

## INTERCONNECTION OF ISLAMIC ECONOMICS AND PANCASILA IN THE ECONOMIC MANAGEMENT SYSTEM IN INDONESIA (ANALYSIS OF THOUGHT THEORY OF KH. ACHMAD SIDDIQ JEMBER)



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### Abstract

Viewed from a normative perspective, religious teachings influence the economic activities of the previously implemented economic system. On the other hand, the Islamic economic system earlier inspired the formation of the economic system that is currently implemented in Indonesia, namely the Pancasila economic system. In essence, Indonesia is a unique country and can be a role model for an economic system that comes from the synchronization of Islamic economics and Pancasila. To review this further, this study aims to analyze the meeting point of the relationship between the two economic systems in the context of economic management as taught through Surah Yusuf verses 47-49, Al-Ashr verses 1-3, and HR. Al-Baihaqi. In addition, the author analyzes the theory of KH Achmad Siddiq's thinking as the main theoretical basis for this purchase. In the process, this study uses qualitative descriptive method analysis through literature studies from several journals, books, or supporting data. The results of the study show that there are several similarities and differences between Islamic and Pancasila economic management. Where both are intended to equalize social justice for both oneself and the wider community. This has been synchronized with the interpretation of verses and hadith, stages of economic management, basic principles of Islamic economics, and the economic value content of Pancasila.

**Keywords:** Islamic Economic Management, Pancasila Economics, Thoughts of KH. Achmad Siddiq Jember

## INTRODUCTION

Indonesia has its economic characteristics that are adjusted to the customs, norms, and cultural values of the community. The values that are developed cannot be separated from the influence and contribution of various ethnic groups and religions (Fuad, 2018). With the composition of the community which is predominantly Muslim, logically the community automatically sees values that are in line with and related to Islamic values to be used as a basis in the context of economic policy in Indonesia.

It should be noted that this management has existed since humans were born. This is because the reality is that humans cannot be separated from management in their daily lives, either intentionally or unintentionally. In Islam, all paths must be carried out regularly, orderly, and carefully. This can start from trivial things such as household chores to big things such as taking care of state affairs. In essence, everything needs to be managed well, directed, and precisely within a management framework, to achieve the desired goals efficiently and effectively. This is one concrete example of management that leads to order. Practices such as fasting and pilgrimage are all managed in an integrated manner. When viewed from an Islamic perspective, the concept or theory of management that is currently applied is not something new. Government has existed, at least since God created the universe with all its contents. When the Prophet Adam led the universe as a caliph, he implemented these elements of government.

Related to the basic principles of everything that is related to aspects of human life, including in terms of economic management, it has been stated in the verses of the Qur'an and hadith. The context of economic management in the Islamic perspective will generally control the direction of a social justice system, whether it is dynamic or static, and must include the goal of public welfare (Muin, 2019).

Legally, the economic system in Indonesia adheres to the principle of economic democracy based on Pancasila. In essence, the goal of the Pancasila economy, namely to equalize the economy, has been covered and is in accordance with the goals of Islamic economics (Husen, 2018). The existence of Islamic economic democracy was developed to open up opportunities for the widest possible community to become economic actors without

discrimination. In addition, Islam itself regulates government affairs in sectors related to the lives of many people by allowing the government to monopolize a sector (Fuad, 2021). If reviewed further, there are several similarities and several points of agreement that connect the Pancasila and Islamic economic systems in the context of economic management.

In response to these problems, one of the national figures and scholars who has a responsive typology of thought through the meeting point of the relationship between Islam and religion to the existing problems is KH Achmad Siddiq. According to Kyai Siddiq, the government's steps emphasize that Pancasila will never be religious as well as religion that will never be Pancasilaized. However, if you look at the practice, of course, it will not be easy to implement because several conflicts debate between the two (Siddiq, 1985). Departing from several things above, the author tries to describe the thoughts of KH Achmad Siddiq regarding the relationship between Islam and religion in the context of the Indonesian economic system.

## **LITERATURE REVIEW**

### **Economic Management**

In general, economic management is a science and art that includes several stages to achieve predetermined goals. Some of these stages include supervision, direction, organization, and supervision of various member efforts within the scope. In economic management, several basic principles must be possessed (Darwin Damanik, 2021), namely:

1. Economic theory. This principle is useful in explaining and predicting economic behavior. Usually, economic theory begins with a model, which will later provide a picture of events and several aspects in it.
2. The science of decision making which aims to create a theoretical framework for making decisions in future events or activities related to management economics.
3. Business administration science aimed at the administrative control system that is being worked on. Some parties who use this system will be able to make decisions and make good plans in the future.

