Journal of Finance, Economics and Business
Vol. 3 No. 1, May 2024
https://risetekonomi.com/jurnal/index.php/feb

ANALYSIS OF SHARIA ECONOMIC DEVELOPMENT THROUGH THE ROLE OF NATURAL RESOURCES AND HUMAN RESOURCES IN SURABAYA

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ABSTRACT

Economic development is a serious concern. darkness that has received a lot of applied enlightenment. The government and nation are striving to implement the understanding of reform. In providing quality human resources, it is important to instill a religious basis and expertise. When these two things become a guide, quality human resources will emerge. In the context of Surabaya, the role of natural resources is also relevant. However, this research emphasizes the role of human resources as the main key in strengthening the Sharia economy. By combining religious knowledge and expertise, human resources can contribute significantly to economic development based on the principles of Islamic principles.

Keywords: *Development, Sharia Economics, Human Resources*

ARTICLE HISTORY:
Published Online: 30-05-2024

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E-ISSN: 2988-1234
DOI : 10.59827/jfeb.v3i1.113
PUBLISHER:
Laboratorium Riset Ekonomi

INTRODUCTION

In this reform era, the Government and the Indonesian nation have had many opportunities to improve the implementation of development that has been carried out by the new order. But in reality, it still does not produce optimal results because it is still not partial to the community. The current increase in poverty and unemployment requires all parties to reformulate appropriate development strategies to be implemented in the country. So that there are no more people who are displaced, squeezed, and marginalized.

Generally, people assume that development is a neutral noun which means a word used to describe processes and efforts to improve economic life, politics, culture, community infrastructure, and so on. With such understanding, development is aligned with the word social change. For adherents of this understanding, the concept of development is independent so it requires other information, such as the construction of the capitalism model, the construction of the socialism model, or the construction of the Indonesian model, and so on. In this sense, development theory means a very general socioeconomic theory. This view is the view that dominates almost every discourse on social change.

Economic development is one of the strategies to achieve the goals that this nation aspires to. The economic field is one of the areas of serious concern and is very strategic because it is directly related to people's daily lives. Various development plans always lead to the strengthening of this area of the economy. Indicators of the success of a country's development can also be seen in the achievement of its economic targets. Economic growth, per capita income of the population, number of unemployed, poverty rate, and balance of payments are measures achieved in assessing the success rate of economic development.

The implementation of economic development in its realization needs to awaken the community by taking into account the characteristics of the region and the main majority of its work. The industrialization (capitalist) approach applied so far prioritizes capital-intensive that is impartial to many people. So that the economic activities carried out do not reflect the ability and expertise of the community.

The importance of policy coordination is related to the existence of several fundamental problems in the economy that cannot be addressed immediately, such as structural problems on the supply side and MSME development. Policy coordination between Bank Indonesia and the Government will be prioritized on efforts to support institutional strengthening of the economy in order to accelerate infrastructure development to increase production capacity and broad economic activity. In addition to monetary and fiscal policy coordination for macroeconomic stabilization, a number of coordination measures are carried out to improve foreign investor relations and Indonesian equipment, support bank intermediation, and deepen the domestic financial sector. Studies of leading economic sectors and commodities through survey results and Regional Economic Studies (KER) are also continuously carried out by Bank Indonesia offices in various regions. professionals who in the process display neatness, truth, order, and order.

RESEARCH METHOD

The research method used in the review of this article uses qualitative methods. What is qualitative method research is a study that is usually done to provide an explanation of a phenomenon and will later construct a theory related to the phenomenon. This research method is mostly narrative. Descriptive qualitative is also focused on answering research questions related to the question of who, what, where, and how an event or experience occurs until finally studied in depth to find patterns that appear in the event.

This research was conducted and focused through a review of scientific literature that discusses Islamic economic development through the role of natural resources and human resources in Surabaya. The composition of this article uses a qualitative method research framework in order to provide reader insight with relevant research and indicators that make it easier for readers to understand through the method or analysis.

In this authorship, the type of research method used is a qualitative descriptive analysis technique, with an inductive thinking process that has something to do with the dynamics between relationships with observed phenomena with each other, and always uses the scientific method as well.

