

HUNAFa

Jurnal Studia Islamika



PUBLIC EXPENDITURE MANAGEMENT IN INDONESIA:

Islamic Economic Review on State Budget 2017

Aan Jaelani

ECONOMIC INDEPENDENCE OF PESANTREN:

The Study at Pekalongan Region

M. Nasrullah, Kuart Ismanto, Nalim

**DO GOVERNMENT AND PRIVATE SHARIA COMMERCIAL
BANKS PRACTICE SIMILAR FINANCIAL SOCIAL
RESPONSIBILITY DISCLOSURE?**

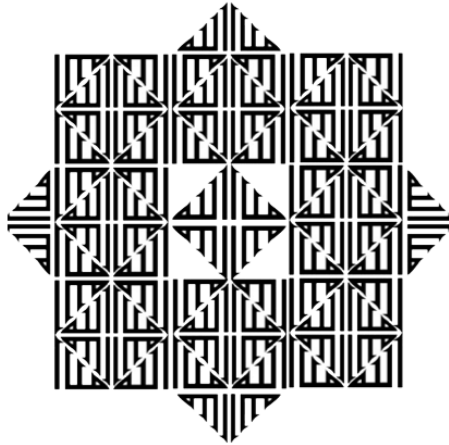
Nurdin, Mir'atun

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Editorial Preface

This issue (Vol. 15 issues 2) of *Hunafa: Jurnal Studia Islamika* offers eight articles covering topics of Islamic economic. Various issues relating to Islamic economic are presented interestingly to contribute to the body of knowledge and practices. Academia and practitioners in Islamic economic may gain insight from reading these articles.

The first article is titled *Public Expenditure Management In Indonesia: Islamic Economic Review On State Budget 2017* by Aan Jaelani from Fakultas Syariah dan Ekonomi Islam IAIN Syekh Nurjati Cirebon. This paper discusses the management of public expenditures in Indonesia in State Budget 2017 from the theory of public expenditures, and the theory of public goods, then the author compared with the theory of public expenditure in Islamic economics. Public expenditure management in Indonesia has implemented a distribution system that divided public expenditure for central government expenditures, transfers to the regions, and the village fund.

The second article in the issue is titled *IKI SAE MAS as an Integrated Soft Skills Concept from The Qur'an and Sunna Perspective* by Aries Musnandar Universitas Islam Raden Rahmat (UNIRA) Malang. This paper highlights the function of instructional management of soft skills to the success of students' performance. The study employs a qualitative research method with multiple case study design, in which a meaning-making activity is underlined as the first objective of interpretive research in understanding social phenomena of education activities.

The third article is titled *Economic Independence Of Pesantren: The Study at Pekalongan Region* by M. Nasrullah, Kuat Ismanto, and Nalim Nalim from Fakultas Ekonomi dan Bisnis Islam IAIN Pekalongan. The article describes the economic map of Pesantren in Pekalongan region. The study found that almost all Pesantren in Pekalongan region have a business unit. The existing business

unit, mostly engaged in trade. The businesses itself is oriented to meet the internal needs of religious school, especially students.

The fourth article is by Mohammad Jeffry Maulidi BPN Praya Lombok Tengah. The article is titled *Halal Tours As The Form Of Islamic Civilization Progress: Special Economic Zone Mandalika Lombok*. The article discusses the implementation of da'wah in Halal tourism in Special Economic Zones (KEK) in Lombok. The application of Islamic cultural values through social construction and approach of education Sunnah can improve progress and contribution to society and quality of facilitation of educational development to increase understanding source of human power.

The fifth article is titled *Do Government And Private Sharia Commercial Banks Practice Similar Financial Social Responsibility Disclosure?* by Nurdin Nurdin and Mir'atun Mir'atun from Institut Agama Islam Negeri (IAIN) Palu, Sulawesi Tengah. The article discusses the differences between government and private owned sharia banks using six sharia banks samples. The sample was purposively selected from Indonesian Bank website. The data analysis shows that all three variables; independent commissioners, boards of directors, and sharia supervisory boards are significantly impacted the companies' corporate social responsibility practices.