## Islamic Economic System

Many opinions have put forward the understanding of Islamic economics, some argue that Islamic economics is a concept based on the Sunnah and the Qur'an. Some argue that Islamic economics is an effort to meet various needs based on Islamic law. Another opinion states that Islamic economics is a scientific basis that is based on the principle of balance between social good and individuals (Haerisma, 2019: 192). The principles of Islamic economics are not only useful in the present but also in the future (the hereafter), which consist of the principles of productivity in work, monotheism and brotherhood, distribution, and ownership. According to Abdul Manan, Islamic economics is a social science that studies the economic problems of society based on Islamic values. (Salihin, 2020).

According to Yusuf Qardhawi (1997), there are several characteristics of the Islamic economic system, namely:

1. Divinity (*Rabbaniyah*). This is the main characteristic that must be present in every economic behavior. In the sense of having to prioritize the laws of Allah SWT, namely by carrying out all His commands and staying away from all His prohibitions.
2. Humanity (*Insaniyyah*). This principle aims to remember the role of humans that should indeed be considered in economic activities to realize a good life in this world and the hereafter.
3. Ethics (*Akhlaqiyyah*) that must be applied in all activities related to social society.
4. Balance (*Wasathiyyah*) in community life.

## Pancasila Economic System

Articles 33 and 34 of the 1945 Constitution have emphasized the ultimate goal of maximizing people's prosperity. The economy must be structured based on the principles of economic democracy by prioritizing people's prosperity over individual prosperity (Mubyarto, 1987). This goal is in accordance with the values in the five Pancasila. More simply, the Pancasila economy can be described as a market economic system under government control (Mubyarto, 2002: 28). The Pancasila economy can also be called a system with the principles of cooperation, family, and cooperation (Salihin, 2020: 153).

According to Mubyarto, Pancasila economics has 5 characteristics, namely:

1. Cooperatives are the mainstay of the economy in the Pancasila economic system and are one of the most real and close examples of businesses in the lives of the Indonesian people. According to Article 33 of the 1945 Constitution, the economy was established as a joint venture based on the principle of family. Since the 1980s, the government's focus on cooperatives has increasingly shown its bright spot. This is proven by the existence of a special minister, namely the Deputy Minister for Cooperatives.
2. The economy is driven by several stimuli including social, economic and moral. Pancasila Economics responds to the severe decline in the country's morals by increasingly carrying out economic activities (businesses) that ignore moral, ethical and religious principles. This is due to the widespread awareness of liberalism, monopoly, and individualism that separates the economic system from the social and moral aspects of life. In this case, Pancasila Economics is committed to restoring the nature of economics as a science that fights for morals and economic revolution.

One example of community mobilization efforts at the family level is the Family Empowerment Post (Posdaya), which began as a forum for advocacy, friendship, information, communication, and education, and then developed into a forum for organizing activities to strengthen the holistic function of the family. This strengthening seeks to enable families to raise their children to be successful, independent, and resilient in facing the future. Eight integrated family roles, including culture, religion, love and affection, protection, health, economy or entrepreneurship, education, and the environment. Posdaya was established to revive social capital, such as work life. togetherness in society to strengthen integrated families and build prosperous and happy families. So that the family, which is the smallest social institution, remains united in realizing harmony and peace

3. Egalitarianism is the desire for social equality among all Indonesians. The jargon in the capitalist system is "I profit, you are poor, go to hell!". While the Pancasila economy does not have this vitality. The Pancasila economy is not based on monopoly, self-

interest, extortion, or oppression of others. The Pancasila economy fosters a sense of togetherness and family so that there is no gap between the rich and the poor.

4. Related to the third principle of Pancasila. The policy priorities of this system include building a strong national economy. In other words, all economic policies in Indonesia are driven by nationalism.
5. There is a clear balance between central (national) planning and the emphasis on local government authority in managing its economic activities.

Article 33 of the 1945 Constitution is the constitutional basis of the Pancasila economy. The article reads:

1. The economy is structured as a joint venture based on the principle of family.
2. Branches of production that are important for the country and that affect the livelihood of many people are controlled by the state.
3. Branches of production that are important for the country and that affect the livelihood of many people are controlled by the state.

