of the world of a believer, Allah will remove one sorrow (difficulty) from the positions of the last from him on the Day of Judgment. Whoever gives convenience to those who are in trouble, then Allah will give ease in the world and in the end. Whoever closes (disgrace) a Muslim, then Allah will close (disgrace) him in the world and in the end. God always helps a servant as long as he helps his brothers."* (Narrated by Muslim).

Giving debt includes goodness in religion because it is needed by people who are difficult, difficult, and have very urgent needs (Ibn Qudamah: 303; Kurniawa

Alex: <http://kurniawaalex.blogspot.co.id>; <http://kapanpunbisa.blogspot.co.id>; Khanif Amrull: <http://khaniffamrullsyariah.blogspot.co.id>; Nurhadi: (2018).

The lesson suggested by al-Qardl can be seen from two sides, the first side of the debtor (muqtarîdl) which is helping those in need, and the second side is from the person who gives debt (muqrâdl) which can grow the soul wants to help others, smooth the feeling so that he is sensitive to the difficulties experienced by others (Ahmad Wardi Muslich, 2010: 277). As for the wisdom of Al-Qardl (accounts payable) according to Sheikh Sayyid Tanthawi in his book, Fiqh al-Muyassâr is as follows (Nurhadi: 2018; Muhammad Sayyid Thanthawi, t.th: 39):

وَجَمْعُهُ مَشْرُوعِيَّةٌ : التَّيْسِيرُ عَلَى النَّاسِ، وَالرَّفْقُ وَالرَّحْمَةُ بِهِمْ، وَالْعَمَلُ عَلَى تَفْرِيجِ مَتَاعِهِمْ، وَقَضَاءُ مَصَالِحِهِمْ

- 1) Making it easy for humans (التَّيْسِيرُ عَلَى النَّاسِ) .
- 2) Compassion and affection for them (الرَّفْقُ وَالرَّحْمَةُ بِهِمْ) .
- 3) Actions that open wide (outlining) the difficulties they face (الْعَمَلُ عَلَى تَفْرِيجِ مَتَاعِهِمْ)
- 4) Bring benefits to those who are in debt (قَضَاءُ مَصَالِحِهِمْ) (Muhammad Sayyid Thanthawi: 39).

The wisdom of qard (loan capital) is to eliminate distress, provide assistance for those who need it and strengthen love among fellow humans (Ali Fikri, 1357: 347). People who eliminate the distress of those in need will be people who are close to the mercy of Allah Almighty. Besides that qard can also soften the heart, nourish affection and so on. Such characteristics are the characteristics that are highly expected in the interaction of human life everywhere (Ali Ahmad: 122; Virtuous Example: 483-484; Nahbani: 340-341; Ali Ahmad al-Jurjawi, t.th: 185). The words of the Prophet: احبكم الي الله من يرجوه عباد الله means: "someone who is most loved by Allah SWT is someone who is the hope of others" (Nurhadi: 2018).

i. Wisdom of Wisdom (Debt Transfer or Factoring)

This paper can facilitate mu'malah activities among humans, especially if the debtor (creditor) is in a different country than the muhâl alaih state. Muhal (creditor) is also facilitated in accepting debt repayments. In the book of Hikmat al-Tasyri 'wa Fasafatuhu written by one of the scholars of al-Azhar, Ali Ahmad Al-Jurjawi mentioned that the wisdom of his word is very big, because in it there is an element of giving ease in making it among humans. In particular, in countries that are far from one end to the other, which need to be interconnected with each other it takes a distance on land and sea. Or one of the faqir has difficulty in assets and is caught in debt and unable to pay it off (Nurhadi: 2018). The owner of the property billed him in the morning and evening to immediately pay off his debt to make it even more difficult. Surely this condition will make the faqir in a state of contempt in its poverty in the presence of the owner of the assets (accounts receivable). Even if there is someone who transfers debt in his name and makes the debt his responsibility and

the owner of the property is willing to pay it to him, the person who does it is counted as akbār al-muhsinîn (the greatest good person). Because no one has overcome the difficulties experienced by poor people, there must be warmth on his face because of the debasement of debt. May God take care of us and beware of our debt (entangled) in debt (Nurhadi: 2018). As for the rich man who becomes a "cause" or "intermediary" in relieving difficulties, he will take the reward from Allah who has greatness and glory on the day when wealth and offspring are no longer useful (Ali Ahmad: 97-98; Virtuous Issues: 450; Nahbani: 314; Ali Ahmad al-Jarjawi, 2009: 97-98; Muhammad Imam Asy Syakir: 8-9). Imam Bukhari and Muslim narrated from Abu Hurairah that the Messenger of Allah said:

مَطْلُ الْغَنِيِّ ظُلْمٌ فَإِذَا أَتَيْتَ أَحَدَكُمْ عَلَى مَلِيٍّ فَلْيَبْسُغْ

Meaning: *"Delaying paying debt for a rich person is injustice and if one of you debt is transferred to the rich, let him follow* (HR Malik) (Malik, 2002 No. 1379).

In the hadith the Messenger of Allah ordered that the lender if asked by the debtor to ask the person who is capable should accept his divinity, that is, he should ask for his rights to the person who is defeated by him until his rights are fulfilled. But the debtor transfers his debt to the person who is bankrupt, the lender has the right to transfer the collection to the first debtor. The order to accept debt transfers according to some ulama is mandatory, the number of scholars is of the opinion that the law is circumcision (<http://pengusahamuslim.com>; Nurhadi: 2018).

j. Hikmah Rahn (Pawn or Pawnshop).

