

Indonesian Salafism Response Towards Contemporary Islamic Economics

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Abstract

This article is the beginning research of Salafism Islamic economics thought starting from their responses to the entity of Sharia banking as practical and institutional part of Islamic economics in the Indonesian contemporary Islam context. A qualitative approach had used to sculpt and construct Salafism responses from the various documents published by Salafi preachers and scholars and then validated with their doctrinal scholar named Ibn Taimiyya who known as prolific scholar including Islamic economics thought. The results of research are: first, strengthening thesis as before that Salafism especially da'wa faction was scripturalist and textualist movement generally. Eventhough the problems were responded both are the economy and business –in Islamic term as a part of mu'amalat dunyawiyah- that there is a slogan accepted by almost scholars of Islamic law as the door of ijtihad was opened largely; second, the spectrum of Salafism Islamic economics thought still circulated in the area of fiqh (law) of economy while their doctrinal scholar Ibn Taimiyya did not only in the area of fiqh economy but also in analyzing the micro and macro economic variables.

Keywords: Indonesian salafism, islamic economics, sharia banking, mudharaba (partnership contract), murabaha (deferred payment sale)

I. Introduction

One of Islamic contemporary movement has gotten the most noticeable by the academicians after 9/11 events was Salafism¹. Even it was acknowledge with radicalism²,

¹ Other Salafism term associated as: (a) Salafi, who are relay on salaf methods; (b) *muhaddithun* (scholars of Hadith); (c) *Ahl al-Sunnah wa al-Jama'ah*; (d) *Al-Firqah al-Najiyah* (The group was salvated by God); (e) *al-Tha'ifah al-Mansurah* (the group was helped by God). In this article, oftently term using is Salafism and Salafi.

² By the end of the twentieth century, the term Salafi came to be applied to a very different type of Islamic revivalism. When an ideology of violent jihad against existing Muslim societies and secular modernity developed, it started with a salafi-style call for a return to the purity of faith exemplified by the righteous ancestors. At this message was developed by later activist, however, the emphasis was placed on militant action, rather than on intellectual effort. See 'Salaffiya' in Richard R. Martin (ed.), *Encyclopedia of Islam and The Muslim World* (New York: MacMillan Reference, 2004), p. 630. Almost researchers identified Salafism

actually salafism is the Islamic movement rose from theology polt to preserve their colour of orthodoxy. By their orthodoxy, Salafism penetrate the global boarder on economy, social, politic and becoming the trans-national and global movement. Positioning themselves as an alternative ideology for Muslims nowadays, when Muslims still in searching a solutive guidance to face modernity that has come and introduced by Western to the Islamic world in the beginning of nineteenth-century. Comparing with other Islamic movements, Salafism's promotion of a specific Muslim identity, which is infused with claims to authenticity.³

The genealogy of Salafism refer and deriver from Arabic word “*salaf*”, which mean the past, opposite to word “*khalaf*” which mean the present and contemporaneity. When entering the Islamic history context, *salaf* illustrates periodically of first three golden Islamic ages that covered in the Qur'an and Hadith until the last of fourth Islamic chalipates.⁴ The first raising of Salafism is refer to a group of *muhaddithun* in the late Abbasid chaliphate that were concerning Hadith to minimalize theology discourse. It was formulated in a doctrine by Ahmad ibn Hanbal (780-855) and Ibn Taimiyya, then rejuveniled and spread by Wahhabi movement, a reformation movement initiated by Muhammad ibn Abdul Wahab (1703-1792) in Nejd, Kingdom of Saudi Arabia currently. Another Salafism pattern is associated with Muhammad Abduh (1849-1905) and Rasyid Ridha (1865-1935).⁵ Salafism for their followers is a methodology approach in understanding Islam and referrer to the methods and practices of the first three Islamic ages.