The data source collection technique used in this authorship is through secondary sources with a relevant literature study study approach, where it can make it easier for authors to find data from sources such as books, journals, previous research, official websites, online or print articles, and other research on the role of natural resources and human resources in the development of the Islamic economy in the city of Surabaya. Also with tools used to analyze such data include *Microsoft Word*, and *Mendeley Desktop*.

Along with development problems that have not shown optimal results as described earlier, there are things that need to get answers about how Islamic economics provides alternatives in solving these development problems. Therefore, the author intends to examine the Islamic economic perspective on development. In this writing, it is expected to help solve development problems, especially those related to poverty, unemployment, and equity.

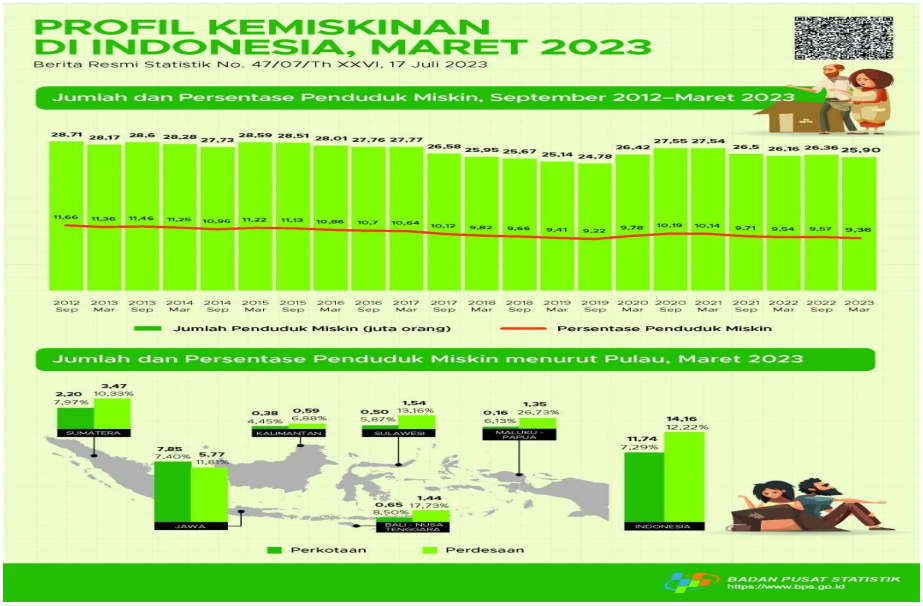
RESULT AND DISCUSSION

Definition of Economic Development

Almost everyone in different parts of the world wakes up every morning to welcome a new day, which each other of them does under different conditions. Some of them live in luxurious homes and are well off to meet their needs. Meanwhile, there are also those whose fate is less fortunate by living in conditions of deprivation every day even not a few of those whose health conditions are not good.

As in the data presented by Teguh, Director General of Dukcapil of the Ministry of Home Affairs, that the world's population in November 2022 reached 8 billion people, which data is in line with the UN projection that year. Meanwhile, if also referred to World *Population Review data*, the number of people in the world will reach 8.05 billion people in February 2023.

From that presentation, it was stated that Indonesia ranked in the top 4 as the country with the largest population with a population of 277,749,853 people after the United States. In addition, not a few Indonesians are still experiencing inequality, unemployment, and poverty which will hamper the growth rate of an economy.
However, judging from the percentage of poverty rate which decreased from 2022 with a percentage of 9.57 percent to 9.36 percent in 2023, where the figure has reached a lower level than the pre-pandemic figure in previous years which had touched double-digit numbers due to the pandemic crisis in Indonesia.



Gambar 1. PROFIL KEMISKINAN DI INDONESIA, MARET 2023

That way, the purpose of holding economic development is to solve poverty, minimize inequality, and protect the environment to be more comfortable. In his explanation, economic development itself is a process of increasing total and maximum income, where the per capita income of the population is calculated along with the increase in population and with fundamental changes in the economic structure of a country and the distribution of income for the population in a fairly long period of time.