Every person has different conditions, some are rich and some are poor, whereas treasures are loved by every soul. The occurrence of Rahn begins because they (Ar-Rahîn) need money in fulfilling their needs (Al-Baqarah verse 282; Dwi Suwiknyo: 241-243; Nurhadi: 2018). Then sometimes one person at a time really needs money to cover up his urgent needs and does not get people who give alms to him or who lend him money, nor is there a guarantor who guarantees it. Until he came to another person to buy the items he needed with a debt agreed upon by both parties or borrow from him provided that he guaranteed collateral that was deposited on the lender until he paid off his debt. Therefore Allah commands Al-Rahn (pawn) for the benefit of the person who pawns (Râhîn), the giver of debt (Murtahîn) and society (Lucy Boy: <http://luckyboy0103.blogspot.co.id>; Nurhadi: 2018).

According to Al-Jurjawi, the wisdom of Ar-Râhîn, he gains can cover his needs. This of course can save him from the crisis and eliminate the anxiety in his heart and he can trade with the capital then become the reason he became rich. Al-Murtahî will be calm and feel secure for his rights and gain syar'i benefits and if he intends to be good then get a reward from Allah (Ali Ahmad: 122-123; Virtuous Example: 485; Nahbani: 341; Syaikh Ali Ahmad al-Jurjawi, 1994: 201). The benefit of returning to

society is to expand trade interactions and give each other love and affection among humans, because this includes helping to help in kindness and piety. There are benefits of being a solution in a crisis, minimizing hostility and paving the ruler (Iwan Setiawan: <http://iwansetiawan13.blogspot.co.id>; Nurhadi: 2018).

Ahmad Wardi Muslich explained in his book that the wisdom of giving rahn / pawn is the condition of each person who is different, there are those who are rich and some who are poor, even though the treasure is loved by every soul. At one time, someone really needed money to cover his urgent needs. In that situation, he did not get a person who gave alms to him or who lent money to him, nor was there a guarantor who guaranteed it. Until he comes to someone else to buy the items he needs by way of debt, as agreed by both parties. He borrowed from him, provided that he gave the mortgage as collateral which was deposited on the debt provider until he repaid the debt (Ahmad Wardi Muslich, 2010: 314; Nurhadi: 2018).

Likewise, Sohari Sahrani and Ruf'ah Abdullah said that Allah recited ar-rahn (pawn) for the benefit of those who pawned (rahin), lenders (murtahîn), and society. For rāhîn, he benefits from being able to cover his needs. This of course can save him from the crisis, eliminate anxiety in his heart, and sometimes he can trade with the capital, which is why he becomes rich. Murtahîn (the party giving the debt), he will be calm and feel secure for his rights, and he will also benefit from syar'i. He intends well, then he gets a reward from Allah. As for the benefit of returning to the community, namely expanding trade interactions and giving each other love and affection among humans, because this includes helping in kindness and piety. There are benefits that become a solution in a crisis, minimize hostility, and make rulers (Sohari Sahrani, 2010: 162; Nurhadi: 2018).

k. Wisdom Ariyah (Borrowing and Borrowing or Lending Items).

Ariyah or lending and borrowing can entertain sadness, eliminate anxiety, and can give birth to a love of heart. Someone who does good will be equally loved by Allah and in the human heart in general (Ali Ahmad: 123; Virtuous Example: 485-486; Nahbani: 341 -342). Allah Almighty has threatened with an accident and a painful punishment for those who do not want to give help with useful items (Nurhadi: 2018). Allah swt.berfirman:

فَوَيْلٌ لِلْمُصَلِّينَ ۖ الَّذِينَ هُمْ عَنْ صَلَاتِهِمْ سَاهُونَ ﴿٤﴾ الَّذِينَ هُمْ يُرَآؤُونَ ۖ وَيَمْنَعُونَ الْمَاعُونَ ﴿٥﴾

Meaning: *"then accidents for those who pray, (ie) people who are negligent of their prayers, those who do riya ', and reluctant (help) with useful items."* (QS Al-Maa'un: 4 -7) (Indonesian Ministry of Religion: 1108).

Most interpreters interpret the intent of the word al-M'un as something that is absolutely necessary in everyday life (Ali Ahmad: 203; <http://ekonomisyariahmuamalah.blogspot.co.id>; Nurhadi: 2018).

According to Hasbi as-Shidiqi in Ariyah there are several wisdoms, including the following (Hasbi Ash-Shidiqi, 2002: 26):

- 1) Instill a sense of help helping among fellow humans
- 2) Lighten the burden of others
- 3) Keep away from sins
- 4) Get the grace of Allah Almighty
- 5) The number of souls and gentle hearts of those who lend.
- 6) Created love among others
- 7) Promises of reward from God (Hasbi Ash-Shidiqi: 26).

l. Ijarah Wisdom (Paying Services or Renting a Rent).

Ijarah is a means for humans to facilitate the realization of the benefits they need even though they do not have it (Al-Thalaq verse 6; al-Qashash verse 26; Dwi Suwiknyo: 107-112). Maintaining human needs is the principle of enforcing transactions. Therefore Ijârah is intended to fulfill human needs (Ensiklopedi, t.th: 315-316; <http://santriuniversitas.blogspot.co.id>; Nurhadi: 2018).

