

THE APPLICATION OF THE RULES OF SYARI'AH AS THE EFFECT OF ISLAMIC ECONOMIC EDUCATION IMPROVEMENT

Moh. Arifin, Ridan Muhtadi, Denizar Abdurrahman Mi'raj

Student at Magister Islamic Economic Science,
Postgraduate School Universitas Airlangga
Email: arifin.dzulqornaen@gmail.com

Abstract: *Since the enactment of Law No. 22 of 1999 on Regional Autonomy which had been renewed by Law No. 32 of 2004 and renewed again Law No 24 of 2014 on Regional Government as the implementation of regional autonomy, Local Government has wide authority in the management of its area. With this wide authority, the implementation of the Regional Regulation (PERDA) of Islamic Sharia becomes more in line with the local Islamic wisdom in Madura. Currently, the development of Islamic economic education has become an interesting topic in Indonesia. After the Asian economic crisis in 1997, the neo-classical economic approaches got harsh criticism. Then it makes the widespread of Islamic economic education's discourse. Especially for Indonesia as the largest Muslim population country. Global financial crisis in 2008 increasingly made Islamic economics oged many economists and practitioners as one alternative to the prevention of economic crisis. Islamic Economic Education in Indonesia is very important. Especially if you see the growth of the financial industry and sharia business is quite rapid. So it is very necessary for the effort of planting the science of divine economics to the areas especially in Madura. To improve sharia economic education in Madura, the need for proper regulation and in accordance with the local wisdom of religious Madurese by applying and enacting the Sharia law.*

Keyword: *Madura, Application of Sharia law, and Islamic Economic Education.*

INTRODUCTION

The existence of regional autonomy in the Republic of Indonesia has become a national consensus. Thought needs to be the existence of regional autonomy in Indonesia has been leveled by the 1945 amendment

formers without any counter-arguments. Procurement of local autonomy to ensure the effectiveness and efficiency of governance as the basis for extending the implementation of democracy and become an instrument in order to realize the prosperity and welfare.

Since the enactment of Law No. 22 of 1999 on Regional Government which has been updated by Act No. 32 of 2004 on Regional Government in the implementation of regional autonomy, local governments have broad discretion in the management of their respective regions. Given the broad discretion here, the implementation of the Regional Peraturran (Government) Sharia rife in several regions in Indonesia. Regulation is then known with Islamic Sharia regulation. In general, new regulations often understood as sharia laws in the suspect taken from the legal provisions of the Islamic Shari'a, both textual and substance of the teachings.¹

Nuanced Perda sharia, or better known as the regulations "sharia", is the product of local government law in some provinces, cities and districts in Indonesia that is inspired by Islamic sharia. Sharia is a set of rules for Muslims who interpreted from the Quran and Hadith. Application of Sharia in the regulations is the effect decentralized system of government established by Act No. 2 of 1999 on Regional Autonomy, which was amended by Law No. 32 in 2004. In this law, the provincial government and the mayor/district given discretion in shaping public policy, including local regulations. Perda sharia issued with the hope to solve the problems of multi-dimensional in Indonesian society such as crime and corruption.

Husaini, explains that the reforms be utilized by many Indonesian Muslims to inflame the application of Shari'a in a number of areas, such as the special province of Aceh, South Sulawesi and Maluku Province. Ore Reform then provide the container with the enactment of Law No. 22/1999 which was later revised by the Act No. 32/2004 on amendment of Law No. 22/1999 on Local Government which among other things regulates regional autonomy. Regional Autonomy Law made by some areas as entrances to apply Shari'a.²

Since to date, there are approximately 92 legislation listed in the Directorate General Regulation Legislation. Regulation shariah is mostly used in West Sumatra that there are 22 regulations. Others are 13 legislation in South Sulawesi, 12 Perda in West Java, 10 Qanun Aceh, 9 regulation in South Kalimantan, 7 regulation in Banten, 5 legislation in NTB, 4 Perda in East Java, 2 regulation in Gorontalo, 1 regulation in Bengkulu, 3 legislation in South

¹ Rumadi, *Perda Syariat Islam: Jalan Lain menuju Negara Islam?*, Tashwirul Afkar, Jurnal Refleksi Pemikiran Keagamaan dan Kebudayaan; *Perda Syariat Menuai Makna*, Edisi No 20 tahun 2006, hal 03

² Adian Husaini, *Rajam dalam Arus Budaya Syahwat*, (Jakarta: Pustaka Al-Kautsar, 2001) hal 30

Sumatra, one regulation in Lampung, 1 regulation in Bangka Belitung, Riau Islands 1 regulation, and one regulation in NTT.³

Indonesia is the fifth country in the world's largest population at the same time the first country with the largest Muslim population in the world,⁴ it has the characteristics of a diversity of lifestyles and culture of each region. This quantity factor is not yet accompanied by the development of the individual quality of education primarily as a source of human resource forging the most concrete happens especially in the regions. This is very risky considering the development of science and technology is more advanced, especially with regard to the relevance of the labor needs that are increasingly dynamic, which would require human resources professional, technically and philosophically to allow Indonesia to be a nation that is able to compete in the global case this awareness of many parties that building an Islamic economic education system became a necessity for the development of Islamic economics in the future. So the sharia economy is no longer sinking and being able to continue to develop into a system that is relevant and contextual.