## **RESEARCH METHOD**

This research was conducted through literature studies from several sources that can be used as references such as books, journals, articles, and so on. In the data processing process, several stages are required, namely data checking (editing), classification (classifying), verification (verifying), and conclusions (concluding). Meanwhile, in the context of data analysis, qualitative descriptive was chosen to observe and emphasize the researcher's instinct in connecting several variables of this study.

## RESULTS AND DISCUSSION

### Interpretation of Verses and Hadith of Islamic Economic Management

#### Quran Verses Related to Economic Management (Inhabitants & Marcelia)

##### QS Yusuf verses 47-49

قَالَ تَزْرَعُونَ سَبْعَ سِنِينَ دَابًّا فَمَا حَصَدْتُمْ فَذَرُوهُ فِي سُنْبُلِهِ إِلَّا قَلِيلًا مِمَّا تَأْكُلُونَ

He (Yusuf) said, "So that you may cultivate for seven years (in succession) as usual: then whatever you reap, leave on its stalks except a little which you may eat (QS. Yusuf Verse 47).

##### Interpretation of Verses According to the Indonesian Ministry of Religion:

Responding to the palace servant's statement regarding the king's dream, Prophet Yusuf suggested preparing oneself for planting for 7 consecutive years. Furthermore, Prophet Yusuf added that what is left on the stalk is what will be harvested later. Therefore, to last longer, it is recommended to store it in a safe place except for some of the harvest for food needs at that time.

##### Jalalain's Interpretation:

(Yusuf said, "So that you may plant) in the sense of planting. سبع سنين دابًّا (for seven years as usual) that is continuous. فما حصدتم فذروه (so let what is harvested be left alone). في سنبله (the grain) so that it does not get damaged. لَا قَلِيلًا مِمَّا تَأْكُلُونَ Except for a small portion for eating, then you may pound it.

##### Tafsir Al-Muyassar / Ministry of Religious Affairs of Saudi Arabia

Yusuf said to the questioner regarding the dream of the king of Egypt that the interpretation of the dream suggests that you plant for 7 consecutive years diligently so that when the harvest is abundant. Then store the harvest and leave it in each grain. To create a perfect storage process without any interference from worms so that it can last longer.

ثُمَّ يَأْتِي مِنْ بَعْدِ ذَلِكَ سَبْعَ شِدَادٍ يَأْكُلْنَ مَا قَدَّمْتُمْ لَهُنَّ إِلَّا قَلِيلًا مِمَّا تَحْصِنُونَ

Then after that will come seven (years) of great hardship, which will consume what you have saved to face them, except a little of what you have saved (QS Yusuf verse 48).

### **Interpretation of Verses According to the Indonesian Ministry of Religion**

After the 7-year fertile period is over, then there will come a 7-year dry period which is quite difficult. So, what has been stored will be used during this difficult period. So in facing the dry period, there are preparations that have been made, namely the availability of staple foods regardless of what has been used during the previous fertile period.

### **Tafsir Al-Muyassar/ Ministry of Religious Affairs of Saudi Arabia**

After 7 years of prosperity, there came 7 years of very difficult famine. At that time, people ate what they had previously stored to face the famine, except for a small portion that they kept and kept to be used as plant seeds.

### **Jalalain's Interpretation:**

سَبْعَ شِدَادٍ (7) ثُمَّ يَأْتِي مِنْ بَعْدِ ذَلِكَ (Then after that comes) which means after the 7 fertile seasons. (To deal with it, use up what has been stored) Eat the harvest during the fertile period to deal with the lean period (except for a small portion to be stored) which means that the savings are used as seeds.

ثُمَّ يَأْتِي مِنْ بَعْدِ ذَلِكَ عَامٌ فِيهِ يُغَاثُ النَّاسُ وَفِيهِ يَعَصِرُونَ

After that will come a year in which people will be given rain (in sufficient quantity) and in which they will press (grapes) (QS Yusuf verse 49)

### **Interpretation of Verses According to the Indonesian Ministry of Religion**

When the dry season is over, the year when humans are given enough rain for plants to grow well will come again. So during that time, humans can enjoy delicious and refreshing drinks again made from grape juice.

### **Tafsir Al-Muyassar / Ministry of Religious Affairs of Saudi Arabia**

After the drought, there will come a year of abundant rain. Then Allah will remove the hardship so that they can return to pressing the fruit. This is because of the fertility that is evenly distributed and the abundance of the results.

