

Productive Economic Da'wah of KH. MA. Sahal Mahfudh

Uniting Two Main Functions, *Ibadatullah* and *Imaratul Ardl*

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Abstract

*This study will discuss the thoughts and practices of M.A. Sahal Mahfudh's economic da'wah. Among the economic ideas of KH. MA. Sahal Mahfudh is to ground the sharia economy, the urgency of the market as a means of business transactions, encourage people to become productive, bank interest, allocate assets, and economic empowerment. This research is field research with a document study approach. Data collection methods using observation and interviews and technical data analysis using the Miles and Huberman technique. KH. MA. Sahal Mahfudh views that humans will achieve happiness in the world and the hereafter if they can unite the main human functions as *ibadatullah* and *immaratul ard*. Thoughts and actions of proselytizing the productive economy of KH. MA. Sahal Mahfudh is, following *maqashidus sharia*, the objectives of implementing Islamic shari'ah, especially in the context of *hifdhu al-mal* (safeguarding property). Sufficiency and economic prosperity are the starting point for strengthening faith, developing the quality of education, and maturing the people's national insight. *Hifdhu al-mal* is the key to the success of other *maqashidus sharia*, namely protecting religion, soul, mind, and offspring.*

Keywords: *Economic Da'wah, MA. Sahal Mahfudh, Economic Empowerment*

Introduction

Da'wah is to encourage doing good, following instructions, ordering good, and forbidding bad to get happiness in this world and the hereafter. Da'wah must explore the group's needs and the potential to meet needs in the short and long term. Da'wah can be in the form of community development. Community development or empowerment is a process of activity that aims to increase living standards and achieve prosperity. This process can change and develop attitudes, lifestyles, and mindsets and increase awareness. This is where participatory da'wah is needed because it contains interactive activities that bring the community closer to fulfilling their needs (Mahfudh, 2007: 101-121).

Etymologically the word da'wah comes from the Arabic word *da'a*, *yadu'u*, *da'watan*, which means to call, call, invite, invite. In essence, da'wah has three main elements. *First*, *al-taujih* gives guidance and guidance and a way of life. *Second*, *al-taghyir* changes and improves a person's or society's conditions. *Third*, giving appreciation for the religious values conveyed (Abdullah, 2019: 9). From this, it can be concluded that da'wah calls for and calls to provide guidance and guidelines for life-based on the Islamic religion. For this purpose, da'wah requires a strategy containing planning and decision processes formulated to convey Islamic teachings, teach them and apply them in everyday life. Da'wah strategies possessed by humans according to their potential consist of three, including; *Al-Manhaj al-athifi* (sentimental strategy), *Al-Manhaj al-aqli* (rational strategy), and *Al-Manhaj al-hissi* (sensory strategy) (Asiyah & Hakim, 2022: 217).

In terminology, da'wah is interpreted as a positive aspect in the form of an invitation, namely an invitation to blessings in this world and safety in the hereafter. Among experts and scholars, the meaning of da'wah is defined as follows (Pirol, 2018: 5-6). Shaykh Muhammad Ash-Shawaf said da'wah is a treatise from heaven which was sent down to earth in the form of guidance from the *Khaliq* to creatures, namely ad-din to the straight path that He deliberately chose and used as the only way to be safe with Him.

- a) Muhamad Al-Wakil defines da'wah as gathering people in goodness and showing them to the right path by amar ma'ruf nahi munkar.
- b) Bahiy Al-Khulli da'wah is moving people from one situation to a better position.
- c) Muhammad Quraish Syihab, in his book "Grounding the Qu'ran/*Membumikan Al-Qu'an*", defines da'wah as an appeal or invitation to a better situation for individuals and society. The realization of da'wah is an effort to increase religious understanding in behavior and outlook on life and towards a broader goal.

Muhammad Abu Falah Al-bayanuni said that there are three elements or pillars of da'wah, namely da'i, al-mad'u, and maudhu'ul da'wah. These three are the essence of da'wah; da'wah will not be upright except with these three elements, meaning that without one of them, da'wah is not possible.