East Java included in the list of the province or city district government implement the Sharia regulation. But there are still 4 Regulation district or city that implement them. It became a very minimal number when looking east Java as a very large religious base, including three district Madura (Bangkalan, Sampang, Sumenep) that do not use the appropriate regional autonomy of local wisdom that upholds the Islamic shari'ah.

Hope the author wants to embody the realization of Islamic economics education in Madura both in theoretical and practical level. The formulation of the problem of the writing of this paper is why Islamic Economics need to be included in the curriculum of education Local Content. How the concept of local government in implementing the Sharia regulation as an increase in Islamic Economics education in economics practical and *mu'amalah* Islamiyah. Describe and analyze the things that are considered important to implement economic education in the local curriculum of Islamic education. To know the concept of local government in the area of Madura in applying Sharia legislation in an effort to improve education so that they can give birth to Islamic Economics SDI excels in practical economics and *mu'amalah* Islamiyah. So with the teaching of Islamic economics, it is expected the school to apply sharia economics education in the local curriculum subjects. So, hopefully this paper can be considered one of the government policy in its efforts to accelerate economic education sharia in Madura.

³ Lihat laman <http://www.djpp.depkumham.go.id> diakses tgl 28 juni 2017

⁴ www.bps.go.id diakses 22 juni 2017

RESEARCH METHOD

This paper is the type of writing descriptive (*descriptive research*) with a qualitative approach, the research procedures produce descriptive data in the form of written words of the people and observed behavior, supported with literature or literature studies by deepening study of literature in the form of data and numbers, so the reality can be well understood.⁵

In preparing this paper, the authors describe how the solution improving the economic education of sharia in formulating policy Pemerintah Regulation (Perda) Sharia in *Madura*. With the formulation of the problem that has been arranged, the authors used a qualitative approach to writing to get the kind of data that is descriptive. Then, the authors attempted to answer the discussion of data exploration applicative problems. Technical writing is done to understand or explore some of the data so as to provide a description of the problem being analyzed. According to the type of writing, the writing of this paper uses qualitative character writing techniques to decipher, presenting and arranging the studied variables into a string of words in every part of the discussion.

Procedure writing scientific papers are:

1. Identify the problems that exist in society.
2. Search data and / or information from reliable sources.
3. Preparation of writing designed to systematically and coherently.
4. Search literature review or the results of a literature review supported by the observation and / or interview.
5. Papers in analysis-synthesis, conclusions and recommendations.

Type of data used by the author in the preparation of this paper is a type of secondary data. Secondary data is data obtained from the second is through the journals nor Mr books that discuss improving education in Indonesia Islamic Economics whether occurring in the area. The data collection technique used was a literature study done by studying and analyzing some of the literature relating to the subject matter. The data was obtained from several media, both print and electronic media. The data has been obtained then studied and discussed with competent people on issues related to, so as to obtain the strengthening of the arguments and understanding.

Once the data is collected, followed by the data processing activities (*dataprocessing*). Relevant data will be used as a reference in the discussion. After processing the data, the next is to analyze the data and interpret it. Data analysis results are interpreted or inferred to address the whole issue is being investigated. That the results of this analysis derive scientific truth,

⁵ Moleong, Lexy. 2013. *Metode Penelitian Kualitatif (edisi revisi)*. Bandung: Rosdakarya, hlm 05

then the analysis in this research is done by taking into account several stages: stage presentation of evidence or facts(*skeptic*),pay attention to relevant issues (analytic), and objectively weighing the stage for logical thinking (criticism).⁶

RESULTS

Policies Government Regulation (Perda) Shariah

While there is some regulation and formalization of Islamic Shari'a demands are also realized through local government policy in the form of decrees, instructions and Circular Regent / Mayor. That at least there is conformity with the topics discussed by the authors include:

1. Pamekasan Madura: Pamekasan Regent Circular No. 450/2002 of the Application and Treatment of Islamic Shari'ah as a whole.⁷
2. Tasikmalaya District: Tasikmalaya Regent Circular Letter No. 451/SE/04/Sos/2001, dated May 28, 2001, concerning the Quality Improvement Efforts Faith and devotion and Circular No. 421.2 / Kep.326A / Sos / 2001, dated 29 December 2001 regarding Requirements entering elementary school (SD), Islamic elementary school (MI), and junior High school (JSS) and MTs (MTs) in Tasikmalaya district are required of the students primary and secondary school Muslim to attend classes, diniyah (ula and Wustha).⁸

Literature, Scientific and Research-Research Related

There are some journals that never raised issues of economic education of Islam, one of which is the work of Hasan Zubair from the International Islamic University, Malaysia with the title *of Islamic finance education at graduate level: Current position and challenges* (2008)⁹.In the journal he pointed out that there is a growth massive financial sector in the area of Islamic economics. However, the development of Islamic economics education in Malaysia still unwell. Some of them are related to issues of curriculum, management to human resources that exist within that scope. So that the journal provides solutions that are still normative and common to the development of Islamic economics education in the country of Malaysia Veithzal Rival (2008), also raised a similar theme for Indonesia. However, writing more departing from the Indonesian economy

⁶ Narbuko, Cholid Dan Achmadi, Abu. 2004. *Metodologi Penelitian*. Jakarta: PT. Bumi Aksara, hlm 06

⁷ Pudjo Suharso, *Pro Kontra Implementasi Perda Syariah (Tinjauan Elemen Masyarakat)*, Jurnal Al-Mawarid Edisi 16 tahun 2006, hlm 231

⁸ Suud Fuadi, *Fenomena Formalisasi Syariah Melalui Peraturan Daerah (Studi Perbandingan Antara Perda Kab. Pasuruan dan Kota Tangerang tentang Pemberantasan Pelacuran)*, Skripsi UIN Malang, 2007, hlm 07

⁹ MPRA Paper No.8615, posted 06.May 2008/08:09

during this dihegemoni by the capitalist economic concepts and ideas. Where in a few decades resulted in the slump and economic inequality for Indonesia. He wrote this:

In these writings Veithzal realize that in the fight against the current capitalist economic thought, Islamic economic institutions already are emerging as an alternative solution, such as Islamic banking. However, limited human resources makes the urgency of the role of educational institutions is very important. The conclusions made were finally still surrounds the economic development opportunities of formal Islamic education, teacher quality improvement and Islamic economics and Islamic economics education curriculum.

This article will give you a different idea of two journals have been mentioned earlier. Where the focus is no longer on the economic development of formal Islamic education. But the idea is on the spread of education in the level of economic entrepreneurs. Not a lot of literatures or papers that discuss this issue. However, there is one reference that will legally offensive these issues.

The work Jaribah bin Ahmad Al-Harith entitled *Economic Jurisprudence Umar bin Khattab*¹⁰ offend these issues in one of the chapters in the book. In that section Jaribah raised the issue of human resource development in the era of Caliph Umar bin Khattab. In the deeper part, the Islamic economic education, Jaribah explained that at the time of Caliph Umar, education and economics are required to have a link between science and practice so that there is a balance in economic development.

According Jaribah one important science to be learned is sharia laws relating to the activities carried out by someone. Therefore one must not only proficient in carrying out the work without knowing the sharia law. Because ignorance of the law will have an impact on the implementation of the employment or business that is forbidden sharia. Even Caliph Umar once said,

*"Those who do not understand the Islamic law, then he should not trade in our market"*¹¹

Why Islamic economics education is essential for humans? Islam requires Muslims to always seek knowledge on earth. The Prophet Muhammad once said, *"Truly studying is obligatory for every Muslim"*¹². This

¹⁰ Karya tersebut merupakan disertasi dari Jaribah bin Ahmad Al-Haritsi yang akhirnya dibukukan. Lihat Al-Haritsi, Jaribah bin Ahmad. (2003). *Fikih Ekonomi Umar bin Khathab*. Jakarta: Khalifa

¹¹ Dikutip dari Jaribah bin Ahmad Al-Haritsi, 2006, *Fikih Ekonomi Umar bin Khathab*

¹² Al-Hadist: HR Ibnu Majah (No. 224),

hadith become the basic foundation for all Muslims think about the importance of studying.

In the context of the economy, particularly related to issues of sharia, Imam Al- Bukhari said, "Al-'Ilmu Qoblal Qouli Wal 'Amali" „ (The knowledge that before the words and¹³deeds).