The lessons in leasing the rent are very large, because in the lease there is an element of exchanging benefits between one person and another. Because actions carried out by one person must not be the same as those committed by two people or three people for example, if the rental is in the form of goods, then in the rental contract it is suggested to mention the nature and quantity of the terms in the fiqh branch (Hendi Suhendi, 2002: 37; Makrufi Muhammad: <http://makrufimuhammad.blogspot.co.id>; Nurhadi: 2018). The lesson in leasing is to prevent hostility and disputes. It is not permissible to lease an item that has no clarity of benefits, which is limited to estimates and mere guesswork, perhaps unexpectedly the item cannot provide any benefit (Ali Ahmad: 125; Virtuous Example: 488; Nahbani: 343-344; Sheikh Ali Ahmad Al-jarjawi, 2006: 488.).

The wisdom of the blessing of Ijarah in the form of work or wages is because it is needed in human life (Hamzah Ya'qub, 1992: 319). The purpose of allowing Ijarah is basically to get material benefits. It is not the final goal because the efforts made or the wages received are a means to get closer to Allah SWT. According to Sayid Sabîq in the book Fiqhu the sunnah is the wisdom of Ijarah that human beings definitely need Ijarah, both for a place to live, all transactions, vehicles and transportation, land and land, and all daily necessities which someone cannot afford but can use and produce with ways to rent (Nurhadi: 2018; Said Sabiq: 147).

m. Wisdom Muzara'ah (Cooperation of Owners, Land Cultivators with Basil)

Muzara'ah and mukhârabah were advised to avoid the existence of livestock owners that could not be utilized because there was no land to manage and avoid land that was also left unmanaged because no one was managing it (Yasin verses 33-35; Dwi Suwiknyo: 203-205). The earth was created for the benefit of humans, humans

must process it, plant it with various types of plants for their interests as well as a form of gratitude to Allah Almighty. for all his gifts. It is very important for humans to study agriculture so that it can get more benefit from the earth which is processed by farming. Muzâra'ah makes landowners and land tenants work together to get a share of what the two parties have contributed with sincerity and pleasure on the basis of mutual help and trust so that mutual benefits do not harm each other (Anharul Ulum: <http://anharululum.blogspot.co.id>; Nurhadi: 2018).

In the case of Muzâra'ah disyari'atkan to avoid the existence of livestock owners who are less able to be used, can be used by people who do not have animals but have the expertise to take care of them. the land is efficient. In Muzâra'ah there is a sharing of results for other things that are adjusted to syirkah, namely the concept of cooperation in an effort to unite the potential that is on each party with the aim of being mutually beneficial (Ali Ahmad: 125; Virtuous Issues: 488-489; Nahbani : 344).

Al-Jurjawi mentions in his al-Tasryi wisdom book about this, that Muzara'ah can (Ali Ahmad: 125; Virtuous Example: 489; Nahbani: 344):

- 1) Exchange benefits between the two.
- 2) Giving birth to friendship
- 3) Love each other
- 4) Give birth to the nature of trust and honesty.

According to Sayid Sabiq the wisdom of Muzâra'ah among them is (Sayyid Sabbiq, 2006: 97):

- 1) The realization of mutually beneficial cooperation between land owners and cultivators.
- 2) Improve community welfare.
- 3) The poverty reduction.
- 4) The opening of jobs, especially for farmers who have the ability to farm, but do not have cultivated land (Sayyid Sabbiq, 2006: 97; Itha Okhtafa: <http://ithaokhtafa.blogspot.co.id>; Anharul Ulum: <http://anharululum.blogspot.co.id>; Nurhadi: 2018).

According to Sohari and Ru'fah the wisdom contained in Muzâra'ah is (Sohari Sahrana, 2011: 218; Nurhadi: 2018):

- 1) Mutual help (ta'awun), where between land owners and tenant farmers are mutually beneficial
- 2) There is no waste, ie empty land can be cultivated by people in need, so landowners feel benefited because the land is cultivated.
- 3) Create a sense of justice and balance (Sohari Sahrana, 2011: 218; <http://inimakalahku.blogspot.co.id>; Nurhadi: 2018).

In the book of al-Mabsuth, the word muzaraah comes from the word zira'ah (farming), this work or effort has been carried out since the prophet Adam, in a story told, after Allah Almighty took out from heaven the angels came to him and were given wheat seeds to be planted. Rasul SAW also Muzara'ah with jarf (convoluted grass), with his Sabbath "the oaring who cultivates means he trades with Allah Almighty. The message is to seek sustenance from behind the surface of the earth (Ali Ahmad: 125; Virtuous Example: 489; Nahbani: 344).

In the study of the science of fiqh muzara'ah, it is always associated with mukhbarah, because many humans have livestock such as buffalo, cattle, horses, and others. He is able to farm and farm to fulfill his needs, but does not own land. Conversely, many people have rice fields, land, fields, and others, which are suitable for planting (farming), but he does not have animals to manage the fields and fields or he himself does not have time to work on it, so much land is left and not can produce anything (Nurhadi: 2018). Muzâra'ah and mukhabarah are intended to avoid the ownership of livestock that cannot be utilized because there is no land to be processed and avoid land that is also left un-produced because no one cultivates it (Nurhadi: 2018).