The sixth article is titled *Islamic Economic Model in Reducing Gap of Growth and Unemployment* by Sumar'in Sumar'in and Iwan Kusnadi from Institut Agama Islam Sultan Muhammad Syafiuddin Sambas. The article discusses the effect of economic growth on unemployment. The article concludes that there is a negative influence toward economic growth in the rate of Indonesia and unemployment in 1998-2018. Economic development in Islamic economy perspective focuses on three elements such as forbidden interest (*ribā*) as instrument financial, optimization zakat and characteristics of an element of spiritual, moral, and material.

The seventh article is titled *Creative Economic Management Of Tangkit Lama Village Sungai Gelam Sub-District Muara Jambi District* by

Sumarto Sumarto from STAI Ma'arif Jambi. The article discusses the reality of the village of Tangkit Lama in Muara Jambi Regency in developing creative economic activities.

The last article is titled *Debt Policy Analysis as a Mediation of Financial Distress Predictions for Companies Registered at The Jakarta Islamic Index (JII) In 2013-2016* by Witri Aulia Maudy and Hendri Tanjung from Universitas Ibn Khaldun Bogor. The article discusses the effect of Debt Policy (DER) on Financial distress (Altman Z-score Modification) and the influence of Managerial Ownership (MOWN), Dividend Policy (DPR), Profitability (ROA), Liquidity (CR), Company Size (SIZE), to the Debt and Financial distress Policy.

I hope the articles presented in this issue adds further empirical evidence to the growing body of research that examines economic in the Islamic context. The articles could trigger other research related to Islamic economic across economic institutions in Indonesia.

Nurdin Nurdin

Editor-in-Chief

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CREATIVE ECONOMIC MANAGEMENT OF TANGKIT LAMA VILLAGE SUNGAI GELAM SUB-DISTRICT MUARA JAMBI DISTRICT

Sumarto

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Abstract. The potential of a dynamic society must be developed with good management of economic activities. Certainly by building a good standard of living with adequate income. This is done by the author conveying one of the potentials of the Village in Muara Jambi Regency which could be the starting point of economic progress in Jambi. When viewed from the data, the village of Tangkit Lama is divided into 4 hamlets, namely Hamlet I, Hamlet II, Hamlet III, and Hamlet IV. The number of household in Tangkit Lama Village is 27. The number of householders in Tangkit Lama Village is 1094 households with a total population of 4046 people. The details of the male population are 2100 people and women are 1946 people. The village of Tangkit is rich in agricultural land, no wonder that most of the villagers work as farmers and farm laborers. The types of plants planted in this village include rubber, palm oil, corn, tobacco, chili, green beans and peanuts, kale, spinach, mustard greens, watermelons. The total area of agricultural land is 5730 ha, with details of 1500 ha residential area, 3879 ha of rubber plantation area, 200 ha of palm oil area, 20 ha of secondary crop area, and 121 ha of horticulture area. The people of Tangkit Lama village also have cattle and goats. The community can spend their free time after returning from the garden. It is usually done by men and women from the villages of Tangkit Lama. In the village of Tangkit Lama there are also many people who work as tailors who usually sew when there is clothes order or intentionally make clothes for sale. Various economic activities developed by the community, ranging from gardening, raising to sewing activities. This is very potential if developed can generate people's economy through creative action, not only the potential that has been developed and has resulted, but needs sustainable development and hope can be a source of additional income for each household. Therefore, there is a need for good management in managing the economic activities of the community based on potential and development. In this paper, the author tries to raise the reality of the village of Tangkit Lama in developing creative economic activities.

Abstrak. Potensi masyarakat yang dinamis harus dikembangkan dengan manajemen kegiatan ekonomi yang baik. Tentunya dengan membangun standar hidup yang baik dengan penghasilan yang memadai. Hal ini dilakukan oleh penulis yang menyampaikan salah satu potensi dari Desa