### **Jalalain's Interpretation:**

عَامٌ فِيهِ يُغَاثُ النَّاسُ (the year when humans received rain) namely sufficient rainfall وَفِيهِ يَعْصِرُونَ (and they pressed grapes in those days”) to press grapes and other types of fruit because of fertility.

If projected with the current modern era, the letter of Yusuf verses 47-49 teaches us to make investments. As ordinary humans and cannot know what might happen in the future. Therefore, it is recommended to invest some of the wealth. This is intended to ensure a more secure future as exemplified by the prophet Yusuf to avoid unexpected things.

In addition, the content of Surah Yusuf in the verse also reflects that in life there must be a productive period and also an unproductive period. So when someone is in a productive period in the sense of having income and expenses. Reflecting on the story of the prophet Yusuf in the verse, humans should start setting aside some of their income or wealth to be invested and saved. Therefore, regarding the sowing and reaping period, it is necessary to pay attention to it to ensure economic welfare in the future.

### **Verse of Munaasabah**

Studies related to the correlation of verses or what is commonly called *munasabah* have an important meaning in helping to understand the meaning of the verses of the Qur'an properly and accurately. Therefore, some scholars pay attention to this matter. This *munasabah* also has a role as a substitute for Ashab al-Nuzul in the context when someone does not know the reason for the revelation of the verse but knows the *munasabah* of the verse with other verses (Hasani Ahmad Said, 215).

Surah Yusuf verses 43-49 will be a discussion of the *munasabah* verses that discuss a part of the story of the Prophet Yusuf. Referring to the interpretation of al-Miṣbah by M. Quraish Shihab which explains the correlation of verses in Surah Yusuf is based on the division of verse groups and in detail by mentioning the keywords (Mujahidin, 2019), namely:

First, the grouping of verses 43-44 is located on the word dream. Where in verse 43 there is the word "*Inni arā*" which means "Indeed I dreamed". While in verse 44 there is the

word "*ahlam*" which means "dreams". In these two verses, the king of Egypt reveals the dream he experienced and asks to interpret the dream. However, at that time no one could fulfill the wishes of the Egyptian prophet.

Second, in the next verse, namely verse 45, the problem of the dream of the king of Egypt received the attention of the general public, especially the palace circles, which also included the two servants of the king who were with the prophet Yusuf in prison. So the two servants said that there was someone who could interpret the dream and at the same time asked to arrange a meeting schedule with the prophet Yusuf in prison.

Third, in Verse 46 The servant was sent to ask about the interpretation of the dream experienced by the king of Egypt, bringing the hope of returning to the king by providing information about the meaning of the dream.

Fourth, the grouping of verses 47-49. This verse explains the dialogue between the prophet and the servant of the kingdom and provides detailed and good information on the interpretation of the dream of the Egyptian prophet.

### ***Asbab Nuzul***

*Asbab Nuzul* in the explanation of this verse (Mujahidin, 2019) mentioned that the verse was revealed in the letter of Yusuf, namely, narrated by al-Hakim and Sa'id bin Abi Waqqas who said that the Qur'an was revealed to the Messenger of Allah and then read to the people at that time. Then the people said, 'O Messenger of Allah! How about telling us? Then the verse was revealed which reads "The verse has revealed the best words ...". Furthermore, Ibn Abi Hatim added regarding their words "O Messenger of Allah, how about you give us advice?". Furthermore, therefore the word of Allah was revealed which states that "The time has not yet come for those who believe sincerely to remember Allah ...."

The verse above is the reason for the revelation of Surah Yusuf, but there is no opinion or history of scholars specifically mentioning the reasons for the revelation of Surah Yusuf, verses 47-49 (Quraish Shihab, 2012).

### QS Al-Ashr verses 1-3

وَالْعَصْرِ

By the time.

#### Interpretation of Verses According to the Indonesian Ministry of Religion

In this verse, there is an implied meaning, namely that Allah swears regarding the time that occurs in it, which occurs in various kinds of experiences and events that become traces of Allah's absolute power. The occurrence of major changes during that time, such as the end of human life, the change of day and night alternately, and so on, is essentially a sign of the greatness of Allah SWT. In one incident, several infidels associated the verse with only one time. So in the end, they thought that if a disaster befalls it is only the will of nature. Allah explains that time is one of His creatures in which of course various events occur. It should be underlined that if someone is befallen by a disaster, basically it is the result of his actions. Time or period has nothing to do with the occurrence of this.