As a methodology, Salafism built on some of basic teaching considering: (a) turn backing to beliefs and practices of *Salaf al-shalih* (the pious forefather); (b) stressing on three tauhid doctrines (the oneness of God) e.g : *rububiyah, uluhiyah; asma wa al-sifat*; (c) struggling

with radicalism such as: Greg Fealy and Anthony Bubalo, *Jejak Kafilah Pengaruh Radikalisme Timur Tengah di Indonesia* (Bandung: Mizan, 2007); Jamhari and Jajang Jahroni (ed.), *Gerakan Salafi Radikal di Indonesia* (Jakarta: Rajawali Press, 2004).

³ Bernard Haykel, On the Nature of Salafi Thought and Action, in Roel Meijer (ed.), *Global Salafism Islam's New Religious Movement* (London: C. Hurst & Company, 2009), p. 37

⁴ Mufrih bin Sulaiman al-Qausi, *Al-Manhaj Al-Salafi Ta'rifuhu, Tarikhuhu, Majallatuhi, Qawa'iduhu, Khashai`shuhu* (Riyadh: Dar al-Fadhilah), pp. 26-42. The Qur'an's text oftently referred to strength this group was Qur'an 9: 100 and Hadith : “*Khairu ummati qarni tsumma al-ladzina yalunahum tsumma al-ladzina yalunahum*” [The best people are those of my generation, then those who come after them, then those who come after them], see Muhammad bin Ismail Al-Bukhari, *Shahih Al-Bukhari*, Raid bin Sabri Abi Ulfah (ed.) (Riyadh: Maktabah Rusyd, 2005), no. 3650.

⁵ See Albert Hourani, *Pemikiran Liberal di Dunia Arab*, trans. by Luthfi Assyaukanie (Bandung: Mizan, 2004), pp. 368-371

for erasing of *syirk*; (d) The Qur'an, Hadith and *Ijma'* (consensus of scholars) are the main reference of Islamic law; (e) cleaning *bid'a* (heresy) in the body of *ummah*; (e) prioritizing textual exegesis towards the Qur'an and Hadiths as guidance Muslim life.⁶ This basic of beliefs, mainly believe to be guidance for most Salafism *da'wa*⁷ and quite different rather than other kind of Salafism that well known as Rasyid Ridha's and Muhammad Abduh Salafism which elaborated with *ijtihad*. The implication of this manhaj has become Salafism as scripturalist and felt the most representing Islam because of their understanding of Islam is the true one rather the other understandings.⁸

The scriptural pattern of Salafism making them "sexiest" object studies, moreover it was becoming a global phenomenon. Their main concentration is not only in the field of theology purification, but include of social and politic field that going to becoming reality surrounding their activities as medium to develop the movement. Include of their economy aspect which little of scholars pay attention in this side. The number of scholars have researched Salafism's economy community as main funding of this movement.

Salafism economy communities did not separate from entrepreneurship and other kind of trades as Ali Adraoui's read in the case of France Salafism. It were as an exit strategy to face the realities even contradict with the manhaj. The consumers, indeed did not member of group, they did not see them from the *kuffar* and *mubtadi's* view, but as patronage and client. Thus, one side of modernity, in the form of mass compsumption, has been unwittingly adopted as it is believed to be unable to tarnish their purity.⁹ In funding, salafism in all around

⁶ Summarized from Bernard Haykel, *Global Salafism*, by Din Wahid in *Nurturing The Salafi Manhaj: A Study of Salafi Pesantrens in Contemporary Indonesia*, unpublished thesis, Utrecht University, 2014, p. 21 (<http://dspace.library.uu.nl/handle/1874/288890>, accessed 1st May 2016). Comparing with Mufrih bin Sulaiman al-Qausi, *Al-Manhaj As-Salafi*, pp. 125; 179; 275 and Haedar Nashir, *Islam Syariat Reproduksi Salafiyah Ideologis di Indonesia* (Bandung: Mizan, 2013), pp. 159; 165-166