DISCUSSION

Islamic Economics Education Urgency

Rapid development of Islamic banking and finance industry today would require human resources (SDI) and qualified professionals who are able to know not only the conceptual level but also on a practical level about the Islamic financial economics. The need for the human resources, until now has not been matched with *supply* adequate SDI of education. On the theoretical and conceptual level, we still feel very short of experts who thoroughly studied the science of *usul fiqh* at the same time, Jurisprudence *muamalah* economics and finance. Figures like this is really rare not only for the people of Islam in Indonesia but also in many other countries including the economic development of sharia quite rapidly.

Most of the economists is that they are eloquent about economics but lay in *usul fiqh* or jurisprudence *muamalah* and vice versa. This issue is not just academic problems whose solution must involve a change in curriculum development and teaching syllabus of Islamic Economics, but also the problems of bureaucracy and *political will*, including the education system.¹⁴

Prodi development effort or concentration of Islamic economics is now only done by university campuses and even then they walk on their own, giving rise to differences in curriculum taught. Because *alsasn*, then was held. symposium curriculum Islamic economics by IAEI (Association of Islamic Economics), which eventually resulted in a recommendation of the national curriculum sharia economy that can become a standard reference, namely curriculum sharia economy is dynamic and based on competency,¹⁵ but these efforts still stop at the level of theoretical and they need concrete support *opemerintah* in an effort to implement it in college.

School management practices that have sought to apply the internalization of Islamic messages systematically and structurally in the academic world one of which is carried out by the foundation Al Qudwah Depok implementing Islamic education in a complex with system. *boarding*

¹³ Ilmu Sebelum Berkata dan Beramal. Perkataan ini merupakan kesimpulan yang beliau ambil dari firman Allah *ta'ala* "Maka ilmulah (ketahuilah)! Bahwasanya tiada sesembahan yang berhak disembah selain Allah dan mohonlah ampunan bagi dosamu" (QS. Muhammad: 19)

¹⁴ www.zeeniter.or.id dikases 27 Juni 2017

¹⁵ www.agustianticentre.com diakses 27 Juni 2017

shcool/He opened educational institutions from elementary to college level so as to produce a superior human resources temporally and ukhrowi.¹⁶

Besides According to Jamil, the Islamic economic studies curriculum has at least three packages of syllabus. First, a neutral course curriculum in science and has nothing to do with Islam. For example, mathematics, accounting, research methodology, and the like. The above courses required for learning anything because of its nature as media analysis and calculation. Second, packages special courses on Islam. For example, Quran, Hadith, Fiqh and so forth. This lesson is important given because it is a foundation for the implementation of Islamic economy. The third package is subject and devoted to this syllabus of Islamic economics, both macro and micro. For example, Islamic banking principles and murabah mudarabah, usury and others.¹⁷

In addition disitus Communication Center of Islamic Economics (PKES) stated that the sooner a given science, the more internalized the knowledge the person concerned. No exception sharia economy that is now growing rapidly in Indonesia is in need of human resources (SDI) is not small.¹⁸

Together we should be grateful that in Indonesia the existence of the institution of sharia-based institutions are mushrooming, particularly Islamic banking. This shows the interest in Islamic society on Islamic Economics is getting stronger, however the major problem occurs when we are asked about the readiness and availability of Human Resources (HR). In addition to the quantity not sufficient given the rapid rate of development of Islamic economics, as well as the quality and qualifications of human resources do not meet the standard of an ideal Islamic Economics. It is often found that the typical HR Islamic Banking is moving from conventional banking.

If you only rely education only partially discuss Islamic Economics, the result was certainly merely a formality. Whereas the application of Islamic Economics requires understanding, inspiration, and the process of internalization of the structured elements in the concept of Islamic banking, in which the sodium absorption ratio may be well understood if only through study groups that are not necessarily systematic.

Reason mentioned above further boost the importance of incorporating the subject of Education of Islamic Economics as one of the local content in educational institutions of primary and secondary as well as to establish

¹⁶ www.al-qudwah.ac.id diakses 02 juli 2017

¹⁷ *Kurikulum Ekonomi Islam Tetap Berkombinasi Barat* dalam www.ekonomisyariah.net diakses 02 Juli 2017

¹⁸ *Kurikulum Ekonomi Islam Masuk ke SMA* di www.pkesinteraktif.com. diakses 02 Juli 2017

educational institutions that focus on vocational/*vocational* Islamic economics to establish the quality of qualified human resources in Islamic Economics for having dipersiapkan early, Explicitly teaching Islamic economics consists of two kinds of *mu'amalah Islamiyah* and practical economic theory. The balance between the two that is what is being sought in the fulfillment of sharia economic SDI now. In a study of fiqh ushulfunctions *Islamiyah mu'amalah* should remain based on the concept of Tawhid standard. Meaning of Tawheed and religious values must first be embedded in the learners as pillars of faith and the pillars of Islam.¹⁹ Then to build bridges between theory *mu'amalah Islamiyah* with practical economic theory dihubungkanlah through the role of social science in everyday life. From where economics can be understood as meaningful as he returned to the "birth mother" used ie social sciences so that economic practice can be run in accordance with conscience, not individualistic and purely for the common good.