Presented by Muzâra'ah and Mukhâbarah because it can bring a very big lesson, both for the perpetrators and the wider community. Among the lessons that can be learned as follows (Rahmat Syafi'i, 2006: 72):

- 1) The realization of mutually beneficial cooperation between the two parties.
- 2) Establishment of friendship and loss of the gap between rich people as landlords and poor people as cultivators.
- 3) Also help provide jobs to people who do not have business capital or plantations etc.
- 4) Avoid the practice of fraud, extortion, etc., because in the musaqah, Muzâra'ah and mukhabarah contract there must be clarity that can be accounted for by both parties.
- 5) Also create income equality and increase welfare, because assets do not only revolve from one group.
- 6) Following the sunnah of the Messenger of Allah. which includes acts of worship (Rahmat Syafi'i, 2006: 72; Jawharie: <http://jawharie.blogspot.co.id>; <http://shoimnj.blogspot.co.id>; <http://ekonomidanhukum.blogspot.co.id>; Bella Annggun: <http://bella-anggun.blogspot.co.id>; Nurhadi: 2018).

n. Musaqah Wisdom (Caring for the Garden with Profit Sharing).

There is a rich man who owns land planted with date palms and other trees, but he is unable to water this tree because there is an obstacle that prevents him. Allah the Wise allows the person to make an agreement with the person who can water it, each of whom gets a part of the fruit produced (Al-Mukminun verses 18-20; ar-Ra'ad

verse 4; al-'An'am verse 141; Dwi Suwiknyo: 194-200). In this case the Al-Jurjawi in his book *hihmat al-Tasyri* 'says there are two wisdoms (Nurhadi: 2018):

- 1) Eliminating poverty from the shoulders of poor people so that they can meet their needs.
- 2) Exchange of benefits between humans (Ali Ahmad: 126; Virtuous Example: 490; Nahbani: 344-345).

Besides that, there are other benefits for tree owners, namely because the keeper has meritorious care until the tree becomes large. If the tree is left alone without being watered, it can certainly die in a short time. Not to mention the benefits of the bond of love, affection, among fellow humans, then be this people who unite and work for benefit, so that what is obtained contains great benefits (Nurhadi: 2018; Ali Ahmad: 126; Virtuous Issues: 490; Nahbani: 344-345; Abdul Rahman Ghazaly, 2010: 188).

C. Conclusion

The essence of wisdom is an expression that refers to solid knowledge, which includes (can lead to) *makrîfah* (introduction) to Allah swt, which comes from the view of the sacred mind, and the ability of knowledge to learn and understand the nature of things in their objective conditions reality is limited to the highest ability of humans in finding and discovering the secrets of *syariât* religion (law) and the purpose of Islamic law.

While the wisdom of internal contracts in Islamic economics are: 1). Moral and material liability arises from both parties; 2). The emergence of a sense of peace and satisfaction from both parties; 3). Avoidance of disputes from both parties; 4). Avoid legal ownership of assets; 5). The status of ownership of assets becomes clear; 6). There is a strong bond between two or more people in transacting or having something; 7). Can not arbitrarily cancel an agreement, because it has been set in *syar'i*; 8). A contract is a "legal umbrella" in the possession of something, so that other parties cannot sue or have it. In simple terms the wisdom of the contract is an effort to uncover the truth, practice the truth and fight the passions of all forms of falsehood and realize the benefit and reject the damage in the Islamic economic *muamalah* contract.

Bibliography

- Abdillah, Abu, Muhammad Bin Qasim, *Tausyîkh Ala Fath al-Qarîb Mujib* (Indonesia: Kharomain)
- Abdul Aziz Muhammad Azzam, *Fiqh Muamalat*, (Jakarta: Amzah, 2010)
- Abdul, Atang, Hakim, *Islamic Banking Jurisprudence*, (Bandung: Refika Aditama, 2011)
- Religion, Department of RI, *Al-Qur'an and Translation* (Semarang: Toha Putra, 2005)