⁷For classification of Salafism into different factions see , Quintan Wictorowicz, Anatomy of The Salafi Movement, in *Studies in Conflict & Terrorism* (New York-London: Routledge, 2006), p. 208. The newest critics on this classification see Zoltan Pall, *Salafism in Lebanon: Local and Transnational Resources*, unpublished thesis, Utrecht University, 2013, pp. 24 (<http://dspace.library.uu.nl/handle/1874/289260>, accessed 1st May 2016), pp. 34-43

⁸ Quintan Wictorowicz, *op.cit*, p. 214; Roel Meijer (ed.), *Global Salafism*, p. 13.

⁹ Mohamed Ali Adraoui, Salafism in France: Ideology, Practices and Contradictions, in Roel Meijer (ed.), *Global Salafism*, pp. 374-375

the world used the advantages of oil booming in the middle east that institutionalized by government and non-government philanthropy organizations to fund their movement.¹⁰

The aim of this article is beginning research about Salafism economic thought which started from their response to the raising of Islamic or Sharia banking as a part of Islamic economics practice in the Islamic contemporary world within the Indonesian context. A qualitative approach was applied to construct and carve the responses of Salafism preachers which were spread among the Salafism medias and the their books were published to cover the whole understanding. Then validated with the general Salafism *manhaj* and confirmed by their doctrinal authority in a holistic thought of Ibn Taimiyya.

II. The development of Indonesian Salafism; Yogyakarta as Catalyst

As a part of global Salafism, Indonesian Salafism has raised firstly by Padri movement (1803-1820) in Minangkabau who the figures were in Mecca when Wahhabi dominated the city. Then that figures spread Wahhabism around West and north Sumatra until raised the Padri war.¹¹ It mean, the change of socio-politics of Middle East brought Salafism into Nusantara. The sound of Islamic renewal by Muhammad Abduh and Rasyid Ridha was responded with establishment of Muhammadiyah, Al-Irsyad and Persatuan Islam. This Islamic modern organizations become main player in developing and spreading of Salafism in Indonesia (Nusantara) which the slogan was back to The Qur'an and Hadith and also eradication of local beliefs practice including *bid'a*.

This organizations with Nahdlatul Ulama, traditional wings that has other pattern of Salafism¹² in the period of Orde lama (old order), established Masyumi, the biggest Islamic political party then diffused in the period of Orde baru (new order) by Soeharto. After Masyumi collapsed, the figures established Indonesia Da'wa Council (DDII) with

¹⁰ See Zoltan Pall, *Salafism in Lebanon: Local and Transnational Resources*, unpublished thesis, Utrecht University, 2013. In Indonesian context had strengthened in some chapters by Norhaidi Hasan, *Laskar Jihad, Islam, Militancy and The Quest for Identity In Post-New Order Indonesia*, (New York: Cornell University, 2006), the writer used his dissertation document in Utrecht University, 2005, <http://dspace.library.uu.nl/handle/1874/10280>, accessed 1st May 2016), and Din Wahid, *Nurturing The Salafi Manhaj*.

¹¹ Amal Fathullah Zarkasyi, *Al-Ittijah As-Salafi fi al-Fikr Al-Islami al-Hadits bi-Indunisiya*, unpublished thesis, Cairo University, 1986, pp. 253-256. See also Christina Dobbin, *Islamic Revivalism in a Changing Peasant Economy, Central Sumatra 1784-1847*, in International Crisis Group (ICG) Report's, *Indonesia Background: Why Salafism and Teorism Mostly Don't Mix*, Asia Report N°83 Southeast Asia/Brussels, 2004, p. 5