And when *mu'amalah Islamiyah* has been entered in the economic sphere, would undergo considerable development dynamic for dynamic economic practice is always running in accordance with the times. However, although the curriculum can be changed, but in setting up a productive quality SDI, there are parameters that can be used with the conceptual formulation including the following: Improved quality of faith and piety, improved quality of life, improvement of the quality of work, improving the quality of work, improving the quality of thought.²⁰

All these parameters are expected to generate SDI has a balanced knowledge and understanding of Islamic law and economic practice. With the aim that learners can have a strong commitment to implementing Islamic principles not only when it works but also in everyday life means that he may have knowledge in the work, working with science and has morals to know, understand and appreciate his work.

It is also a culture of compliance with education in Madura. Madura with a religious basis with a strong religious feel of sharia into the pattern of development of education, especially education boarding school. Lots of great Islamic schools in Madura barometer pengembangan more Islamic education in penggemblengancharakter. *Akhlaq Al-karimah*

¹⁹ Ibnu Taimiyah dan Ibnu Qayyim, diterjemahkan oleh Amiruddin bin Abdul Djalil, *Hukum Islam Dalam Timbangan Akal dan Hikmah* (al-Qiyas Fi-Syar'il-Islami) Pustaka AZZAM. Jakarta Selatan.

²⁰ Asnaini, 2008, *Pengembangan Mutu SDM Perbankan Syariah: Sebagai Upaya Pengembangan Ekonomi Islam*. Jurnal Ekonomi Islam La_Riba, volume II, No.1, Juli 2008. hal. 40.

Pattern Concept Formulation Against Sharia Regulation of Islamic Economics Education.

Sharia is derived from the *Islamists*, means taking a road that provides access to the source. The term shariah also means path or way of living life. The root word in the sense of Shari'ah and its derivatives are commonly used in just five verses of the Qur'an (Qur'an, 5:48, 7: 163, 42:13, 42:31, and 45:18). Generally, sharia means "Islamic way of life which is determined based on divine revelation". So, it not only includes the issues of legal and jurisprudential, but also practice ritual worship, theology, ethics as well as personal health and good manners.²¹ Therefore, the source of sharia is the Qur'an, the Hadith, the science of fiqh, kalam and various human ijtihad. Thus, Shari'ah can not only be understood as a one- dimensional rule, but he is more of a religious message that is constantly evolving and requires constant innovation.

In this case the background of the Madurese have a long history in Islam as his guideline. Madura society so subject to the teachings of Islam, and they obey and heed fatwas of scholars, because ulamalah who became heir of the Prophet Muhammad.

Appreciation of the teachings of Islam in the long term it spawned Madurese culture that is reflected in indigenous life. Indigenous is born of contemplation the scholars, then practiced, developed, and preserved, and concluded to be "customary law in the government and Sharia law in the hands of the clergy". This expression is a reflection of the embodiment of Islamic law in the practice of everyday life for the people of Madura.

The problems regarding the enforcement of Islamic law in Indonesia, especially in Madura is already a discourse very echoed in the ears. At least the spirit to towards a change in the application of Islamic law is already embedded in the local community. On this, Topo Santoso in his book reveals some descriptions about Islamic law in several areas, including regions.²² In the book explained that Muslims will have no other choice but to believe that enforce Sharia Law is part of running the *din* (religion) kaffah. If it is now being revealed will to enforce Islamic law in some place of birth is not a sign of the euphoria of democracy and freedom. It was born out of awareness among Muslims against Western law derived from the sense of human thought with Islamic law derived from living valid referral, ie the Qur'an and Sunnah. Thus, Islamic law is deemed most appropriate by the sense of justice. Islamic Sharia is deemed most able to meet five basic requirements in persons

²¹ Abdullah Ahmed an-Na'im, *Al-Qur'an, Syari'ah, dan HAM: Kini dan di Masa Depan*, Jurnal Islamika No 02, 1993, hal 112

²² Topo Santoso, *Membumikan Hukum Pidana Islam*, (Yogyakarta: Gema Insani Press, 2003), hal 85

(*maqasid al-Shari'ah khamsah*) which protects the din (religion), soul, treasure sense, and heredity.

This should be a strong spirit for the people of Madura to impose Autonomous Region where in it gives breadth to manage a local area according to the local culture of Islam as stipulated in Local Regulation. Because the Islamic Shari'a in Madura understood by people not only in the legal and judicial aspects, but includes a variety of other fields, such as Social, Cultural, governance, and more specifically is education.