- Alex, Kurniawa, *Ariyah and Qrdh Papers*, online articles
<http://kurniawaalex.blogspot.co.id/2014/10/makalah-ariyah-dan-qarad.html>.
 Accessed on January 27, 2017 at 11:30 WIB.
- Ali Ahmad Al-Jurjawi, *Hikmat al-Tasyrî 'wa Falsafatuhu*, (Bairut Lebanon: Daar al-Fikr, 1414 H)
- Ali Fikri, *al-Mu'amalat al-Mâdiyah al-Adâbiyyah* (Cairo: Mustafa al-Bab al-Halabi, 1357)
- Al-Jarjawi, Ali Ahmad, *Hikmatu Tasyri 'wa Falsafatuhu*, (Beirut: Darul Fikr, 2009), Juz II
- Al-jarjawi, Sheikh Ali Ahmad, *Beautiful Shari'at Islam*, (Jakarta: Gema Insani, 2006), Cet. Number 1
- Al-Jurjani, Ali bin Muhammad, *At-Ta'rifât* (Beirut: Darul Kutub Ilmiyah, 1988), cet. III
- Al-Jurjawi, Ali Ahmad, *Philosophy and Wisdom of Islamic Law*, happened: Hadi Mulyo (Semarang: CV Asy-Syifa, 1992.)
- Al-Jurjawi, Ali Ahmad, *Hikmat al-Tasyrî 'wa Falsafatuhu*, Translation Nabhani Idris, Lc, *Secrets of Islamic law* (Jakarta: PT. Raja Grafindo, 1996.).
- Al-Jurjawi, Ali Ahmad, *Hikmat al-Tasyrî 'wa Falsafatuhu*, Translation Faisal Shaleh et al, *Beautiful Shari'at Islam* (Jakarta: Reader al-Kautsar, 2013).
- Al-Jurjawi, Ali Ahmad, *Beautiful Shari'at Islam*, (Jakarta: Gema Insani, 2006), Cet. I
- Al-Jurjawi, Syaikh Ali Ahmad, *Hikmat al-Tasyri 'wa Falsafatuhu*, (Bairut: Dar al-Fikr, 1994), Cet-IV,
- Al-Mawardi, Abu Hasan, *Adab ad-Dunyâ wa ad-Dîn*, (Surabaya: al-haramain, t.th)
- Al-Qardlawi, Yusuf, *Halâl and Haram in Islam*, wibesite online <http://media.isnet.org/kmi/islam/Qardhawi/Halal/402121.html>. Accessed on 25 January 2017 at 9:05 p.m.
- Al-Shabuni, Muhammad Ali, *Rawâi'ul Bâyan tafsîri Ayâti al-Ahkâm minal Qur'an* (Beirut:Maktabah Gazali, 1400 H / 1980 M), Juz I
- Al-Thoyaar, Abdullah bin Muhammad, *Al-Bûnûk Al-Islâmiyah Baina An-Nadzâriyât Wa Tathbîq*, (Riyaadh: Muassasah Al-Jurais, KSA, 1414 H), cet. II
- Al-Utsaimin, Shaykh Muhammad bin Shaleh, *Tafsir al-Qur'ân al-Karîm* (Riyad: Darul al-hadith, 1433), juz III
- Al-Zuhaili, Wahbah, *Al-Fiqh al-Islami wa Adillatûhû*, (Beirut: Dar al-Fikr, 2002), Juz VI
- Ambar, Reni, *Murabahah Accounting*, online article <http://reniambar.blogspot.co.id/2013/05/awatirsi-murabhahah.html>. Accessed on January 27, 2017 at 5:00 p.m.
- Amin, Fahadil, Al-Hasan, *Analysis of the Implementation of Murabahah Contracts in Islamic Micro-Finance Institutions (BMT)*, Student Journal of Islamic Economics Law Department Faculty of Sharia and Uin Sgd Law Bandung

- Amin, Faisal, *Khiyar*, article online <http://faisalamin69.blogspot.co.id/2013/10/normal-0-false-false-false-en-us-x-none.html>. Accessed on 27 January 2017 Hours 16.15 WIB
- Amrull, Khanif, *Syariah, Debt Receivables*, online articles <http://khaniffamrullsyariah.blogspot.co.id/2014/11/hutang-piutang-dan-pinjam-meminjam.html>. Accessed on 27 January 2017 11.55 WIB.
- Amzamus, *Ihyâu Philosophy; Mawât*, online article <http://amzamus.blogspot.co.id/2013/02/filsafat-ihyaul-mawat.html>. Accessed on January 28, 2017 at 08.05 WIB.
- An-Nawawi, Muhyiddin Abu Zakariya, *Syarah Muslim* (Cairo: al-Maktabah al-Mishriyah bi al-Azhar, t.th), juz II
- Annggun, Bella, *Al-Muzaraah wa al-Mukhabarah*, online article <http://bella-anggun.blogspot.co.id/2013/04/al-muzaraah-al-musaqah-al-mukhabarah.html>. Accessed on January 27 2017 at 2:00 p.m.
- Anoname, *Akad Ariyah*, online article <http://ekonomisyariahmuamalah.blogspot.co.id/2015/04/akad-ariyah.html>. Accessed on 27 January 2017 at 11:10 a.m.
- Anoname, *Learning Fiqh Hiwalah*, online article <http://pengusahamuslim.com/3319-belajar-fikih-hiwalah-1799.html>. <http://mugnisulaeman.blogspot.co.id/2013/09/makalah-hiwalah.html>.diakses dated 26 January 2017 at 3:00 p.m.
- Anoname, *The Haram Illegal Gambling & Example Gambling*, online article <http://islamiwiki.blogspot.co.id/2014/05/dalil-haramnya-jjoh-example-gambling.html#.WIoNGrkxGms>. Accessed on 25 January 2017 Hours 21.40 WIB)
- Anoname, *Khiyar, in collaboration*, artikel online <http://pemudagenius.blogspot.co.id/2011/05/khiyar-dalam-bermuamalah-oleh-zainur.html>. Accessed on January 27, 2017 at 16.00 WIB.
- Anoname, *Luqatah Syufah and Ihyâul Mâtât*, online article <http://residivis-champus.blogspot.co.id/2011/06/luqatah-syufah-dan-ihyaul-mawat.html>. Accessed on 27 January 2017 at 15.15 WIB .
- Anoname, *Wisdom and Philosophy Paper*, online article <http://makalahkuliahku.blogspot.co.id/2013/03/makalah-hikmah-dan-falsafah-al.html>. Accessed on January 27, 2017 at 09:40 a.m.).
- Anoname, *Mudlarabah and Musyarakah*, online articles http://hanggatyas.blogspot.co.id/2014/05/Mudhârabah-dan-musyarakah_24.html. Accessed on January 27, 2017 at 09:45 a.m.