di Kabupaten Muara Jambi yang bisa menjadi titik awal kemajuan ekonomi di Jambi. Jika dilihat dari data, desa Tangkit Lama dibagi menjadi 4 dusun, yaitu Dusun I, Dusun II, Dukuh III, dan Dusun IV. Jumlah rumah tangga di Desa Tangkit Lama adalah 27. Jumlah rumah tangga di Desa Tangkit Lama adalah 1094 rumah tangga dengan total populasi 4046 orang. Rincian populasi pria adalah 2.100 orang dan wanita adalah 1946 orang. Desa Tangkit kaya akan lahan pertanian, tidak mengherankan bahwa sebagian besar penduduk desa bekerja sebagai petani dan buruh tani. Jenis-jenis tanaman yang ditanam di desa ini termasuk karet, kelapa sawit, jagung, tembakau, cabai, kacang hijau dan kacang tanah, kangkung, bayam, sawi, semangka. Luas total lahan pertanian adalah 5.730 ha, dengan rincian area pemukiman 1500 ha, 3879 ha area perkebunan karet, 200 ha area kelapa sawit, 20 ha area tanaman sekunder, dan 121 ha area hortikultura. Penduduk desa Tangkit Lama juga memiliki ternak dan kambing. Masyarakat dapat menghabiskan waktu luang mereka setelah kembali dari kebun. Ini biasanya dilakukan oleh pria dan wanita dari desa Tangkit Lama. Di desa Tangkit Lama juga ada banyak orang yang bekerja sebagai penjahit yang biasanya menjahit ketika ada pesanan pakaian atau sengaja membuat pakaian untuk dijual. Berbagai kegiatan ekonomi yang dikembangkan oleh masyarakat, mulai dari berkebun, membesarkan hingga kegiatan menjahit. Ini sangat potensial jika dikembangkan dapat menghasilkan ekonomi rakyat melalui tindakan kreatif, tidak hanya potensi yang telah dikembangkan dan memiliki hasil, tetapi kebutuhan pembangunan berkelanjutan dan harapan dapat menjadi sumber penghasilan tambahan bagi setiap rumah tangga. Oleh karena itu, diperlukan manajemen yang baik dalam mengelola kegiatan ekonomi masyarakat berdasarkan potensi dan pembangunan. Dalam tulisan ini penulis mencoba mengangkat realitas desa Tangkit Lama dalam mengembangkan kegiatan ekonomi kreatif.

Keywords: creative economy management, community potential, Tangkit Lama village

DOI: <https://doi.org/10.24239/jsi.v15i2.522.323-339>

Background

Muaro Jambi Regency was formed based on Law Number 54 of 1999 as a division of Batang Hari Regency and in de facto effective government activities took place as from October 12, 1999 along with the inauguration of temporary Bupati officials before the establishment of Definitive Regent officials, with the central

government in Sengeti Sekernan Subdistrict is 38 KM from Jambi City.¹

When carrying out economic development the first thing that must be clear is how does the concept use? Likewise, an economic concept that has been adopted in Indonesia, there must be an evaluation to assess whether the concept implemented is correct and able to solve the problem or is it the opposite? The same concept is implemented for the Tangkit Lama Village.

One of the development paradigms referred to the normative theoretical approach known as the Independent Development Paradigm approach, which is self-reliance which can then be described in a more comprehensive manner which is referred to as the Local Independence Development Paradigm. Especially in an economic perspective, this similar development paradigm will be realized only if the government is able to implement and empower a populist economic system, namely the economic system where economic actors take economic decisions based on decentralized and independent decision making patterns in accordance with the conditions of natural resources, human resources, and institutions.

With the realization of such a policy, it can be interpreted that the government has directly or indirectly carried out its responsibilities or obligations in ensuring the fulfillment of the economic welfare rights of its people. The development strategy is basically an empirical concept that is directly related to the behavior of government policies. This means that the development strategy is explicit planning (planning strategy) that is applied by the government to be able to improve the welfare of its people, both in terms of material and non-material that is directly linked to human and natural resources and its relation to the international community. So, a countrys development strategy is a reflection of the ability of a government to act towards certain goals. So, if there is a crisis in a country it can be said that there is a crisis in the development strategy adopted by the government.

¹ Dokumen Pemerintahan Desa Tangkit Lama Kabupaten Muara Jambi, 2017/2018.

The community as a driven element is no less important than the community which is positioned as a driving element. Even the awareness of the community to change is a vital element, meaning that no matter how maximal the driver's performance is, but that what is driven does not have the awareness to change, the expected changes will never be achieved.