- a) *Da'i* is a term in Islam for someone who invites or calls on others to practice the teachings of Islam.

- b) *Al-mad'u* is a person or congregation who is the object of da'wah by the preacher.
- c) *Maudhu'ul da'wah* is the theme or material conveyed by the preacher to someone in da'wah.

Economic da'wah is composed of two words, namely da'wah and economy. According to Tutik Nurun Janah, da'wah means conveying goodness. Economic da'wah is how to get the goodness of Islamic teachings through economic activities. Da'wah activities involve at least two elements that must be harmonious and balanced. Da'wah activities are a process of interaction between the preacher, namely a preacher, and the person or group receiving the da'wah (the target of the da'wah). This approach must pay attention to the condition of the target community and understand precisely what the community's problem is so that the preacher comes to bring fresh air to the community. For da'wah to be practical and effective, it must refer to achieving goals and using strategies that can overcome obstacles that are estimated to be da'wah that is not on target will be in vain (Mahfudh, 2007: 104).

So far, there has been a lot of da'wah by bi al-lisan, such as lectures, speeches, podcasts, and so on, but there is also da'wah by bi al-hal or what is commonly called da'wah with actions such as setting an example of good behavior. Da'wah with this action means that it involves *uswatun hasanah*; it can be from the behavior shown by a person regarding goodness, for example, talking about tolerance, Kiai Sahal in practicing da'wah bi al-things gives an example of measured tolerance, Kiai Sahal is tolerant which means not to mix religious teachings with being tolerant in worship.

KH. MA Sahal Mahfudh himself saw that the principle of economic development and economic empowerment is an important part of human life. Furthermore, pragmatically, KH. MA Sahal Mahfudh views that humans will achieve happiness in the world and the hereafter if they can unite the main functions of humans as *Ibadatullah* and *immaratul ard*. The question is how to develop the economy in society or whether Muslims, in general, are economically empowered. KH. MA Sahal Mahfudh principally exemplified how a person can worship, can pray *kaffah*, perfectly if he cannot buy something appropriate according to the Shari'a to cover his private parts. That's where Kiai Sahal principally becomes the driving force that how a person is economically empowered makes a unity how to achieve faith *kaffah*.

Worshiping *kaffah* also requires what is called being economically empowered. So earning a living by working is important for Muslim life.

The weaker work ethic is also a problem for Muslims. At the same time, the attitude tends to be consumptive inversely without being balanced with performance productivity. The need for economic da'wah by mobilizing human resources towards Islamic economic movements that directly touch public needs by cultivating a spirit of work ethic is expected to be able to shape the economy of an Islamic society, which has the integrity of moral aspects and economic aspects as a whole. Humans must work to fulfill their economic needs. However, working solely to get wealth or just to become a rich person. Kiai Sahal reminded us that the main purpose of working is to distance oneself from the nature of *thama'* or expecting gifts from other people. They are believing that work is only a *ware* (means, intermediary) to earn a living in the world to fulfill the perfection of human worship. Working and wealth are not *ghayah* (main goal), so working and getting wealth should not make people complacent or even forget their main goal. The economic da'wah model has recently been used mainly by banking professionals. Furthermore, to avoid misrepresenting economic da'wah, one must know the meaning of each of these words.

Tutik Nurul Janah stated that the economy is supported so a person can avoid disbelief. Often people among Muslims think that a person can be a *kaffah* Muslim or it is better if he is not rich. According to them, being rich is a characteristic of people who do not believe in themselves completely because their time is spent working only so that later there is a work ethic that is not good among some Muslim countries do not have a work ethic because they think that work is not essential. However, because of his heart's feelings, to reach the degree of resignation, he has not been able to do it while he does not want to try; in the end, he only hopes for gifts from other people. This was rejected by KH. MA Sahal Mahfudh. So work is not only to get rich but also to avoid greed. This is the principle of KH. MA Sahal Mahfudh, that is why economic development is essential individually and socially or collectively.