- Anoname, *Muzar'ah*, online article http://inimakalahku.blogspot.co.id/2014/12/muzaraah_2.html. Accessed on January 27, 2017 at 1:20 p.m.
- Anoname, *Muzaraah Mukahabarah and the lesson*, online article <http://shoimnj.blogspot.co.id/2011/07/muzaraah-mukhabarah-dan-hikmahnya.html>. Accessed on January 27, 2017 at 13:
- Anoname, *Understanding Muzarah and Mukhabarah*, online article <http://ekonomidanhukum.blogspot.co.id/2010/12/pengertian-muzaraah-dan-mukhabarah.html>. Accessed on January 27, 2017 at 13.55 WIB.
- Anoname, *Principle of Jasa dala Islam (wakâlah)*, online article <http://ucikasih.blogspot.co.id/2014/03/principle-jasa-dalam-islam-wakalah.html>. Accessed on January 25, 2017 at 22:50 WIB.
- Anoname, *Qardh Accounts Payable*, online article <http://kapanpunbisa.blogspot.co.id/2011/09/qardh-hutang-piutang.html>. Accessed on 27 January 2017 at 10:10 a.m.
- Anoname, *Riba In Islamic View*, an online article <http://iwanbio02.blogspot.co.id/2009/05/riba-dalam-pandangan-islam.html>. Accessed on January 25, 2017 at 21.20 WIB.
- Anoname, *Summary of Islamic Jurisprudence The Meanings and Wisdom of Buying and Selling*, ibesite articles online <http://klikuk.com/ringkasan-fikih-islam-makna-dan-hikmah-jual-beli/>. Accessed on January 25, 2017 at 20:20 WIB.
- Anoname, *Salam and Syuf'ah*, online article <http://shoimnj.blogspot.co.id/2011/07/salam-dan-syufah.html>. Accessed on January 27, 2017 at 15:20 WIB
- Anoname, *Rent Rent*, online article <http://santriuniversitas.blogspot.co.id/2011/01/sewa-menyewa.html>. Accessed on January 27, 2017 at 1:05 p.m.
- Anoname, *whether or not betting on gambling*, online article <https://rumaysho.com/3700-taruhan-bola-apakah-judi.html>. Accessed on 25 January 2017 at 21:25 a.m.
- Antonio, Muhammad Syafi'i, *Bank Syariah Wacana Ulama and Cendikiawan* (Jakarta: Tazkia Institute. 1999)
- Ar-Raisuni, Muhâdharât fi Maqâshid as-Syariat. Accessed from www.raissouni.org/def.asp?codelangue=6&po= on 7 February 2018 at 13.10 WIB
- Ash Shiddieqy, M. Hasbi, *Islamic Law Philosophy*, (Semarang: PT. Library Rizki Putra, 2001), cet. 1 2nd edition
- Ash-Shidiqy, Hasbi, *Introduction to Mu'amalah Fiqh* (Jakarta: Library of Jaya, 2002)
- As-Sa'di, Syekh Abdurrahman, Syekh Abdul Aziz, Syekh Shalih al-Utsaimin and Syekh Shalih al-Fauzan, *Fiqh for Sale and Purchase* (Jakarta: Senayan Publishing, 2008)

- As-Sa'di, Shaykh Abdur Rahman bin Nashir, *Tafsîr as-Sa'di* (Jeddah: Maktabah al-Qura, t.th), juz III
- As-Shidiqiy, Tengku Muhammad Hashbi, *Lecture on Worship* (Semarang: Library of Rizki Putra, 2000)
- As-Shobuni, Muhammad Ali, *Rawaai ul Bayan Tafsiri Aayatil Ahkam* (translation). (Semarang: CV Adhi Gravika, 1993), Juz II
- Asy Syakir, Muhammad Imam, *Akad Hawalah*, Akad Hawalah Journal, not published
- Ash-Syihristani, Abul fatah Muhammad Abdul Karim, *al-Milâl wa an-Nihâl* (Beirut: darul Fikr, 2005)
- Atabik, Ali and Zuhdi Mudlor, *Arabic-Indonesian Contemporary Dictionary* (Jogjakarta: Multi Karya Grafika, 1999)
- Ath-Thayyar, Abdullah bin Muhammad, Abdullah bin Muahammad Al-Muhlaq, et al., *Encyclopaedia of Fiqh Mu'âmalah in Views 4 Mazhab*, (Yogyakarta: Maktabah al-Hanif, 2009)
- Basyuni, Ibrahim, Madkur, *Dur''s Fi al-Tarîkh Wa al-Falsafah*, (Kairoh: al-Amirah, 1942)
- Pay, Mitsyaq, Mahmud Dziyabi, *Haqiqatu Syar'iyah wa Anwauha* (www.alukah.net: Isn't I not min Syibkah al-Dzaluka, t.p, t.th)
- Boy, Lucy, *Wakalah Sulh and Rahh*, online articles <http://luckyboy0103.blogspot.co.id/2012/09/wakalah-sulhu-dan-rahnu.html>. Accessed on 27 January 2017 at 10:30 a.m.
- Danied, Nie, *Mudlarabah*, online article <http://niedanied.blogspot.co.id/2012/06/Mudhârabah.html>. Accessed on 27 January 2017 at 09.55 WIB.
- Djamil, Fathurrahman, *Philosophy of Islamic Law*, (Jakarta: Logos Discourse Science, 1999), Cet. 3
- Efendi, Juniska, *Fiqh Mu'âmalah about Ash-Shuf'ah*, online article <http://juniskaefendi.blogspot.co.id/2015/04/fiqih-muamalah-tentang-asy-syufah.html>. Accessed on 27 January 2017 At 3:05 p.m. See also
- Anoname, *Syuf'ah*, online article <http://lasinku.blogspot.co.id/2011/04/syufah.html>. Accessed on January 27, 2017 at 15.10 WIB.
- The Encyclopaedia, *Fiqh Muammalah in the View of the Madzhab*, Miftahi khairi, (Yogyakarta: Maktabah Alhanif, t.th)
- Haroen, Nasrun, *Ushl Fiqh*, (Jakarta: Logos, 1996), cet. 1
- Haroen, Nasrun, *Mu'âmalah Fiqh*. (Jakarta: Primary Media Style, 2007)
- Hendry, Arrison, *Islamic Banking: Practical Perspective*, (Jakarta: Mu'atalat Institute, 1999)
- Ishomuddin, Abdadi, *Ushl fiqh* (Pamekasan: STAIN Press, 2010)