Thus, to achieve an expected change, the two elements must work in synergy. There must be no inequality. Everything works according to its function. In addition, the support of external elements, for example, the government, also affects the existence of changes in society to the fullest. The government, as the holder of power, has a very important function in controlling society. With the applicable laws and regulations, the government carries out the control function of the community. With this, all government policies and regulations must be oriented towards changes in society.

Theoretical Study

1. Transformative Social Research

According to Ahmad Mahmudi (LPTP Solo),² "Social-religious research based on community service is currently very dry with the existing social reality." There is only the contents of the study that are "dirty here and there" so that they cannot reveal social reality, coupled with the literature that is used only remains "dirty there is dirty here" so that the results of the research do not answer anything from the existing social reality, social reality which needs researchers to answer every problem that exists. There is stagnation of socio-religious research at this time, we rarely find the name of research from Kuntowijoyo, Solo Soemardjan, and other social studies that have a good attitude to research attitude and are concerned with the existing social reality.

² Muhammad Ismail, *Refreshing Pemikiran Islam*, trans. A. Haidar (Bangil: Al-Izzah, 2004).

Socio-religious research should be able to describe life narratives, rather than narratives consisting of texts, or translations. So the results of the research must be with real conditions in social reality in the community so that the emergence of the name socio-religious research is remote control research that only runs on deadline, research that is only based on limitation, research that is only a project without any element of life in result of the existing research. If this continues, there is only social-diversity research that is not what it is.

Social transformation in research as an umbrella of research methodology gives birth to discovery researchers, namely researchers who seek, search, and find what lies behind existing social realities.³ Researchers who free themselves from existing myths, limitation of existing projects, and the number of funds in existing projects. So that in the end researchers who, on the basis of social transformation, can have what is called social reality sensitivity. Not only sensitivity but must also have a lot of literacy study material as a scientific theoretical basis for becoming a tool in the field.

Clifford Geertz⁴ rejects researchers who regard society as an object of the research process is a danger if it continues to be carried out because the community is not an object that must be made inanimate without the actual dynamics of life. Descendants who should be subjects in research and we are only part of the subject of those subjects who want to know about them (society) knowing more-most to know. So that they can finally understand what is the substance of reality.

Thomas Khun in *The Structure of Scientific Revolutions* state, a frame of reference or world view that is the basis of a belief or foundation of a theory. Clearly for understanding the paradigm of

³ Muljana B. S., *Perencanaan Pembangunan Nasional, Proses Penyusunan Rencana Pembangunan Nasional Dengan Fokus Repelita V* (Jakarta: Penerbit Universitas Indonesia, 2001).

⁴ David Osborne and Ted Gaebler, *Reinventing Government: How the Entrepreneurial Spirit is Transforming the Public Sector* (New York: Addison-Wesley, 1992).

social change, that which becomes a reference or fundamental theoretical basis is the reality of life that exists in the world or society which then becomes a cultured view of life or even becomes the dogma of life.⁵

Service activities in the social transformation paradigm are sustainable (empowering) and include values of democratic governance to share power with justice in society as transformative socio-religious research. The focus of this service lies in the utilization and maintenance of community resources along with the provision of access to all levels of society. Not the attractions, the fishing, and the skills that become concentrations but the rivers, the ecosystems and the ecology that can be lived and utilized.

2. Management of Creative Economy - Community Potential

The management of the creative economy must have a strategy. The theoretical study, namely the development strategy, is defined as an approach used by the government to achieve the main goals of development, namely the achievement of equitable welfare of the people, so that it must be related to aspects of how the government must be responsible for ensuring that it fulfills the basic rights of its citizens such as economic rights, social and cultural rights, and civil and political rights.⁶

What is clear is that with the implementation of the Neoliberal development strategy so far, the Indonesian government has set aside many of its responsibilities to fulfill various community rights in both quantitative and qualitative measures. As a consequence - as has been explained simply - some aspects of the life aspects of the nation and state have finally collapsed by a crisis that is now multidimensional. In this connection, the offered Local Independence Development Paradigm is an alternative development strategy that is believed

⁵ Deepak Lal and H. Myint, *The Political Economy of Poverty, Equity, and Growth: A Comparative Study* (Oxford: Clarendon Press, 1998).