إِنَّ الْإِنْسَانَ لِفِي خُسْرٍ

Indeed, mankind is at a loss.

#### Interpretation of Verses According to the Indonesian Ministry of Religion

In this second verse, Allah reveals that humans as His creatures will suffer losses if they do not use their time well or fill it with evils that should be avoided. Human bad deeds are included in one source that can lead to accidents and destruction.

إِلَّا الَّذِينَ ءَامَنُوا وَعَمِلُوا الصَّالِحَاتِ وَتَوَّاصَوْا بِالْحَقِّ وَتَوَّاصَوْا بِالصَّبْرِ

Except for those who believe and do good deeds and advise each other to truth and advise each other to patience.

#### Interpretation of Verses According to the Indonesian Ministry of Religion

In the third verse, Allah reveals that if humans do not want their lives to experience loss, then they must believe in Him, worship as He has commanded, strive to be useful to others, and do good things for their own needs.

### *Asbabun Nuzul*

Sheikh Muhammad Abduh explained the reason for the revelation of this surah, which began with the habits of the Arabs of ignorance who relaxed during the Asr time, then joked, and chatted until there was conflict, hostility, and disputes. So the Arabs of ignorance cursed the Asr time at that time. Therefore, Allah revealed this letter to warn that it was not the Asr time that was deep but they (the Arabs of ignorance) who were wrong. Humans will be in a state of loss if they do not meet the four criteria mentioned earlier (Muchlisin, 2020).

### **Hadith related to Economic Management (*Nafa*)**

"عَنْ عَمْرِو بْنِ مَيْمُونِ الْأُوْدِيِّ قَالَ: قَالَ النَّبِيُّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ لِرَجُلٍ وَهُوَ يَعِظُهُ  
وَفَرَاغَكَ قَبْلَ شُغْلِكَ، وَحَيَاتَكَ قَبْلَ مَوْتِكَ  
(رواه البيهقي)

From Amr bin Maimun al-Audiyu, said: Rasulullah SAW said to men and he advised them: "Fulfill five things before (come) five things; your youth before (comes) your old age, your healthy period before (comes) your sick period, your rich period before (comes) your poor (poor period), your free period before (comes) your busy period, and your life period before (comes) your death period" ( HR. al Baihaqi).

The meaning of the hadith is to do obedience when we are still young before old age comes. Your healthy time before your sick time means while you are still healthy do good before time prevents you from doing good. Your rich time before your poor time means using your excess wealth to give to charity. Your free time before your busy time means taking advantage of the opportunities in this world before our busy time in the hereafter. And your lifetime before your death, meaning do something beneficial for our lives. Because whoever dies then his behavior is cut off.

### **Response of Islamic Economic Management as a Source of Thought on the Pancasila Economic System in Indonesia (Analysis of the Thought Theory of KH Achmad Siddiq Jember)**

Current Islamic economic management is a system that is centered on the foundation of the Qur'an and Sunnah. In Indonesia itself, Islamic economics is still in a normative

workspace and requires a long process of empirical experience to move towards the tradition of positivism-naturalism of science (Simanjuntak, 2012). Legally, the economic system in Indonesia is directed towards the Pancasila economy with the principle of economic democracy. However, the principles of the Pancasila economy are the result of the thoughts of the Indonesian people which are rooted in the principles of the values of Tauhid in Islam (Salihin, 2020).

Referring to the argument of KH Achmad Siddiq who stated that Pancasila is an ideology while Islam is a religion. Pancasila as the basis of Indonesian ideology, in essence in the process of its formulation is greatly influenced by Islamic teachings. So no matter how great the ideology that is built is still based on the results of human thought and will not reach the level of religion. Furthermore, Kyai Siddiq also added his arguments to support the statement above, namely (Siddiq, 1980):

1. The national state (which was founded together with all the people) must be defended and its existence maintained.
2. Legitimate government must be placed in a position that is obeyed and respected. In the implementation of its duties, it must not deviate or give orders in a direction that is contrary to the provisions and laws of Allah.
3. If an error occurs on the part of the government itself, the way to resolve it is by reminding them in a good manner and having ethical or moral boundaries.