¹² See Haedar Nashir, *Islam Syariat*, p. 161

Muhammad Natsir is main figure who have special Islamic Middle East networking, especially Saudi Arabia that brought him to catch some of important position. Then he had sent the first group of students to Saudi Arabia included names are Abu Nida', Ahmad Asifudin, and Ainurrafiq Ghuftron as first generation. They came back in 1980 and lived in Yogyakarta. Abu Nida taught Salafism in Gajah Mada University as advicer of Jamaah Shalahudin. From this polt, Salafism spread over the country. In Jakarta, established Lembaga Ilmu Pengetahuan Arab-Islam (LIPIA) also initiated by Muhammad Natsir and become the minaret of Salafism. In 1990, Yazid Abdul Qadir Jawwas, Yusuf Usman Baisa and Ja'far Umar Thalib as second group sent to Saudi Arabia came back and strengthening da'wa has established by Abu Nida', especially the last name.¹³

Abu Nida', Ahmad Asifudin and Ja'far Umar Thalib developed Salafism in Yogyakarta beyond the As-Sunnah foundation. The beginning crash started when Abdurrahman Abd Khaliq, a salafi preacher of Ihya at-Turats foundation, from Kuwait came to Indonesia in 1996 and gave fund helping to As-Sunnah. Ja'far judged Abdurrahman Khaliq as *sururi* Salafism, a faction at *haraki* Salafism then Ja'far established pesantren Ihya at-Turats in Degolan, Sleman after separated with Abu Nida' and starting his adventure in the field of Salafi *da'wa* until become the main figure between 1990-2000, especially with Salafi internal discourses that he was raised and the most monumental is a dramatic Laskar Jihad when he became the main commander.¹⁴

Sururi, Haraki and *Yamani* Salafism issues which blow-up by Ja'far did not erase Salafism *da'wa* (purist) as the most faction followed by Indonesian Salafism. Abu Nida's *da'wa* become strength beyond the At-Turats al-Islami foundation which has Islamic centre in Piyungan Bantul as the centre of Salafism and nurturing Salafis cadres around Yogyakarta. Other centre of Salafism in Java are: Solo lead by Ahmad Asifudin; Gresik lead by Ainurrafiq Ghuftron; Bogor lead by Yazid Abdul Qadir Jawwas; Jember lead by Lukman Ba'abduh; and Cirebon lead by Muhammad Umar as-Sewed. From this centres, Salafism strengthened and getting larger spread by *daura* (training), books published,

¹³ For Ja'far Umar Thalib's biography see Noorhaidi, Ja'far Umar Thalib, in Roel Meijer (ed.), *Global Salafism*, pp. 440-441 and Muhammad Sirozi, The Intellectual Roots of Islamic Radicalism in Indonesia, Ja'far Umar Thalib of Laskar Jihad and His Educational Background, *The Muslim World*, (95:1), 2005.

¹⁴ See Noorhaidi Hasan, Ambivalent Doctrines and Conflicts in the Salafi Movement in Indonesia, in Roel Meijer (ed.), *Global Salafism*, pp. 169-188.

magazines¹⁵, special network of radio and television, and the internet where Salafism Islamic discourse have dominated with their sites.

III. Islamic Economics and role of doctrinal Salafism ulama; a holistic thought of Ibn Taimiyya

Islamic economics as a modern science branch reborn again in the last 1970. But the Islamic economics thought has raised since the age of prophet because of the main source it self is the Qur'an and Hadith.¹⁶ It was impact to the scientific truth in Islamic economics which based on two things both are the absolute truth depend on Islamic revealed (the Qur'an-Hadith) and relative-factual (the universe phenomenon), both are must be in one polt. The Islamic economics reborn was an alternative system from the economy systems before it, both are capitalism and socialism which introduced three sectors of economy i.e market, society and government. All third sectors must be active to create “*falah*” (holistic wealth) here and hereafter. Then Islamic economics can be define as a branch of science to see and research and solve the problems of economy with Islamic methods.¹⁷