⁶ Keynes Maynard John, *The General Theory of Employment, Interest, and Money* (San Diego: A Harvest Book, Harcourt Brace & Company, 1935).

to be able to overcome the problems faced and at the same time can be used as a blueprint of future development policies.

Especially in relation to the responsibility of the government to ensure the fulfillment of the basic rights of citizens in the field of economic welfare, the government must be able to create or find a format for a national economic system that is more in line with Indonesia's real conditions, by optimally trying to create opportunities so that the pattern of decision making from economic actors takes place independently or decentrally, because, in reality, the actors and regions of the country's economy are not homogeneous in relation to human resources, natural resources or existing economic institutions.⁷

In this case, it means that the development strategy that is prepared must be more in favor of the interests of the economic activities of the common people, based on the moral principle of economic kinship or economic democracy, by not forgetting the aspects of environmental sustainability.⁸ The economic concept that is in line with that relates to the people's economic system. Until now, the definition of people's economy is still difficult to agree on. However, based on various sources of scientific reading, we literally, with all limitations, try to conclude that popular economy is an economic system based on people's economic strength.

Where the people's economy itself is as an economic activity or business carried out by most people who independently manage whatever economic resources they can cultivate and control, which are hereinafter referred to as Small and Medium Enterprises (SMEs) mainly covering the agricultural sector, livestock, handicrafts, food, etc., which are intended

⁷ Gilarso, *Pemikiran Para Pakar Ekonomi Terkemuka: dari Aristoteles hingga Keynes* (Yogyakarta: Penerbit Kanisius, 1994).

⁸ M. Dawam Rahardjo (ed.), *Pembangunan Ekonomi Nasional: Suatu Pendekatan Pemerataan, Keadilan dan Ekonomi Kerakyatan* (Jakarta: Intermasa, 1998).

primarily to fulfill their basic needs and their families without sacrificing the interests of other communities.⁹

Normatively, the philosophical moral of the people's economic system has actually been stated in the 1945 Constitution, specifically article 33, which if simplified means that the nation's economy is compiled based on economic democracy where the prosperity of many people takes precedence over the prosperity of individuals. Then, because the earth, water and natural resources contained therein are the main points or sources of people's prosperity, this means that they must be controlled and regulated by the state for the greatest prosperity of the people.

3. Islamic Economics and Its Application

The conception of Islamic economics is different from the conception of capitalist economics or commonly referred to as a conventional economy. The difference does not only refer to the aspects of theology (*'aqīdah*) or principle, but also includes standard values, and methods for applying them. The conception of Islamic economics refers to sharia which is the rule of our religion. Because every human activity including economic policy and development, as well as economic activities of the community must be bound by the law of sharia.¹⁰

In terms of how to solve economic problems and build economic conceptions according to Islam, Taqī al-Dīn an-Nabhānī in his monumental book *al-Nizām al-Iqtisādī fī al-Islām* suggests basically the methods used to solve economic problems are the same as the methods used to solve problems of other human's life.¹¹ This means that in all areas of human life and the problems it faces the method of solving is the same, namely by applying

⁹ Mubyarto, *Reformasi Sistem Ekonomi: Dari Kapitalisme Menuju Ekonomi Kerakyatan*, (Yogyakarta: Aditya Media, 1999).

¹⁰ Abdul Qadim Zallum, *Pemikiran Politik Islam*, trans. Abu Faiz (Bangil: al-Izzah, 2001).

¹¹ Taqiyuddin an-Nabhani, *Membangun Sistem Ekonomi Alternatif Perspektif Islam*, trans. Moh. Maghfur Wachid (Surabaya: Risalah Gusti, 2002).

sharia law. What is different is only the field or object punished not the sharia.

The core of the economic problem that must be solved is the problem of obtaining the usefulness of this problem derived from the view of ownership, management of ownership, and distribution of wealth to meet human needs in order to sustain life. Therefore a mechanism is needed to regulate and direct human beings to be able to fulfill their life needs properly. In this case, human beings are seen as individuals who must be fulfilled in their life needs as a whole in accordance with their capacity as humans, not collectively.