Where later economists are not only interested in the problem of the development of real national income, but also in the modernization of other economic activities, such as the holding of efforts to overhaul the traditional agricultural sector. Likewise, solutions to meet human needs must be well available to achieve equality and welfare of the people in an economic development and have been directed at a high rate of economic growth.

Not only that, things to be achieved through this development, such as, the

number of quality jobs created for the community, the achievement of economic stability both locally and globally, and the establishment of an economic basis as well as a wide and diverse range of jobs. With the achievement of these goals, the right strategy is needed in its implementation, such as:

1. Selection of strategies through the development of a location or building environmental dimensions in certain areas so that they become conducive places to develop a business and other economic activities.
2. The selection of a business development strategy certainly refers to a process which is designed to improve the effectiveness and health of a company or organization through the use of certain ways such as increasing market share, developing a product or service, or making efficient business operations by involving human resources in it.
3. The selection of strategies based on human resources can be more effective and directed towards the important role in encouraging a country's economic development, including the quality of an increasing workforce, the creation of innovations and new discoveries by high-quality human resources, the skills of a human resource needed to assist in building infrastructure, and also increasing sausage stability by providing job opportunities and decent income.
4. The selection of strategies for community-based employment development certainly aims to overcome poverty and build jobs, where it has the potential to realize an increase in people's income, minimize unemployment, and reduce poverty.
5. Selection of strategies to optimize a state revenue by the government through *windfall profits of* exports of superior commodities to make the State Budget a *shock absorber*, where the provision of subsidies and social assistance is included in the government budget allocated to maintain people's purchasing power and maintain economic recovery momentum.

And there are many more various strategies used to achieve goals in economic development. But keep in mind that a strategy has different goals and approaches, so whether or not a strategy is chosen can depend on a country's specific conditions and needs.

Besides all that, of course, it will not be separated from various obstacles or problems in the process of developing an economy, moreover these problems occur in Indonesia which is a developing country. The following are the inhibiting factors of an economic development, including:

1. So fast is the development of a population, especially in developing countries and low levels of education.
2. The dualistic nature of the economy that causes low productivity in various productive activities and limited efforts to bring about change.
3. Low levels of capital formation in developing countries, or can be called the *Vicious Cycle* (endless circle of bases), in which low real income is caused by low productivity, and later also results in low savings. This can weaken capital formation which ends in lack of capital, underdeveloped society,

unable to cultivate natural wealth, and so on.

4. The structure of exports in the form of raw materials in developing countries because it is not yet included in the engine of growth and is still industrial in nature that encourages economic dualism, although in further economic development it is still lacking so that it will be bad and detrimental to developing countries themselves if traded with developed countries.
5. The occurrence of a cumulative causal process which later causes a *back wash effect*. This is because there are obstacles to development in poor areas as a result of development in developed areas so that between the two regions there will be gaps.

Where all the above factors must be considered and handled appropriately to achieve sustainable economic development. By collaborating between the government, the private sector, and the community to implement various efforts and strategies in achieving good economic development.

Therefore, it appears that conventional economic theory above has at least two fundamental things introduced as the goal of economic development, namely improving the real income level of individuals, and upholding the fairness of income distribution.

But these two goals have become the focus of discussion among Islamic writers, some of whom make the characteristics of Muslim society as another additional goal. Thus, economic development in the context of Islam must have Islamic characteristics and can increase the commitment of Muslims to their religion.

Not much different from the explanation of economic development above, it's just that in the context of Islam the majority of authors refer to several verses of the Qur'an in understanding the concept of economic development, one of which is the Qur'an Surah al-Hud verse 61 which reads:

وَاِلٰى ثَمُوْدَ اَخَاهُمْ صٰلِحًاۗ قَالَ يٰقَوْمِ اعْبُدُوا اللّٰهَ مَا لَكُمْ مِّنْ اِلٰهٍ غَيْرُهٗۗ هُوَ اَنْشَاَكُمْ مِّنَ الْاَرْضِ وَاسْتَعْمَرَكُمْ فِيْهَا فَاسْتَغْفِرُوْهُ ثُمَّ تُوْبُوْٓا اِلَيْهِۗ اِنَّ رَبِّيْ قَرِيْبٌ مُّجِيْبٌ ﴿٦١﴾

From this verse is told the story of Prophet Saleh who was sent to preach in spreading Islam to the Samud people who inhabited the Hijr region located between the city of Medina and Tabuk, and assigned them to take care of the earth by cultivating, building houses, and building tall buildings.