The Islamic economics paradigm above inspired many of Muslim intellectuals to construct Islamic economics building. One of this scholars is Ibn Taimiyya, an Islamic prolific intellectual and an expert on Islamic laws and the doctrinal constructor of Salafism.¹⁸ His thought included The Qur'an, Hadith, theology, philosophy and economy that has become it self the most influent scholar in Islamic world until now. Abdul Azhim Islahi summarized his Islamic economics thought from the philosophy of Islamic economics, market mechanism, the price theory which almost include of macro and micro economics aspects. The space of his thought not only stopped in the stage of *fiqh* of economy, but also analysed of economic

¹⁵ Din Wahid, *Ibid.*, 101-106. Among of Islamic magazines published by Salafis: *As-Sunnah* (published by Pesantren Imam Bukhari, Solo); *Salafy* (published by Pesantren Ihyaus Sunnah, Yogyakarta); *Fatawa* (published by Islamic Center Bin Baz, Yogyakarta); *Al-Furqan* and *Al-Mawaddah* (published by Pesantren Al-Furqan, Gresik, East Java); *Asy-Syari'ah* (published by Oase Media affiliated to Muhammad Umar As-Sewed and Luqman Ba'abduh, Yogyakarta); *Pengusaha Muslim* published by Komunitas Pengusaha Muslim Indonesia and advised by Abu Nida' and other Salafi preachers from Yayasan At-Turas Al-Islami, Yogyakarta)

¹⁶ Ahmed El-Ashker and Rodney Wilson, *Islamic Economics A Short History* (Leiden-Boston: Brill, 2006), pp. xiii; 37; Munrakhim Misanam (ed), *Ekonomi Islam* (Jakarta: Rajawali Pers, 2008), p. 97

¹⁷ Munrakhim Misanam, *ibid.*, p. 44.

¹⁸ Said Abd al -Adhim, *Manhaj Syaikh Al-Islam Ibnu Taimiyah Al-Tajdidi Al-Salafi wa Da'watih al-Ishlahiyah* (Alexandria-Mesir: Dar Al-Iman), p. 34. See also Ibnu Taimiyya's entry in Richard R. Martin (ed.), *Encyclopedia of Islam*, p. 338.

variables, mainly in his monumental books; *Al-Siyasah Asy-Syar'iyyah fi Ishlahi Al-Ra'i wa Al-Ra'iyah* and *Al-Hisba fi Al-Islam*.¹⁹

The books were written reflected the holistic economics ideas. He studied about the main role of free market, the role of market supervisor and role of the government. In the resource of economy ownership, his theory represented the middle extreme between capitalism and socialism. Even he stressed the important of free market, but the government should be limit and block the excessive of individual ownership. The collective interest should be the main goal in economic development. In the other hand, many of macro aspect was studied such as the burden of indirect taxes can move to the buyer in the shape of higher purchase price. In field of monetary, he remained about the risk when using the double metal standard, later known as Gresham's law in Western. He studied about the role of demand and supply relate to price fixing and the concept of equivalent price which were become the basic of reasonable profit determination. This equivalent price also used in determining of level of wages.²⁰

IV. Salafism and Contemporary Islamic Economics; Starting point from Sharia Banking

One of the discourse have responded and developed by Indonesian Salafism for two decade until now was Islamic economics from aspect of institutional economic practicaly. The developing discourse was covered mostly with *fiqh* of economy or especially Islamic commercial law (*fiqh al-mu'amalat*) to measure, did the all of practices available with the principle of Sharia (sharia compliance) in the corridor of *Salaf al-Shalih* which it was believed by Salafism.²¹ Even in the late of year, there is a topic replacement larger than before form *fiqh* of economy to the Islamic economics landscape generally. One of magazine rubric published by Salafi has title "fikih muamalat" and changed become new one with title "Ekonomi

¹⁹ Translated into Indonesian with title *Tugas Negara Menurut Islam*, trans. by Arif Maftuhin (Yogyakarta: Pustaka Pelajar, 2004)