To solve these economic problems, al-Nabhānī outlined the need for laws that regulate ownership, management of ownership, and distribution of wealth (also called three economic rules), as well as a political economy in order to solve economic problems.¹²

According to al-Nabhānī,¹³ economics is an activity to regulate property affairs, both concerning activities to increase the amount of wealth and maintain procurement discussed in economics, as well as activities that regulate the mechanism of distribution of wealth discussed in the economic system. Based on this, the discussion of the economy must be separated into a discussion of economics with the economic system.

Economics is the science that discusses production and quality and how to determine and improve the medium. Economic is universal because it is pure science that is not influenced by a particular view of life.

While what is meant by the economic system discusses how the distribution of wealth and ownership, as well as transactions related to that wealth. The economic system is unique and is influenced by certain views of life. Within the scope of this economic system, Islam establishes the existence of sharia. Thus, in the economic conception of Islam, only talking about the

¹² Ibid.

¹³ Ibid.

problem of how to obtain wealth, manage wealth, and how to distribute wealth in the midst of society. Based on this, the laws relating to the economy are built based on three rules, namely ownership, management of ownership, and distribution of wealth in the midst of society. Furthermore, these three rules are called economic rules.

Research Methodology

The research methodology used in the writing based on the results of this study is a descriptive study with a combination of community service-based research on Asset Based Community Development approach developed by Sunan Ampel UIN Surabaya, then we from STAI Ma'arif Jambi tried to implement it. Collecting data with observations, interviews, and documentation. By using data analysis techniques from Miles and Huberman,¹⁴ the data collection process, data selection, and data presentation stages are started. Test the reliability of data with data triangulation.

Asset-based community development (ABCD) is an approach in the development of a community that is in a large flow striving to realize a social life order in which people become actors and determinants of development efforts in their environment or often called Community-Driven Development (CDD). Efforts to develop the community must be carried out from the beginning, placing people to know what is the strength they have and all the potential and assets that have the potential to be utilized. Only by knowing strengths and assets, it is expected that people know and are eager to be involved as actors and therefore have initiatives in all efforts to improve.¹⁵

Through the ABCD approach, community members are facilitated to formulate a change agenda that they consider important. Community service activities carried out by the

¹⁴ Matthew B. Miles and A. Michael Huberman, *Qualitative Data Analysis: An Expanded Sourcebook* (London: Sage Publications, 1994).

¹⁵ Revrison Baswir, Hudyanto, Rinto Andriono, M. Yana Adya, and Denny Purwo Sembodo, *Pembangunan Tanpa Perasaan* (Yogyakarta: Pustaka Pelajar-IDEAELSAM, 1999).

community are very important to ensure that community members have the opportunity to participate as determinants of the changed agenda. When people determine the agenda for change, whatever the plan is, citizens will put effort to make it happen.

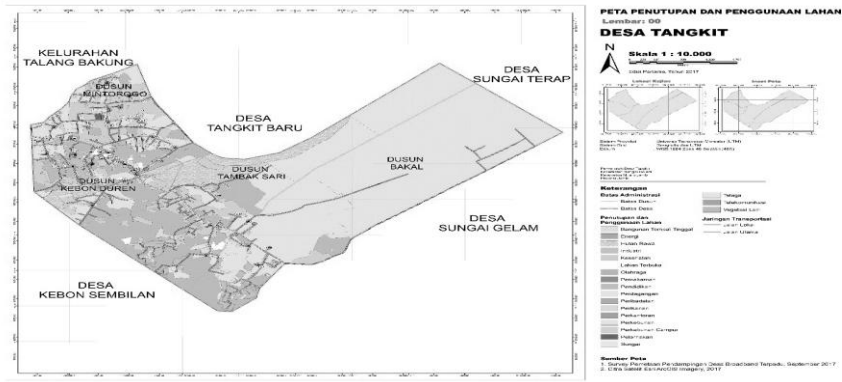
Research Results

Demography of Tangkit Lama Village

Tangkit Lama Village is divided into 4 hamlets, namely Hamlet I, Hamlet II, Hamlet III, and Hamlet IV. The number of households in Tangkit Lama Village is 27. The number of householders in Tangkit Lama Village are 1094 with a total population of 4046 people. The details of the male population are 2100 people and women are 1946 people.