Many of the challenges and problems faced in the development of Islamic economics education in Indonesia and also in Madura. Problems that arise, among others, is the low educational institutions that focus on sharia economy education. Especially in primary and secondary education institutions. In contrast to college educational institutions that greatly increased the role in the development of Islamic economics. This is because the application of sharia economic education at high school educational institutions is very different from the education program at high perguruan.

When the position of secondary education (SMA and SMK) others tend to fear the lack of industries that can absorb the graduates produced, high school with syariah economic curriculum pattern has a bright prospect if viewed from the eyes of the Islamic finance industry that is being *gegap gempitanya* in this country. The massive growth of sharia economy in this country will surely be able to accommodate skilled graduates in the field of Islamic economics. Moreover, the factor of choosing the cultivation of knowledge of sharia economy early as a pilot project in terms of supporting the atmosphere of education, it will be able to facilitate the delivery of teaching materials sharia economy. Therefore, this is considered prospective enough to make *pesantren* as a starting place to print human resources early but not premature and remain qualified.

Based on the condition of sharia economic education in Madura, a strategy is needed to improve the education of sharia economy in Madura by applying the Sharia law. This applied strategy must be comprehensive and address all challenges as well as existing defeats. In essence this strategy can improve the core competencies of sharia economic education and ultimately improve competitiveness, including:

a. Local Government Support with the implementation of Sharia Regulation.

Local government support for the development of sharia economic education in Madura is still developing slowly. There is still much focus on higher education institutions and non-formal education in *pesantren* which focus more on traditional patterns of knowledge transfer. This is based on an optional authority held by the local government in Madura as an

autonomous region as stipulated in Law no. 32 of 2004 on Regional Governance (hereinafter referred to as the Regional Government Law). Within this Regional Government Law there is a matter of which the regional government of the region is chosen, namely in Article 14 paragraph 2 of the Regional Government Law, which reads: "The affairs of the selected district/municipal Government include the real and potential governmental affairs to improve the welfare of the community in accordance with the conditions, uniqueness, and the potential of the regional superior concerned ". So it takes the Legislation Regulation from the local government about the development of sharia economic education or Islamic-based economic education at the level of basic and secondary education on the suitability of local religious wisdom.

b. Model of Regulation Arrangement in the Region

When speaking of the Regional Government, there has been a very fundamental change since the enactment of Law no. 22 of 1999 which was later refined into Law no. 32 of 2004 on Regional Government. The fundamental thing in the change lies in the relationship between the Central Government and the Regional Government which is broad, real, and responsible. Consequently, the local government must really take advantage of this situation by optimizing the various potentials and existing local wisdom. While in the meantime there are several Sharia Regulations and formalization of Islamic Shari'ah demands which is also realized through local government policy in the form of Decree, Instruction or Circular Letter of Regent / Mayor. There is at least some conformity with the implementation of the Sharia Regulation on the improvement of Islamic education which is discussed by the authors such as: Kabupaten Pamekasan Madura: Surat Edaran Bupati Pamekasan Nomor 450/2002 tentang Penerapan dan Perlakuan Syariat Islam secara utuh.²³

c. Kabupaten Tasikmalaya: Surat Edaran Bupati Tasikmalaya Nomor 451/SE/04/Sos/2001, tertanggal 28 Mei 2001, perihal Upaya Peningkatan Kualitas Keimanan dan Ketaqwaan dan Surat Edaran Nomor 421.2/Kep.326A/Sos/2001, tertanggal 29 Desember 2001 tentang Persyaratan Memasuki Sekolah Dasar (SD), Madrasah Ibtidaiyah (MI), dan Sekolah Lanjutan Tingkat Pertama (SLTP) dan Madrasah Tsanawiyah (MTs) di Kabupaten Tasikmalaya yang mengharuskan kepada para Siswa SD dan SLTP yang beragama Islam untuk mengikuti

²³ Pudjo Suharso, *Pro Kontra Implementasi Perda Syariah (Tinjauan Elemen Masyarakat)*, Jurnal Al-Mawarid Edisi 16 tahun 2006, hlm 231

pendidikan sekolah diniyah (ula dan wustha).²⁴ The above is an example of the Sharia Regulation that can be a reference for local governments in Madura to apply the Shari'ah Islamic Regional Regulations in order to increase efforts in sharia economic education massively.

- d. Added Value Added to Madurese educational institutions on Sharia Economics. Value added that needs to be added to the formal institutions of primary and secondary education and non-formal education institutions such as boarding schools can be educated to learners to better understand Islam Kaffah in the economic field. In addition, it will strengthen the foundation of human resource economy and berakhlakul karimah character. So that prosperity will be created equally.