²⁰ Abdul Azim Islahi, *Mabadi' Al-Iqtishad Al-Islami Nushus Iqtishadiyah Mukhtarah min Kalam Syekh Islam Ibnu Taimiyah* (Riyadh: Dar Al-Minhaj, 2008), pp. 105; 132; 158; 220; 232. This book is Arabic edition for his dissertation *Economic Concepts of Ibn Taimiyya* (Leicester: The Islamic Foundation, 1988), that adapted into Indonesian by Adiwarmarman Karim, *Sejarah Pemikiran Ekonomi Islam* (Jakarta: Rajawali Pers, 2008), pp. 351-377. See also Munrakhim Misanam (ed.), *Ekonomi Islam*, pp. 111-112.

²¹ Muhammad Afifudin, Menapaki Sejarah Bank Syariah, in *Asy-Syariah* (Yogyakarta: Oase Media), No. 53: 2011), p. 1. Afifudin was a Salafi's scholar and preacher from purist faction lead by Muhammad Umar as-Sewed and Luqman Ba'abduh.

Islam”.²² But the content it was same. In addition, Salafism response also found and documented in some of books published by Salafi scholars i.e “*Riba dan Tinjauan Kritis Perbankan Syariah*” by Muhammad Arifin Badri and “*Harta Haram Muamalat Kontemporer*” by Erwandi Tirmizi.²³

Generally, Salafism neglected the entity of Sharia bank because it was similar with the entity of conventional bank which covered by riba-interest with it camouflage. One of Salafi scholar commented that the Sharia Bank is more cruel rather than conventional bank with some reasons consider as: (a) Sharia bank call it self with Sharia; (b) the interest got from the customer is biggest rather than conventional bank got it; (c) The interest gave to the customers was bigger rather than conventional bank got it.²⁴ This cruelty represented by the basic contracts that the product was offered such as *mudharaba* and *murabaha*.

Nowadays, the *mudharaba* system practiced in Sharia bank by Salafi did not correct by Sharia measurement especially in their understanding. Their judgments can be divided in to two part are: (A) *Mudharaba* contract between customers and the bank which raised two problem: (a) this kind of contract is *riba jahiliyya* because that lending contains riba on profit sharing, whereas the customer is the true and right one as lender to the bank with interest requirement from profit sharing percentage; (b) The implication of bank gain loss relate to the responsibility of Sharia bank to guarantee the customer fund.²⁵ By refer to the rules of Indonesian government number 66 of 2008, it was task of Indonesian Deposit Insurance (LPS), whereas every bank should insuring all of saving fund of customers to LPS by paying premium insurance and the nominal guarantee will be pay maximum for customer is two billions. For Salafi, this kind of business insurance practice is

²² See the content list of *Al-Furqan's* rubric, No. 148, 2nd edition, 2013.

²³ Arifin Badri's book published by Pustaka Darul Ilmi Bogor, 2012. The writer is Salafi scholar, alumnus of Islamic University of Madina's doctoral degree and currently lecturer in Sekolah Tinggi Agama Islam Ali bin Abi Thalib Surabaya that lead by Abdurrahman Thalibi –also main Salafi Scholar-. Arifin Badri also taught in Sekolah Tinggi Dakwah Islam Imam Asy-Syafi'i, Jember, East Java. His written also published by Salafi's magazine such as *As-Sunnah*, Solo and *Pengusaha Muslim*, Yogyakarta. The second book written by Erwandi Tirmizi, alumnus of LIPIA Jakarta (BA.) and doctoral degree from Imam Muhammad bin Saud, Riyadh Saudi Arabia. Lecturer in some colleges such as Sekolah Tinggi Ekonomi Islam Tazkia, Bogor; Institut Pertanian Bogor; Universitas Muhammadiyah Surakarta and have taught in “Rodja” television program on fiqh mu'amalat. The television owned by Salafi in Bogor.