As should be in Indonesia, the village of Tangkit Lama also has two seasons, namely the dry season and the rainy season starting from October to March. Rainfall that occurs in Tangkit Lama village varies, high rainfall occurs from November to February, moderate rainfall is occurring in March to April and September to October, low rainfall is from May to August.

Community Work. Civil servants. Apart from the work above, some of the people of Tangkit Lama village work as civil servants & teachers. The details of the number of civil servants are around 50 people. In addition, the people of Tangkit Lama village also work as Police and Army. The details of the number of police are 24 people, while the Army is 26 people. In addition to the above work, other jobs are traveling merchants. Traders in the village of Tangkit Lama are diverse, including mobile vegetable vendors, mobile herbs, shop traders, stalls, and others. Details of the number of traders are 345 people. Map of Tangkit Lama Village:



The village of Tangkit is rich in agricultural land, no wonder that most of the villagers work as farmers and farm laborers. The types of plants planted in this village include rubber, palm oil, corn, tobacco, chili, green beans and peanuts, kale, spinach, mustard greens, and watermelons. The total area of agricultural land is 5730 ha, with details of 1500 ha residential area, 3879 ha of rubber plantation area, 200 ha of palm oil area, 20 ha of secondary crop area, and 121 ha of horticulture area.

On the sidelines of his activities as a farmer, the people of Tangkit Lama village also have cattle and goats, and they can fill in the vacancies of their activities after returning from the garden. This is usually done by men and women from the villages of Tangkit Lama.

In the village of Tangkit Lama there are also many people who work as tailors who usually sew when they order clothes or intentionally make clothes for sale. With the advances in technology that are very sophisticated at this time they can take the example of clothes by using applications that are on Android, they can also buy materials or ornaments that are needed with Android, only they still have to go to town to pick up the package ordered. Usually tailors in the village of Tangkit in a day get an order of approximately 3 to 5 pieces of clothing and will be crowded when there are certain events or close to religious and national holidays.

The Tangkit Lama village which reaches 5730 ha, is at an altitude of about 400 m above sea level. Some of the area is agricultural land so that the majority of the population make a living as farmers. The area is divided into 4 hamlets, namely Hamlet I, Hamlet II, Hamlet III, and Hamlet IV. Of the four hamlets, they are divided into 27 Neighborhood Groups. Next, we describe a little information about the four hamlets in Tangkit Lama Village based on the results of our interviews with local residents (more precisely the source).

According to Mbah Kuwat, natural assets in the village of Tangkit Lama, especially Bakal, on average, residents have rubber gardens, some of which only work as laborers in rubber gardens owned by residents. Rubber forests in the river basin make rubber trees fertile and can produce quite a lot of rubber. The obstacle that is often experienced by rubber farmers here is the decline in the price of rubber in the hands of middlemen. This makes it difficult for citizens to fulfill their needs. Pak Kuwat said that of the 5730 ha of land in the Tangkit Lama there were 3879 rubber plantations.

Most of the villagers in Bakal hamlet breed goats. There are also those who only keep livestock belonging to other people and get wages. Social assets in Bakal hamlet. In this hamlet, there are one early childhood education, kindergarten, and elementary school, Nurul Ma'arif Islamic elementary school, and Aziziah Islamic Boarding School. The number of students in this elementary school is around 200 in grade 1 to grade 6, unfortunately, the classrooms in this school are still limited. Evidenced from the narrative of Mr. Sutarno as the head of the hamlet school, he said that first and second-grade students entered school at 07.00-10.00 and for grades three to six entered at 07.00-12.30.

The average teacher who teaches in each school is honorary teaching staff and not civil servant teachers. In this hamlet, there are two prayer room and two mosques that are close to the homes of local residents. Youth in this village also felt quite productive. Evidenced by the formation of a badminton club, this badminton club consists of young people in this village. This club has

permanent members. Members of this club often gather at night to practice or just sharing, they remain a solid and compact team.