This can be interpreted that there are two meanings in the verse related to economic development, namely a human obligation to manage the earth as agricultural land and development, and also the universe with a mandatory and absolute nature because it includes the commands of Allah SWT.

In addition, in Islam zakat contributes to the important role of economic development, such as realizing social care and income redistribution among Muslims, as an important contribution in the process of economic development, and as an investment that leads directly to the procurement of human production resources in society.

Therefore, zakat is categorized as one of the sources of development funds, where the Muslim community to realize it must establish *sunduq az-zakat* (zakat cash) as a religious obligation, which will be directly under the auspices of the Economic Development Planning Department in order to be more directed and functional in improving the living standards of the poor or ownership in the form of production facilities. That way, zakat can be used as a reference in the success of an Islamic economic development process, especially in countries that have a large Muslim population, one of which is Indonesia itself.

Where referring to demographic data, in fact it is true that currently Indonesia has a majority Muslim population, reaching 229.62 million people or about 87.2 percent of the total population of Indonesia. If projected into the world's Muslim population, it will be estimated to reach 2.2 billion by 2030, thus the Indonesian Muslim population contributes around 13.1 percent of the total Muslims in the world, and has great potential in providing a significant contribution to economic growth and stability both locally and globally.

However, Islamic economic development also has several obstacles that still have to be overcome, while some obstacles are almost the same as obstacles to conventional economic development, but there are also other more specific obstacles such as, low levels of Islamic financial literacy and inclusion, limited Islamic business models or products, some Islamic financial institutions that still do not use digital technology sophistication in their operations, and the least amount of total Islamic financial assets compared to total conventional finance. As with conventional economic development, some of these factors can vary according to the specific context of a region or country.

With an obstacle in an economic development process, there are also solutions to overcome these obstacles, such as holding more and wider socialization, especially rural communities to attract public interest in Islamic finance studies, making Islamic economics a means of improving community welfare, establishing sharia-based banks or financial institutions, and providing sufficient understanding of Islamic economics broadly In the hope that it can cause a correct perception of the Islamic economy.

So the implementation of the order will have its own impact on the development of the Islamic economy, including being an alternative to economic solutions other than the conventional economy because of the presence of the Islamic economy, seen as an economic substitution that demands a total change in the conventional economic system, and is seen as a new movement in capitalism that prioritizes the humanistic and trasendal (metaphysical) side.

It can be seen from all the things described above about Islamic economic development, of course, it cannot be separated from the basic values of the Islamic economy through a set of values that have been believed with all faith and also become the basis of the Islamic economic paradigm. Where these values are based on the two highest normative sources in Islam, namely the Qur'an and the Sunnah. This is the main thing that distinguishes Islamic economics from conventional economics.

Human Resources in Sharia Economy

Human beings were created as recipients and executors of the shari'a by Allah so that they are placed in a noble position over other creatures. To maintain this exalted position, Allah equips man with the intellect and feelings that make it possible for him to accept and develop knowledge and cultivate his knowledge.

This means that man's position as a noble being is due to reason, feeling, and all knowledge associated with devotion to the Creator. The potentials given by Allah are basically instructions (hidayah) intended for man to be able to determine the attitude of life that is in harmony with the essence of his creation.

Originally, Human Resources (HR) was a form of translation of "human resources", but there are also experts who equate this term with "man power" (labor). And even some others equate the understanding of human resources with (personnel, staffing, and so on). Werther and Davis state that "human resources are employees who are ready, capable and alert in achieving organizational goals". While quality human resources are those who are able to create not only comparative value but also competitive-generative-innovative value by utilizing the highest energy such as: intelligence, creativity, and imagination (Sutrisno, 2009).