²⁴ Muhammad Afifudin, Aplikasi Mudharabah dalam Perbankan Syariah, in *Asy-Syari'ah* (Yogyakarta: Oase Media, 53, 2011), p. 28

²⁵ Erwandi Tirmizi, *op.cit.*, p. 479

forbidden because there is an uncertainty (gharar) relate to the premium and loss compensation while the contract happens.²⁶ (B) Rising problem on *mudharaba* contract between the borrower customer and the bank which consist of: (a) the source of capital financing that financed and landed by Sharia bank did not come from the customers which made bank as *Shahib al-mal* but as immediator or customer represent. It can not for the bank to get *mudharaba* profit but the wage or rent cost which the bank involved or did not²⁷; (b) the *mudharib* (fund manager) should guarantee the fund that gave by the bank from all form of loss. By Salafi, this is the most controversial form of practical of *mudharaba* known as *mudharaba musytaraka*. Because there is a basic different between *mudharaba* (partnership contract) and *qardh* (loan) which in *mudharaba*, the capital did not guarantee while in loan, transaction the capital should back intactly. In this case by Salafi, there is a hidden-cover of *riba*-interest in practical of *mudharaba* in Sharia bank.²⁸

The *murabaha* (deferred payment sale or instalment credit sale) system was considered by scholar of Islamic law for it allowing can not free from the Salafi's critic especially that practiced in Sharia bank nowadays which they judged it as full of *riba* (one hundred percents of *riba*).²⁹ *Riba* indicated in the disobedient of Sharia bank in *murabaha* corridor as considered by Islamic scholar that are: (a) The goods is bought officialy by the second seller (bank); (b) the goods has handover and transferred to the bank and becoming bank's responsibility; (c) the *murabaha* contract can not be happens between the bank and customer before happening the handover the goods from the first seller to the bank. Practicaly, in this case there are two model as illustrates: First, A (customer) came to the bank to buy the house then bank surveyed the house (not to buy).

²⁶ Muhammad Afifudin, *op.cit.*, p. 24. See also his article entitle "Asuransi" in *Asy-Syariah* (Yogyakarta: Oase Media), No. 29, 2007), pp. 20-25; 49. Afifudin mooring and generating that all of insurance models have prohibited absolutely. All of the articles that written in 53 edition of *Asy-Syariah* mostly refer to the fatwas of Lajnah al-Da'imah, Saudi Arabia, which almost the members were Salafi's Saudi Arabia senior scholars such as Syekh Muhammad Shalih al-Utsaimin, Syekh Abdul Aziz bin Baz and Muhammad Shalih Fauzan bin Al-Fauzan. It was different with Erwandi Tarmizi, *op.cit.*, pp. 254-256, that he gave an Islamic solution for insurance case so that raised a Sharia insurance as alternative.

²⁷ Muhammad Afifudin, *ibid.*, pp. 26-27

²⁸ Erwandi Tirmizi, *Mudharabah di Bank Syariah; Berbagi Riba, Berkedok Syariah*, in *Pengusaha Muslim*, No. 25, without year, pp. 28-30.

²⁹ Erwandi Tirmizi, *Murabahah Bank Syariah 100 Persen Riba!*, in *Pengusaha Muslim, ibid.*, p. 40

After that, the bank set an expensive price then offered the number of money represent the price of the house to the customer to buy that house. This kind of transaction violated two of Sharia rules because of: (1) the bank sold the goods did not their own; (2) actually, the bank just rendering or lending the money to the customer and did not sell the house. While the customer obligate to turn back the money with the additional. This case in Salafi's view is pure of *riba*-interest. Second illustration is A (customer) came to the bank to buy the house. Then bank transferred the money represent the price of house to the developer. After that the house sold to the customer with higher price rather the bank received from the developer. This kind of transaction violated the Sharia rule because of: (1) The bank sold the goods that did not handover or transfer and this transaction violated the Hadith as basic legal for *murabaha* requirement; (2) The bank took the advantages from goods selling which did not the bank's responsibility. It was the developer's responsibility when the house was sold to the customer.³⁰