Responding to the argument of Kyai Siddiq, it can be concluded that as long as the economic system that applies in economic management does not conflict with Islam. Then the economic policy must get an honorable position and be obeyed.

The economy in Islam contains components based on the teachings of monotheism, namely faith, interaction between humans and nature, and the Qur'an which is used as an intermediary, not a goal. Meanwhile, the Pancasila economy is an economic system with Pancasila values as its foundation and the 1945 Constitution as the main object for running the economic system. The existence of the Pancasila economy is implicitly stated in the 1946 Constitution of the Republic of Indonesia Articles 33 and 34 which are a manifestation of the

Pancasila economic system. The Indonesian economy must be based on joint efforts. In the sense of not killing small entrepreneurs and not disrupting public activities. In essence, Indonesia is a unique country and can be a role model for an economic system that comes from the synchronization of Islamic and Pancasila economics.

### **Meeting Point of Islamic Economic Relations and Pancasila in the Economic Management System in Indonesia (Analysis of the Theory of KH Achmad Siddiq Jember's Thought) (Inhabitant & Nafa)**

Being in a country that has a Pancasila economic system, basically Islamic economic management can be developed well. This is because the principles of Islamic economic management itself do not conflict with the value content contained in Pancasila. Kyai Siddiq also stated that Pancasila is a unified collection, not a single principle can be removed because they are interrelated. It also contains a definition that understanding the Pancasila as a whole comprehensively is a must. He gave the analogy "Pancasila is like a potion, which contains five spices with different properties, however, not a single spice may be lost or thrown away" (Noeh & Mastuki HS, 1999). Based on the explanation of the two rights above, if reviewed again there are several similarities between Islamic economics and Pancasila (Akbar, 2019). Therefore, in this paper, the meeting point of Islamic economics with the five contents of Pancasila will be examined from the perspective of KH Achmad Siddiq on the principles of Islamic economic management (Ridho, 2022), namely:

a. The first principle is the foundation of the principle of monotheism

According to KH Achmad Siddiq, this principle contains religious values that are intended for all religions in Indonesia without exception. The principle of Tawhid is the main foundation that is used as a spear for humans because it is related to faith in the creator. In the context of economic management that begins with the planning process, of course, the principle of Tawhid as stated in the value of the first principle must be used as a foundation. Objectivity and legality are needed in this stage because it will affect the work afterward, as stated in Surah Yusuf verses 47-49. This verse teaches us to prepare for something that will come.

Everything that happens on earth does not happen by itself, but rather there is God's intervention in it as contained in the interpretation of the letter Al-Ashr verse 1. Indirectly, this verse makes us aware that the rights that occur in this world are regulated by Allah SWT. Thus, all economic activities that we carry out are sourced from the sharia of Allah SWT and have the ultimate goal of returning to Him.

- b. The second principle as a guideline for realizing the principle of brotherhood, working productively.

For Kyai Siddiq, there is honor between rights and obligations without bias in the second principle. The balance that occurs in humans causes the preservation of human dignity and dignity and the balance of both is established without destroying one another. This second principle is the spirit of Islamic teachings to uphold human values and preserve justice in all dimensions of life including in terms of Islamic economic management. This is following the principle of brotherhood. The principle of brotherhood or family is also a foundation that can create prosperity for all.

Referring to the tafsir Surah Al-Ashr verses 1-3 which teach mankind to use time efficiently so as not to experience losses in the future. This is needed in the next stage of economic management, namely organizing. Where a dynamic process is needed to accompany the planning flow that has been formed but still balances between rights and obligations without being biased. The things that will be done have to consider the impacts they cause because they return to our initial context as humans who certainly have dignity.

- c. The third principle, the manifestation of the principle of distribution

Kyai Siddiq stated that society must be grateful for what Allah has given by instilling a spirit of love for the homeland and being willing to be patriots to defend the nation. This principle is the ideal of the Indonesian nation which is also an Islamic teaching to maintain the stability of unity and oneness among fellow human beings. Fair distribution is the stability of the Islamic economic system as a whole. All creatures of Allah have the opportunity to utilize, manage, and own the resources on earth according to their needs. This opportunity must be evenly distributed, there must be no differences in class, tribe, social status, race, and so on.