Of course, the implementation of this type of Sharia law still faces several latent hurdles. For example, should bersinerginya all elements in Madura especially the Government, Academics and Education Practitioners, industry players and business sharia economy. As the improvement of sharia economic education will increase the new market potential that is still unspoiled, especially in Madura, this increase also indicates the magnitude of the influence of sharia finance industry to the economy as a whole. Industry with a large market share will have a large market demand also, from where the human resource needs of this workforce can be fulfilled if the educational institutions in Madura have been able to print graduates who have the capabilities of practical economics and mu'amalah islamiyah.

Increasing sharia market share will make the Indonesian economy more inclusive because of the growth equally. Moreover, this will improve the economic foundations of the regions in Indonesia that lead to increased global competitiveness. Wallahua'lam bisshowab.

CONCLUSION

This writing looks at various aspects and views in applying Sharia law to develop sharia economic education in Indonesia, especially Madura. Of course, because it relates to the urgency of sharia economic education in mu'amalah islamiyah and practical economic theory. The balance between these two things is being sought in the fulfillment of sharia economic SDI now. In the study of ushul fiqh the function of mu'amalah Islamiyah must remain based on the concept of standard Tawheed. This means that monotheism and

²⁴ Suud Fuadi, *Fenomena Formalisasi Syariah Melalui Peraturan Daerah (Studi Perbandingan Antara Perda Kab. Pasuruan dan Kota Tangerang tentang Pemberantasan Pelacuran)*, Skripsi UIN Malang, 2007, hlm 07

religious values must first be implanted in the learners such as the pillars of faith and pillars of Islam. Then to bridge between the theory of mu'amalah Islamiyah with practical economic theory is connected through the role of social science in everyday life. This is where the science of economics can be understood meaningfully developed through various programs and other activities.

The strategy of increasing the education of sharia economy also involves various stakeholders in the implementation of Sharia law, both educational institutions, government, and society. Here is a strategy that can be implemented in expanding the market share of sharia in Indonesia: a. Local Government Support with the implementation of Sharia Regulation. Local government support for the development of sharia economic education in Madura is still developing slowly. So it takes the Legislation Regulation from the local government about the development of sharia economic education or Islamic-based economic education at the level of basic and secondary education on the suitability of local religious wisdom. b. Model of Regulation Arrangement in the Region When speaking of the Regional Government, there has been a very fundamental change since the enactment of Law no. 22 of 1999 which was later refined into Law no. 32 of 2004 on Regional Government. Sharia law that can be a reference is the Circular Letter of Pamekasan No. 450/2002 on Implementation and Circular Letter Number 421.2 / Kep.326A / Sos / 2001 on education diniyah. This can be applied Shari'a Islam as a whole for the local government in Madura to apply the Shari'ah Regional Regulations of Islam in order to increase efforts in sharia economic education in massive. c. Added Value Added to Madurese educational institutions on Sharia Economics. Value added that needs to be added to the formal institutions of primary and secondary education and non-formal education institutions such as boarding schools can be educated to learners to better understand Islam Kaffah in the economic field.

BIBLIOGRAPHY

- Al-Haritsi, Jaribah bin Ahmad. (2003). *Fikih Ekonomi Umar bin Khathab*. Jakarta: Khalifa.
- Al-Jawi, Shiddiq. (2007). *Sistem Ekonomi Islam Bukan Alternatif*. Diambil dari rubrik, Dialog Utama, Majalah Equilibrium No. 8 Tahun 2007
- Agustianto. *Membumikan Ekonomi Syariah di Indonesia*. Diakses dari <<http://agustianto.niriah.com/008/04/28/membumikan-ekonomi-syariah-di-indonesia/>>
- Agustianto. *Pendidikan Ekonomi Syari'ah di Indonesia*. Diakses dari <http://agustianto.niriah.com/2008/04/01/pendidikan-ekonomi->