- Jawharie, *The concept of Matsâqah Muzâra'ah and Mukhâbarah*, online article <http://jawharie.blogspot.co.id/2012/02/konsep-masaqah-muzaraah-mukhabarah-dan.html>. Accessed on January 27, 2017 at 13.45 WIB.
- Jayib, Sa'dî Abû, *Qâmûs al-Fiqh*, (Suria: Daarul Fikr, t.th)
- Jogiyanto, *Portfolio Theory and Investment Analysis*, (Yogyakarta: BPFE UGM, 2000), cet. II
- Kaharazis, <http://kaharazisp.blogspot.co.id/2013/05/normal-0-false-false-false-in-x-none-ar.html>.
- Kalimsada, Forum (Study of Ilmiah Tamantan Students 2009), *Shari'a Wisdom (Revealing the Sharia Rationality From a Philosophical, Medical and Sociohistorical Perspective* (Lirboyo: Lirboyo Press, 2013), cet. VI
- Kamus *al-Munjîd fî Lughâtî wal A'lam*, (Lebanon: Dar al-Masyriq, 2008)
- Malik, *Al-Muwatha '*, (Beirut: Darul Fikr, 2002)
- Manzur, Jamal al-Din Muhammad bin Mukrim Ibn, *Lisan al-Arabi* (Daar al-Fikr, Beirut, 1990), Juz XII
- Maskanul, Cecep, Hakim, *Islamic Economy (a critical note on the dynamics of Islamic banking in Indonesia)*, (Jakarta: Suhuf, 2011)
- Muhamad, *Contemporary Society of Financial Institutions* (UII Press Yogyakarta, 2000)
- Muhammad Mushtahafa Syilabiy, *Ta'îl al-Ahkam* (Beirut: t.th)
- Muhammad, bin Abi Bakrin bin Qayyim al-Jauziyah, *al-Tharqu al-Hukimatu fî Syiasyah Maqashid Syar'iyah* (Beirut: Maktabah Asyriayah, 2006 M), Volume II
- Muhammad, ibn Ahmad bin Muhammad Ibn Rusyd al-Qurtubi, *Bidâyat al-Mujtahîd wa Nihâyat al-Muqtashîd*, (Beirut: Dar al-Fikr, t.t), juz II
- Muhammad, bin Ismail al-Kahlani ash-Shan 'ani, *Subûl al-Salâm: Syarh Bûlûgh al-Marâm min Adillat al-Ahkam*, (Beirut: Dar al-Fikr, t.t), juz III
- Muhammad, bin Makram bin Ibn Manzsur al-Misri, *Lisanu al-Arab*, (Cairo; Daarul Ma'arif, 1119), Juz II
- Muhammad, Habib, Lutfi bin Yahya, *Shari'a Wisdom* (Surabaya: Kliastha, 2009)
- Muhammad, Majuddin, Yakqub Fairuziy, *Qamus Muhidt* (Beirut: Muassisatu Risalah, 2003 M) \
- Muhammad, Makrufi, *Rent to Rent Ijarah*, online article <http://makrufimuhammad.blogspot.co.id/2012/03/sewa-menyewa-ijarah.html>. Accessed on January 27, 2017 at 12:20 WIB.
- Muhayan, Mujahideen, *Fiqhu al-Sunnah* (Jakarta: Pena Pundi Aksara, 2013), volume 5
- Muhwan, Wawan, Hariri, *Law of Engagement*, (Bandung: Loyal Library, 2011)
- Musyahi, Achmad, *Hikmat At-Tasyri In Daruriyyah Al-Hamzah* (Ar-Risalah Journal, Syari'ah Faculty and Alauddin Makassar State Islamic University (UIN) Law, Volume 15 Number 2 November 2015