Fiqh Sosial is a response from classical fiqh, which seems textual and pays little attention to contextual aspects. The Fiqh Sosial that was introduced by KH. MA Sahal Mahfudh tries to be a solution in dealing with social problems of society so that what becomes a problem in society will tend to use Islamic law. Kiai Sahal, in his thoughts,

fiqh is a religious instrument that is used to uphold justice and welfare as well as a solution to complex social problems, ranging from religious, social, economic, political, educational, health, and cultural issues to constitutional issues. Departing from this thought, through Fiqh Sosial, specifically then transformed into a movement for the socio-economic development of society. KH. MA Sahal Mahfudh believes the essence of life is to achieve prosperity in this world and in the hereafter. Someone who wants happiness in the world and the hereafter will be difficult if it is not balanced with being economically empowered.

KH. MA. Sahal Mahfudh is a great ulama' who is full of achievements. Works in the form of papers, books, books, and opinions continue to be read. However, what is unique about this scholar is his great concern for empowering the people's economy. Productive economic propaganda is driven by KH. MA. Sahal Mahfudh proved to be effective in changing the face of the ummah. The independence and welfare of the people increases.

In driving this productive economic da'wah, KH. MA. Sahal Mahfudh cannot be separated from the paradigm of thinking that departs from Fiqh Sosial, namely fiqh that cares about social problems so that the presence of fiqh becomes a problem solving. Fiqh Sosial has five main characteristics, namely: contextual interpretation of fiqh texts, shifting from the *qouli* school of thought to *manhaji*, fundamental verification of which main and branch teachings, making fiqh a social ethic, and introducing philosophical thinking, especially in social- culture. (Asmani, 2007). In its application, there are two models of approaches used by social fiqh. Kiai Sahal explained the basic foundations of the fiqh sosial methodology: In *qauli*, the development of fiqh can be realized by contextualizing the *kitab kuning/turats* or through developing examples of the application of the principles of *usul fiqh* and *qawa'id al-fiqhiyah*. Whereas in *manhaji*, the development of fiqh can be done by developing the *masālik al-'illah* theory so that the fiqh produced is in accordance with *al-maṣlaḥah al-'āmmah* (Hakim, 2019).

As a ulama' of fiqh and ushul fiqh and a community developer, Sahal Mahfudh has a synergy of the strengths of the Islamic boarding school's scientific treasures, broad insights on social issues, and the ability to organize professionals who were forged from an early age. KH. MA. Sahal Mahfudh became a pioneer in the revival of

the community's economy with a mature and deep theological and scientific foundation. Remarkably in driving this productive economic da'wah, KH. MA. Sahal Mahfudh used organizational power. According to Tutik Nurul Jannah, Kiai Sahal Mahfudh, in his economic movement, uses *ijtihad jama'i* (collective *ijtihad*) so that it does not depend on figures, but puts forward organizational mechanisms that run collectively collegial and professionalism (Janah, 2014).

The public conveyed many criticisms towards KH. MA. Sahal Mahfudh in this productive economic da'wah. However, all of these criticisms were answered by KH. MA. Sahal Mahfudh with real and consistent steps that resulted in great success. The criticism turned into praise and appreciation from many parties. The success of productive economic da'wah KH. MA. Sahal Mahfudh is what will be examined in this research. The success of a clergyman in economic da'wah is a new phenomenon that must be studied in depth. Productive economic da'wah KH. MA. Sahal Mahfudh must be a rule model for other religionists so that da'wah is not only the sense of conveying Islamic teachings in a verbalistic-formalistic manner but is truly capable of changing real society. The presence of religion is not only in mosques, prayer rooms, and *majlis ta'lim*, but also in the economic sector, which is the basic need of the ummah.