Human Resources (HR) is a very important thing that must be owned in an effort to achieve organizational or company goals. Human resources are the main element of the organization compared to other elements of resources such as capital, technology, because humans themselves control other factors. Human resources (HR) is one of the most important factors that cannot even be separated from an organization, both institutions and companies.

While Human Resources (HR) in the Islamic economy A group of people who carry out an activity according to the teachings of sharia that is profitable but still based on the teachings of Islam. What is meant here is not to employ humans arbitrarily (slaves). Human Resources in the Islamic economy play a full role in making a prosperous economy.

Natural Resources in Islamic Economy

Resource success is something that has use value. Natural Resources (SDA) are the entirety of physical, chemical, biological and social factors that shape the environment around us. Hunker et al stated that natural resources are all those that come from the earth, biosphere, and atmosphere, whose existence depends on human activities.

All parts of our natural environment (grains, trees, soil, water, air, sun, rivers) are natural resources. Natural resources are elements consisting of vegetable resources (plants) and animal resources (animals) with non-biological elements around them which as a whole form the ecosystem.

According to Law No. 4 of 1982 Article (5) states that natural resources are environmental elements consisting of human resources, biological resources, non-biological resources and artificial resources. In other words, in Islamic economics, what is masked with natural resources is all forms of natural wealth that have been

provided by Allah SWT to be utilized by humans in order to maintain their survival. Allah Almighty created nature and its contents for human needs, so that man can benefit from all that He justifies, nothing in this nature is created by Allah in vain.

One of the goals of natural resource creation is to maintain balance. The creation of animals, plants, water, rocks and mountains serves as a shaker for the earth so that it does not falter and avoid flooding and erosion. The sky and rain are useful for growing plants on earth. All of it aims as an ecosystem of human life. Everything has been measured according to its levels. So, when one component of the contents of the universe is disturbed, the others are also disturbed. This proves that humans and the environment have a very close relationship, both need each other.

Natural resources are useful for humans to meet their needs. Human activities to meet the needs of life are called economic activities. God would not have created anything without its benefits. In every creation, these Natural Resources are created to meet their needs, especially in terms of tide food and clothing. Which involves economics in it. To process it into sharia, these natural resources must be used or utilized in accordance with existing shari'a. Natural Resources in the Islamic economy in question are natural resources that are used in accordance with the rules of Islamic religious teachings. who do not take it in excess and use it according to the necessary needs.

The Role of Human Resources in Sharia Economic Development, Especially in Surabaya

The role of human resources (HR) in sharia economic development in Surabaya. Human Resources (HR) become an important capital in the development of a nation. In economics it is stated that there are at least four factors of production, namely land, capital, labor, and entrepreneurship. Human Resources (HR) is directly seen in the factors of production, entrepreneurship and employment and acts as landowners and capital owners.

Quality Human Resources (HR) is one of the important keys for economic development, because quality Human Resources (HR) will become a reliable workforce, dexterous entrepreneurs, and landowners and capital who are careful in seeing opportunities so that quality products can be produced and the wheels of the economy can run.

The role of Human Resources (HR) as a driver to improve the quality of the Economy in Indonesia. This can be viewed from two sides. First, normatively the role of humans is to carry out the mission of prospering the earth and the welfare of all its inhabitants. Therefore, the development of Human Resources (HR) is part of a greater effort to prosper the world and is in accordance with the spirit of the Islamic economy.

Second, from a more technical perspective, Islamic economic instruments, especially zakat and waqf, have the potential to become catalysts for the development of national human resources. Zakat has a specific designation and has an emphasis on meeting basic needs, especially for the poor and poor in which there

is education.

In the course of the Islamic economy in Surabay, it is proven by the establishment of UPZ from Baznas carried out by the mayor Eri Cahyadi which aims to alleviate poverty and unemployment with it, the quality of Human Resources will increase.

Meanwhile, waqf has a different characteristic, namely maintaining the principal of waqf assets. Zakat is more consumptive so it must be spent, but waqf must be maintained waqf assets. Another difference is the designation. Waqf has a more flexible allocation for the general public.