The Salafi's view to Sharia bank judged it by containing of one hundred percents of *riba*-interest. Then the things relate and lead to the entity of Sharia bank in Salafi's view has similar judging as *riba*-interest and prohibited by Sharia. There is an interesting fatwa assigned by Muhammad Afifudin, one Salafi's scholar and preacher that similar with the fatwa assigned by *Lajna al-Daimah* (the institution of research and fatwa) Kingdom Saudi Arabia that working in bank which contained with *riba*-interest was forbidden. Even saving and depositing the money in the bank which contained with *riba* also forbidden except in some reason of emergency (*dharurat*) so that allowed the *rukhsa* (relief). Another reason to forbide was there is some element in helping that bank in transaction with *riba* and strengthening them in expanding the *riba*-interest networking.³¹

³⁰ Erwandi Tirmizi, *ibid.*, p. 43; see also Muhammad Afifudin, Sistem Murabahah, in *Asy-Syariah*, No. 29, 2007, pp. 26-27

³¹ Muhammad Afifudin, Permasalahan Seputar Riba, in *Asy-Syariah, op.cit.*, 12-15. In *Pengusaha Muslim* No. 25, there is an article contained a story about a man who felt sorry for working in Sharia bank then he resigned. But only there is one Salafi's faction did not use bank's services constantly including Sharia bank with the *riba*-interest problem covered it that was a Salafi's group lead by Muhammad Umar as-Sewed who has a special Salafi's closed community in Pesantren Al-Anshar, Ngaglik, Sleman, Yogyakarta.

V. Concluding remark

To sum up, the plots above concluded as follow: **First**, strengthening thesis as before that Salafism especially *da'wa* faction is scripturalist movement generally. Nowadays, in Indonesian Salafism context, it can be seen from their religious textual prespective in analyzing many phenomenon that was read by textual-literary with avoiding the *ijtihad* (independent reasoning) that offered by other Salafism pattern like Muhammad Abduh and Rasyid Ridha. Their pattern in responding to the entity of Sharia bank almost refer to the fatwas were produced by *Lajna al-Dai'mah* (The institution of research and fatwa) Saudi Arabia which reflected the networking of global salafism. Eventhough the problems were responded are the economy and business –in Islamic term as a part of *mu'amalat duniyawiyyah*- that there is a slogan accepted by almost Islamic law scholars as the door of *ijtihad* was opened largely.

In Indonesian Salafism context that they were fragmented to many fractions, their responses –almost individual fatwas- did not strength and quite legal officially comparing with the fatwas assigned by institutions that applied *ijtihad jama'iy* (collective *ijihad*) such as National Board of Sharia of Indonesian Ulama Council (Dewan Syariah Nasional Majelis Ulama Indonesia), Majelis Tarjih and Tajdid Muhammadiyah, Bahtsul Masa'il Nahdhatul Ulama and Hisbah Council, Persatuan Islam. In the contemporary fiqh of economy (mu'amalat) world, Salafism with their textual approach felt on the wind in front of Muslim public because offered the pure and authentic Islam represented with sentence such as “most Islamic” and a sentence “this is the most Islamic mortgage” written as the title of article in one of Salafi magazine published. This pattern coloured their responses to the entity of Sharia bank. **Second**, the spectrum of Salafism Islamic economics thought still circulated in the area of *fiqh* of economy that is the effort to derivate the law of economy from The Qur'an and Hadith. Even we found explanation and the whole of Islamic economics thought include of analysis of economic variables in their doctrinal scholar named Ibn Taimiyya. But nowadays, the Salafism generation did not follow their predecessor because the principle of “*da'wa* Salafism” that concentrate to the theology purification and education (*tarbiya*), also stay away from politic (*hizbiya*) made Salafism hit this their principles when they have discussed the macro economic variables moreover will be manifest in the state or government spectrum.

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