It is in this context that the research was conducted. This research is likely to get a comprehensive picture of how KH. MA. Sahal Mahfudh mobilized productive economic da'wah which changed the independence and welfare of the community. This study wants to answer three problem formulations. First, how does the productive economic da'wah of KH. MA. Sahal Mahfudh. Second, how is the practice of da'wah the productive economy of KH. MA. Sahal Mahfudh. This study aims to determine the thoughts and actions of productive economic da'wah KH. MA. Sahal Mahfudh. In particular, it aims to build a paradigm of productive economic da'wah, encourage the active participation of clergy in productive economic da'wah and build a synergy of religious knowledge and economics.

This research is field research. Qualitative research is a systematic activity to explore theories from facts in the real world, not to test theories or hypotheses (Rukajat, 2018; 6). The author conducted a study of relevant documents, several documents including, First, Islamic boarding school-based community empowerment written by Zubaedi. This book further explains the contribution of *Fiqh Sosial* in

changing the values of Islamic boarding schools. Meanwhile, this research explores economic da'wah, thoughts, and actions (Zubaedi, 2007). Second, Tutik Nurul Janah wrote Inspiration for the Economic Movement of Kiai Sahal Mahfudh in a book published by the Fiqh Sosial Institute STAIMAFA Pati. Tutik Nurul Jannah explained the history of Kiai Sahal Mahfudh's economic movement, which was inspired by his father, KH. Mahfudh Salam (Janah, 2014). Tutik Nurul Janah has not explained the real actions of Kiai Sahal in empowering the economy, which is the object of this research. Third, developing the Fiqh Sosial of KH. MA. Sahal Mahfudh written by Jamal Ma'mur Asmani. In this book, Jamal reveals the contribution of KH. MA. Sahal Mahfudh empowers the people's economy (Asmani, 2015).

The data collection method involves interviewing those with authority, then verifying, categorizing, and making conclusions. Interviews using structured interview techniques, namely carried out through questions prepared by the problems to be studied (Rukajat, 2018: 23), were conducted directly with Mrs. tutik Nurul Jannah (KH. Sahal Mahfudh's daughter-in-law). The data analysis technique uses Miles and Huberman's data analysis; namely, three activity flows occur simultaneously: data reduction, data presentation, and conclusion drawing. Data reduction is a form of analysis that sharpens, classifies, directs, discards unnecessary data, and organizes data so that conclusions can be drawn and verified (Anggito & Setiawan, 2018: 243). Data testing intends to find meaningful patterns to draw conclusions and provide action (Albi Anggito and Johan Setiawan 2018: 248). Drawing conclusions is part of a complete configuration activity (Anggito & Setiawan 2018: 249).

The study's results were analyzed using the theory of maqashidus shari'ah (objectives of implementing shari'a). Maqasidus shari'ah (objective of Islamic law) is to realize the servant's benefit, maintain this benefit, and reject damage from it. This benefit is not based on human desires but on syara' scales. Realizing the benefit is the first stage which is continued by maintaining it as the second stage. There are three kinds of benefits, primary (*dharuriyyat*), secondary (*hajiyyat*), and complementary (*tahsiniyyat*) (Asmani, 2019:166-169).

First, *dharuriyyat* is something on which the life, standing, and stability of society depend on it. If something doesn't exist, human life is disrupted, creating

instability that threatens life and can harm life in the afterlife. There are five dharuriyyat: religion, soul, mind, lineage, and wealth. These five things are manifested and maintained optimally. The pillars of faith are taught in religion, such as the creed, faith in the resurrection day, and charity calculation. The main points of worship are also strengthened, such as prayer, fasting, pilgrimage, and zakat. This problem affirms religion and upholds human problems. To protect religion, Islamic da'wah is prescribed, jihad is obligatory, and so on. To protect the soul, it is prescribed for marriage and the things that make it upright, such as fulfilling basic needs, such as eating, drinking, and giving sanctions to people who interfere. To maintain reason, drinking liquor and all harmful things are prohibited. To protect offspring, marriage is prescribed, adultery is forbidden, and accusing others of adultery. To safeguard property, several different transactions and the obligation to work are prescribed; stealing, destroying other people's property, bearing property damage, and so on are prohibited.