Waqf can be in several forms such as money, land, buildings, even now there are stock endowments. All waqf assets must be optimized so as to support important sectors for community life for various levels of society regardless of rich and poor. Scholarships to students, provision of health facilities, even economic empowerment can be supported by endowments. It remains a matter of community priorities which should come first.

As a technical example for the field of education, a philanthropist (philanthropist) can endow a building that can be used by schools, both for classes, lecturer rooms, laboratories, halls, and so on. Another benefactor can endow land that can be used to support student extracurriculars such as sports and other outdoor activities.

Someone else can entrust shares of certain companies so that dividends from these shares can be used to finance school operations such as teacher salaries properly (even can be designed for above-average salaries), electricity costs, water, student uniforms, books, and so on.

From the brief story in the field of education above, it can be seen that all student needs are met by waqf (both physical asset endowments and productive endowments). Students in this case also do not spend a penny. Students with poor parents and wealthy parents will be able to enjoy the facilities together.

In the future, the role of the Islamic economy in the development of Indonesian Human Resources (HR) needs to be given wider space to then be directed at increasing the quantity and quality of Human Resources (HR). That is, the output of Islamic economic development is the increasing number of resources

Human Resources (HR) are served with excellent basic services (especially education and health) and accompanied by improving the quality of Indonesian Human Resources (mastery of technology, physical excellence, and welfare). This certainly requires broad participation from the Indonesian people so that in the long run the benefits of demographic bonuses can be achieved optimally.

The Influence of the Role of Natural Resources in Sharia Economic Development, Especially in Surabaya

The influence of Surabaya City maps areas based on natural resource potential. As a result, nine sub-districts are divided into 3 development areas,

according to the characteristics of natural resources and appropriate technology, namely the east coast development area, the north coast development area and the urban land development area. The nine districts are Sukolilo, Mulyorejo, Kenjeran, Bulak, Semampir, Asemrowo, Sambikerep, Mulyorejo and Bubutan.

The potential of each area according to Dr. Janti Gunawan, an ITS lecturer who has long been involved in the use of natural resources, each of which is Sukolilo District has economic potential related to natural resources, namely fishery products, processed fishery and agricultural products and recycled products.

Mulyorejo District has economic potential related to natural resources, namely fishery products, agricultural products, processed fishery and agricultural products and recycled products, Kenjeran District has economic potential related to natural resources, namely processed fishery products and recycled products, Bulak District has economic potential related to natural resources, namely fishery products, agricultural products, processed fishery and agricultural products and recycled products.

Semampir District has economic potential related to natural resources, namely fishery products, processed fishery products and recycled products, Bubutan District has economic potential related to natural resources, namely processed agricultural products and recycled products, Wiyung District has economic potential related to natural resources, namely fishery products, agricultural products, processed fishery and agricultural products, recycled products and tourism products.

Asemrowo District has economic potential related to natural resources, namely fishery products, agricultural products, processed fishery and agricultural products, recycled products and tourism products, Sambikerep District has economic potential related to natural resources, namely fishery products, agricultural products, processed fishery and agricultural products and recycled products.

Meanwhile, Bapemas and KB Kota Surabaya in 2010 have intensively trained poor women through the P3EL program from 15,000 poor women to 1,300 more ready to do business. The non-governmental institutions that play a role in poverty reduction programs include PNPM Mandiri Urban which followed up on the results of poor women's training by providing business capital assistance in the form of equipment and others as much as 860 packages, Perbanas became a companion for the production of Batik Tugu Bubutan District, Dompet Duafa provided assistance for MSE care programs in Krembangan District, and many other institutions interventions.

CONCLUSION AND SUGGESTION

From all the explanations above, this study aims to analyze the development of the Islamic economy through the role of human resources in the development of the Sharia economy in the city of Surabaya. The research method used is qualitative method with descriptive analysis. The results showed that Islamic economic

development is closely related to the role of human resources. In presenting quality human resources, it is important to instill the basis of religion and expertise possessed. When these two things become a handle, quality human resources will appear. In the context of Surabaya, the role of natural resources is also relevant. However, this study emphasizes more on the role of human resources as the main key in strengthening the Islamic economy. By combining religious knowledge and expertise, human resources can contribute significantly to economic development based on Islamic principles.

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