- syariah/Telaah Terhadap Akar Krisis Keuangan Global–Momentum Ekonomi Syariah Sebagai Solusi (Bagian 1). Diakses dari <<http://agustianto.niriah.com/2008/10/09/akar-krisis-keuangan-global-dan-momentum-ekonomi-syariah-sebagai-solusi-bagian-1/>>
- Agustianto. *Telaah Terhadap Akar Krisis Keuangan Global–Momentum Ekonomi Syariah Sebagai Solusi (Bagian 2)*. Diakses dari <<http://agustianto.niriah.com/2008/10/09/akar-krisis-keuangan-global-dan-momentum-ekonomi-syariah-sebagai-solusi-bagian-2/>>
- Agustianto. *Telaah Terhadap Akar Krisis Keuangan Global – Momentum Ekonomi Syariah Sebagai Solusi (Bagian 3)*. Diakses dari <<http://agustianto.niriah.com/2008/10/09/akar-krisis-keuangan-global-dan-momentum-ekonomi-syariah-sebagai-solusi-bagian-3/>>
- Ahmed an-Na'im, Abdullah .(1993)' *Al-Qur'an, Syari'ah, dan HAM: Kini dan di Masa Depan*, Jurnal Islamika No 02, 1993
- Asnaini (2008), *Pengembangan Mutu SDM Perbankan Syari'ah: Sebagai Upaya Pengembangan Ekonomi Islam*. Jurnal Ekonomi Islam La_Riba, volume II, No.1, Juli 2008.
- Fuadi, Suud. (2007). *Fenomena Formalisasi Syariah melalui Peraturan Daerah (Studi Perbandingan Antara Perda Kab. Pasuruan dan Kota Tangerang tentang Pemberantasan Pelacuran)*, Skripsi UIN Malang, 2007.
- Hoetoro, Arif. (2008). *Ekonomi Islam: Pengantar Analisis Kesejarahan dan Metodologi*. Malang: BPFE Unibraw.
- Hasan,Zubair. (2008). *Islamic Finance Education at Graduate Level: Current Position and Challenges*. MPRA Paper No. 8615, posted 06. May 2008
- Husaini, Adian. (2001). *Rajam dalam Arus Budaya Syahwat*, Jakarta: Pustaka Al-Kautsar
- Ikhwan dkk, Marijul. (2013),*Pengaturan Hukum Pengetahuan Tradisional Sebagai Upaya Perlindungan Kearifan Lokal Madura Oleh DPRD Bangkalan*, Jurnal Yustisia edisi 85 2013
- Litbang Equilibrium. (2008). *Geliat Microfinance di Jogjakarta: Survey Perilaku Meminjam Pedagang Pasar Kota Jogjakarta*. Rubrik Litbang Majalah Equilibrium No. 9 Tahun 2008.
- Moleong, Lexy. (2013). *Metode Penelitian Kualitatif (edisi revisi)*. Bandung: Rosdakarya
- Narbuko, Cholid Dan Achmadi, Abu. (2004). *Metodologi Penelitian*. Jakarta: PT. Bumi Aksara.
- Prasetyantoko, A. (2008). *Bencana Finansial: Stabilitas sebagai Barang Publik*. Jakarta: Kompas.
- Rivai, Veithzal. (2008). *Akselerasi Pengembangan Pendidikan Tinggi Ekonomi Islam di Indonesia*. Diakses dari

- <http://veithzalrifai.wordpress.com/2008/06/12/akselerasi-pengembangan-pendidikan-tinggi-ekonomi-islam-di-indonesia/>
- Rizky, Awalil. (2007). *BMT: Fakta dan Prospek Baitul Maal wat Tamwil*. Jogjakarta: UCY Press.
- Rumadi. (2006). *Perda Syariat Islam: Jalan Lain menuju Negara Islam?*, Tashwirul Afkar, Jurnal Refleksi Pemikiran Keagamaan dan Kebudayaan; *Perda Syariat Menuai Makna*, Edisi No 20 tahun 2006
- Santoso, Topo. (2003), *Membumikan Hukum Pidana Islam*, Yogyakarta: Gema Insani Press
- Shadr, Muhammad Baqir ash. (2008). *Buku Induk Ekonomi Islam: Iqtishaduna*. Jakarta: Zahira Publhising House.
- Shams, Rasul. (2004). *A Critical Assessment of Islamic Economics*. Hamburg Institute of International Economics (HWWA) Discussion Paper 281.
- Suharso, Pujo. (2006) *Pro Kontra Implementasi Perda Syariah (Tinjauan Elemen Masyarakat)*, Jurnal Al-Mawarid Edisi 16 tahun 2006
- Supranto, J. (2005). *Proposal Penelitian dengan Contoh*. Jakarta: Penerbit Universitas Indonesia.
- www.beritastore.com. *BI Dorong Perkembangan Ekonomi Syariah*. <<http://beritastore.com/2008/12/24/bi-dorong-perkembangan-ekonomi-syariah/>>. <http://www.djpp.depkmham.go.id>
- www.bps.go.id www.zeeniter.or.id
- www.agustianticentre.com
- www.al-qudwah.ac.id
- Kurikulum Ekonomi Islam Tetap Berkombinasi Barat dalam* www.ekonomisyariah.net
- Kurikulum Ekonomi Islam Masuk ke SMA di* www.pkesinteraktif.com.