As explained by HR. al-Baihaqi, use your rich time before your poor time comes to give alms. In terms of giving alms, we enter the implementation stage (actuating) where the distribution of the alms must be based on the level of need with the principle of distribution of justice. In other words, without distinguishing status, degree, tribe and so on Indonesia is essentially a Unitary State of the Republic of Indonesia (NKRI) which is based on Pancasila and the 1945 Constitution of the Republic of Indonesia.

d. The fourth principle is the basis for the principle of ownership.

Islam recognizes that every individual has the right to own property, but every property obtained must be following Islamic law. The basis of property ownership is welfare so we must respect and appreciate each other so that there is no jealousy between people of different social statuses. Everything we have is only a deposit from Allah SWT. Kyai Siddiq stated that the word "*Hikmat Kebijaksanaan*" means democracy that comes from the people with goals or ideals and does not contain a liberal understanding and contains the meaning of free freedom to decide many votes by deploying many methods, strengths, and abilities. Seeing the next stage in economic management, namely supervision (controlling). In this case, supervision needs to be carried out to review the rights that have been carried out whether they are in accordance with the main goal, namely the welfare of the world and the hereafter, and does not cause jealousy amid a person's different social statuses.

e. The fifth principle, a reflection of the goals of Islamic economic management

Kyai Siddiq added that it contains the meaning of realizing justice for all aspects of life and prospering both physically and spiritually. Justice is something that has a great impact on life. As explained above, this fifth principle is related to the goal of the country's economy, namely equality and social justice.

If reviewed further, there are similarities and differences between Islamic economic management and Pancasila economic management. However, it should be underlined that the Pancasila economic system currently implemented in Indonesia does not conflict with the teachings of any religion including Islam.

**Table 1.**  
**Differences and Similarities between Islamic Economic Management and Pancasila Economic Management**

No.	Difference		Equality
	Islamic Economic Management	Pancasila Economic Management	
1.	Reflection of ethics, morals, and norms is based on the Qur'an and Hadith	Regarding ethics, norms, and morals are based on the values of Pancasila and the 1945 Constitution of the Republic of Indonesia.	The basic thinking of these two concepts prioritizes and is in harmony with ethics, norms, morals, and religious values.
2.	This basic management principle in terms of prioritizing community welfare is aimed at building a country that is Baldatun in character. The Most Merciful and the Most Merciful.	Meanwhile, this principle in forming these rights is aimed at building a democratic country.	The goal of both economic management systems is to achieve equality in the gaps and inequalities that exist in Indonesian society. In addition, both have the goal of realizing prosperity or public welfare.

The Indonesian economy was formed from a joint effort based on the principle of kinship. Based on the explanation of the Pancasila value content, it can be proven that the Pancasila and Islamic economic systems are synchronized between the two. Therefore, referring to the statement of KH. Achmad Siddiq emphasized that debating Islam with Pancasila is unnecessary and absurd. According to Kya Siddiq, Pancasila is the basic ideology of the state which is final in the life of the state (Ni'am, 2009). Several things are the basis for scholars regarding the acceptance of Pancasila as an ideology and foundation of the state. First, of the five principles, not one is found to be contrary to the teachings contained in the Qur'an or hadith. Even if examined further, the Pancasila value content is in line with the main values of the Qur'an or Hadith. Second, from a political perspective, Pancasila is said to be able to create unity among all the diversity of elements that exist in the Indonesian nation, including in its economic sector.

## CONCLUSION

Based on the explanation above, it can be concluded that the interpretation of Surah Yusuf 47-49, Al-Ashr 1-3, and HR. Al-Baihaqi has similar meanings and all three are related to economic management. Where all three emphasize the use of time efficiency, namely by investing part of the income or assets for the future and not doing things that have been prohibited by Allah SWT. This is intended to prepare for the future and not fall into losses later.

About economic management, in Indonesia itself, the economic system adopted is based on Pancasila and the 1945 Constitution of the Republic of Indonesia, so it is called the Pancasila economic system. Different from Islamic economics which is based on the Qur'an or Hadith as its guidelines. However, between the two, they found a meeting point where the formation of the Pancasila economy is inseparable from the contribution of thoughts from the Islamic economic system that already existed earlier.

Referring to the statement of KH Achmad Siddiq who is a pioneer in initiating the acceptance of Pancasila as the sole principle in Indonesia. Kyai Siddiq emphasized that opposing religion with Pancasila is absurd because it has its path as an ideology and religion that is final. In the context of economic management, both can have an interconnection starting from the stages of management based on Islamic economic principles and the economic value content of Pancasila.

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