- Nurhadi, *Philosophy of Islamic Law Agreement on Compilation of Sharia Economic Law (Analysis of Maqashid Syariah Book II About Contracts)* (Journal of Al-Amwal Vol. 6, No. 2, Dec 2017)
- Nurhadi, *the Concept of Wisdom al-Tasyri 'as the principle of economic and financial business of Islam according to Ali Ahmad al-Jurjawi (1866-1961) in the wisdom book al-Tasyri 'wa falsafatuhu* (Al-Fikrah Journal, 2018)
- Nurhadi, *the Wisdom Concept of al-Tasyri 'as the principle of economic and financial Islamic business in the wisdom book al-Tasyri 'wa falsafatuhu by Ali Ahmad al-Jurjawi (1866-1961)* (Dissertation of Doctor of UIN Suska Riau, 2018)
- Okhtafa, Muzaraah Musaqah Mugharazah Papers, online article <http://ithaoktafa.blogspot.co.id/2012/04/makalah-muzaraah-musaqah-mugharazah.html>. Accessed on January 27, 2017 at 13.30 WIB.
- Praja, Juhaya S., *Philosophy of Islamic Law* (Bandung: University Publishing Center, 1995)
- Praja, Juhaya S., *Philosophy of Islamic Law*, (Bandung: Piara Foundation, 1989)
- Praja, Juhaya S., *Tafsir Wisdom about worship, muamalah, jin and humans*, (Jakarta: Kencana, 2008)
- Rahman, Abdul, Ghazali, Ghufroon Ihsan, and Sapiudin Shidiq, *Fiqh Mu'âmalat* (Jakarta: Kencana, 2010), cet. I
- Rahman, Abdul, Ghazaly, *Muamalat Fiqh* (Jakarta: Kencana, 2010), cet. Number 1
- Sabariyah. 2011. *Ali Ahmad Al-Jurjawi's Thinking Framework in Establishing Tasyri Wisdom 'In the Hikmatu Tasyri Book 'Wa Falsafatuhu*, unpublished thesis (Undergraduate Psc Program Concentration Al-Ahwal Al-Syakhshiyyah UIN Suska Riau)
- Sabbiq, *Fiqh Sunnah*, (Jakarta: Pena Pundi Aksara, 2006), cet. ke 1, p. 97
- Sahrani, Sohari and Ru'fah Abdullah, *Mu'amalah Jurisprudence* (Bogor, Ghalia Indonesia, 2011), Cet. 1
- Setiawan, Iwan, *Rahn*, online article <http://iwansetiawan13.blogspot.co.id/2013/02/rahn.html>. Accessed on January 27, 2017 10.35 hours.
- Sualiman, bin Ahmad Al Mulhim, *Al-Qimr haqiqatuhu wa ahkâmihâ*, (Kanuz Isybiliya,, 1429 H.), cet. I
- Suhendi, Hendi, *Fiqh muamalah* (PT. Raja Grafindo Persada, Jakarta, 2002)
- Suma, Muhammad Amin, *Tafsir Ayat Ekonomi*, (Jakarta: Amzah, 2015)
- Supriyadi, Dedi, *Introduction to Islamic Philosophy*, (Bandung: CV Pustaka Setia, 2010), cet. II
- Syafei, Rahmat, *Fiqh Mu'amalah*, (Bandung: Faithful Library, 2001)
- Syafi'I, Rahmat, *Fiqh Muamalah*, (Bandung: Faithful Library. 2006), Cet. The 3rd

- Taimiyah, Ibn, *Maqashid sharia al-Islam fi Syaahadah tahqiq Barkat Ahmad bin Mulham* (Thesis: Urdun, Dar an-Nafais, 2005 M)
- Taimiyah, Ibn, *Maqashid Syariah, Ibn Taimiyah, tahqiq Yusuf Ahamd badwi* (Dissertation: Dar an-Nafais, 2000 M)
- Thabathabai, Allamah, *Tafsir al-Mizân*, terj. Musawi Hamadani, volume. 2
- Thâhîr, Ibn bin Ya'kub Al-Faurûzi zadi, *Tanwîr al-Miqbâs min Tafsîr Ibn Abbas*, (Dar Al-Fikr, t.th).
- Thanthawi, Muhammad Sayyid, *Fiqh Al-Muyassar*, (Bairut: Dar AlFikr, t.th.), Juz III
- Editorial Team, *Encyclopedia of Islamic Law*, (Jakarta: PT. Intermedia, 2006)
- Ulm, Anharul, *Musaqah Muazaraah Mukhabarah*, online article <http://anharululum.blogspot.co.id/2013/05/musaqah-muzaraah-dan-mukhabarah.html>. Accessed on 27 January 2017 at 13.10 WIB
- Ulm, Anharul, *Musaqah Muzaraah and Mukhabarah*, online articles <http://anharululum.blogspot.co.id/2013/05/musaqah-muzaraah-dan-mukhabarah.html>. Accessed on January 27, 2017 at 13.30 WIB.
- Wardi, Ahmad, Muslich, *Fiqh Mu'âmalat*, (Jakarta: Amzah, 2010)
- Ya'qub, Hamzah, *Trade Code of Ethics According to Islam*, (Bandung: Diponegoro, 1992), Cet. 2
- Yusuf Ahmad Muhammad al-Badawi, *Maqâshid as-Syarî'ah Inda Ibnû at-Taimiyah* (Jordan: dar an-Nafa'is, 2000), cet. I
- Zahra, Muhammad Abu, *Taju al-Arus* (Egypt: Darul Fikri, t.th), volume XXXI
- Zulfikar, Ahmad, et al, *Tafsir Ayat-Ahkâm* (Depok: Keira, 2016), volume I