This hamlet has one important figure. He was named Mbah H. Usman. He is a chaplain who teaches recitation. This teaching activity is carried out in his private home which is right next to the mosque, and the Qur'an learning activities are carried out after the Asr prayer and after the Maghrib prayer.

On February 17, 2018, we conducted a gathering in the village of Tangkit Lama, we invite Mr. Nursalim, from him we got some information. Including information held that the village of Tangkit Lama has assets such as agriculture (rubber, water spinach, spinach, mustard greens). Mr. Nursery explained the condition of the village of Tangkit Lama. In the Bakal hamlet, the majority of the population works as farmers and breeders. Animals commonly used in livestock in this village are cows and goats. The conditions in this village are very fertile and rich in natural wealth. In 2015 electricity began to enter and illuminate the Bakal hamlet.

2. Management of the Creative Economy of Tangkit Lama Village

The economic situation of the inhabitants of the village of Tangkit Lama is included in the moderate economy. This is proved by the majority of houses are made of stone although there are still some houses made of wood. The majority of the villagers in Tangkit are farmers. There are also some who work as civil servants, bricklayer, carpenter, blacksmiths, massage men, peddlers, and others. We have interviewed about the income and expenditure of each type of work undertaken by the Panjang community. Furthermore, the interview data will be used as a sample to determine the income earned by each type of work found in Panjang village. The results of the interview will be attached to the appendix at the end of the report.

Basically, the assets owned by Tangkit village are quite a lot, ranging from human assets, nature, crafts, and so forth. Its just that they didn't have time to think about assets in their area, moreover how to develop them. Local villagers who mostly work as rubber farmers are always preoccupied with cutting or extracting sap

from rubber trees. Their minds were trained to think about how to make rubber plants produce a lot of sap.

In addition, rural communities are people who are always satisfied with the status quo. That is, they will not move to develop other assets, other than rubber and palm oil before there are promising results. Because it requires an extra and continuous escort to form the mindset of the people who realize and develop the assets around them.

For this reason, cooperation is needed in synergy between the elements of society as a driving force with the community as an awareness driven element to realize and develop existing assets. The formation of awareness to recognize and develop existing assets can not be separated from a fairly intense escort to the community. In addition, the openness of the community in providing information regarding existing assets and the desire to recognize and develop also support the formation of public awareness to recognize and develop existing assets. Without the desire of the community as an element whose consciousness is driven, all efforts made by the community to carry out escort will be nonsense.¹⁶

The synergy of cooperation between the community and local residents to recognize and develop existing assets is indeed worthy of appreciation. However, until now, the community can only develop one asset, namely making handicrafts. This is due to the difficulty of making people aware of developing other assets. They are still preoccupied with agriculture, especially rubber and palm oil. It took a long time to lead people to want to develop other assets.¹⁷

¹⁶ Riyadi and Deddy Supriyadi Bratakusumah, *Perencanaan Pembangunan Daerah, Strategi Menggali Potensi dalam Mewujudkan Otonomi Daerah* (Jakarta: PT Gramedia Pustaka Utama, 2003).

¹⁷ Sritua Arief, *Pembangunanisme dan Ekonomi Indonesia: Pemberdayaan Rakyat dalam Arus Globalisasi* (Bandung: Zaman Wacana Mulia, 1998).

Conclusion

The village of Tangkit is rich in agricultural land, no wonder that most of the villagers work as farmers and farm laborers. The types of plants planted in this village include rubber, oil palm, corn, tobacco, chili, green beans and peanuts, kale, spinach, mustard greens, and watermelons.

Basically, the assets owned by Tangkit village are quite a lot, ranging from human assets, nature, crafts, and so forth. It's just that they didn't have time to think about assets in their area, moreover how to develop them. Local villagers who mostly work as rubber farmers are always preoccupied with cutting or extracting sap from rubber trees. Their minds were trained to think about how to make rubber plants produce a lot of sap.

Various economic activities developed by the community, ranging from gardening, raising to sewing activities. This is very potential if developed can generate people's economy through creative action, not only the potential that has been developed and has resulted, but needs sustainable development and hope can be a source of additional income for each household. So that there is a need for good management in managing the economic activities of the community based on potential and development.

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