Second, *hajiyat* is something that humans need to get rid of the difficulties and hardships of life. If this something is absent, then life is not disturbed, but one feels difficulty and narrowness. In worship, hajiyat is exemplified by the existence of rukhshah (dispensation) to eliminate difficulties. For example, breaking the fast for sick people and people traveling is permissible. It is permissible to sit in prayer for those who are suffering, it is acceptable to combine (jama') prayers while traveling, it is permissible to perform tayammum when there is no water, and others. In muamalah, salm, istishna' (wholesale), leasing, and muzara'ah contracts are permitted. Divorce is also prescribed for marital ties that cannot be reconciled. In punishment, the rule of "refusing punishment because there is ambiguity", "diyat for the family who kills in cases of wrongful killing" is implemented to relieve those who kill. These conveniences are to maintain the benefit of the hajiyat. In the Qur'an, several verses explain the ease of religion.

Third, *tahsiniyyat* is something that makes the human condition noble morality and upright morals. If it is not fulfilled, then human life is not lame, and there are no difficulties and hardships. But life does not go according to self-esteem, moral nobility, and healthy chastity. In terms of worship, the need for tahsiniyyat is exemplified by covering the private parts, wearing good clothes when entering the

mosque, and getting closer to Allah through sunnah worship, such as giving alms, praying, and fasting. In *muamalah*, exemplified the prohibition of selling unclean and excess. In customary law, etiquette for eating and drinking is demonstrated, eating with the right hand and taking food beside it, leaving contaminated food behind, and having good morals. In terms of punishment, killing women and children in war is forbidden.

Results And Discussion

Economic Thoughts KH. MA. Sahal Mahfudh

KH. MA. Sahal Mahfudh is an ulama and practitioner of economic empowerment. In the context of being a scientist, KH. MA. Sahal Mahfudh has many interesting economic thoughts to study. Among these thoughts are the following:

1. Sharia Economics

Islamic economics is an economy that bases all its activities on the provisions and sources of Islamic teachings, namely the Qur'an, as-Sunnah, ijma', qiyas, 'urf, istihsan, and masalihul mursalah (Nawawi, 2009: 7). Islamic economics cannot be separated from its noble goal, which is to realize human happiness, both material and spiritual well-being. Welfare in question is in harmony with the objectives of sharia (maqashidus shari'ah), namely the protection of religion, the safety of human life, reason, lineage, and property (Nawawi, 2009: 54).

KH. MA. Sahal Mahfudh has thoughts on Islamic economics. One of them is the transaction that applies in shari'ah banking in the form of mudharabah or syirkah whose permissibility is agreed upon by syara' (Mahfudh, 2003: 172-173). Mudharabah is a collaboration between the owner of capital and management staff in running the business with a clear and agreed profit agreement. Mudharabah has many pillars. First, shighat is a speech that indicates a transaction between two people (owner of capital and manager). Second, al-aqidani (two people who make transactions), namely the owners of capital and managers, both individually and as an institution (business entity). Third, ra'su al-mal, namely capital in the form of naqdain, gold, and silver or money whose value is known. There are conditions for this mudharabah. First, al-ithlaq, namely, all capital is fully submitted to the manager to be operationalized. Second, the profits belong together. Profit sharing must be

transparent and become a shared commitment. Third, capital management becomes the managing authority (Mahfudh, 2003: 169-170).

KH. MA. Sahal Mahfudh thoughts encourage future cadres to promote Islamic economics in various aspects of life. This requires active synergy and collaboration from all elements of the nation. The state, religious leaders, socio-religious organizations, and the media should develop a total understanding and commitment to grounding the sharia economy in Indonesia.

2. The Prophet Establishes a Market

After building a mosque, the Prophet Muhammad established a market for economic transactions. The Prophet Muhammad was an economic actor who understood humans towards economic activity as a vehicle for fulfilling basic needs in life. Therefore, the Prophet built a market so that his friends could turn it into a business vehicle that could be used to make ends meet. The market becomes a symbol of the urgency of marketing in the economy (Mahfudh, 2007: 158).

This market proves that Islam came not only to regulate the area of ibadah (vertical relations) but also mu'amalah (horizontal relations) as an inseparable unit. The Prophet supervised that transactions in the market were in accordance with Islamic teachings, which emphasized justice and benefit, and were far from the practice of usury, gharar (fraud), khiyanat, and other contrary matters to Islamic law.

Islam does not only uphold the treatise of monotheism but also wants to uphold socio-economic justice so that the happiness that humans achieve is not only in the hereafter and individually but also worldly and social happiness. Prophet Muhammad rejected idols and did not recognize the authority of the ruling groups and hegemonic social structures at his time. The revolutionary implications of Islamic theology taught by the Prophet were feared by wealthy merchants more than his da'wah against idol worship.

The social implications of the Prophet's da'wah are enormous. The Qur'an condemns those whose work is piling up gold and silver, and that does not provide a living in the way of Allah will receive severe punishment. Wealthy people must share their excess wealth with weak people (Engineer, 1993: 78). From this, we become aware that Islam wants individual-ritual piety and social-horizontal piety, especially in the context of economic welfare and justice.

3. Productive Humans

Productive humans are entrepreneurs who are sensitive to the needs of the surrounding environment, master information, and have high dynamics and creativity, so they can create jobs and give birth to broad economic insights (Mahfudh, 2007: 156). KH. MA. Sahal Mahfudh's thoughts are excellent. Humans are encouraged to be active and creative economic actors who see opportunities and take advantage of them for the benefit of good people. Humans should not be lazy and do nothing. Mainly if a person only relies on other people.

It's better to be the hand above that gives benefit than the hand below that becomes a burden to others. This principle of usefulness encourages a person to do his best to provide for himself and his family. More than that, K.H. M.A. Sahal Mahfudh encourages someone to create jobs that accommodate many workers. This step encourages someone to be creative-innovative in reading and take advantage of opportunities, and have the courage to pioneer new things that provide benefits, hope, and economic sufficiency for others.

Hadith often quoted by K.H. M.A. Sahal Mahfudh is a strong believer is better and more loved by Allah than a weak believer (H.R. Muslim) (Muhammad Ali Asshobuni tt: 41). From this hadith, we can understand the balanced view of Islam in the economic field. The point is that Muslims must try and avoid a fatalistic attitude (Mahfudh, 2007: 157).

People who have achievements in the economic field have more potential to maximize social piety in the form of alms, infaq, zakat, and other social services that lighten the burden on people who are all deficient. Poverty and underdevelopment in all aspects of life experienced by Muslims must be encouraged with motivation, coaching, and real action to change their position towards a prosperous, independent, and civilized economic standard.

4. Bank Interest

Bank interest is different from usury. As for usury, all scholars agree that it is forbidden following the texts of the Qur'an and Sunnah. But in the case of bank interest, there are many views. Some forbid it because it is equated with usury, and some allow it because it is not the same as usury. This is because the bank was yet to be known in the era of the Prophet Muhammad. On the other hand, the prohibition of

usury during the Prophet's period was an economic practice that was exploitative, inhumane, and to cover consumptive needs. Meanwhile, current banking activities drive the productive business world in society (Mahfudh, 2003: 172-173).

In this context, KH. MA. Sahal Mahfudh encouraged a change in mindset regarding banking functions in the context of national economic development. KH. MA. Sahal Mahfudh uses the *qiyasi-ta'lili* (argumentative-rational reasoning) thinking pattern to see the law of bank interest implemented by the current world economic system. If Jahiliyyah usury is truly exploitative-destructive and dehumanization-selfish, then-current banking practices foster creative-productive and projective-prospective businesses. Banking is one of the state instruments that deal directly with the community in fostering new companies that can overcome poverty, unemployment, and underdevelopment in all aspects of life.

The banking function now plays a significant role in growing a productive economic class which is very beneficial for national economic development. Banking has a substantial role in increasing MSMEs (Small and Medium Enterprises). Banking is responsible for producing great entrepreneurs who can comprehensively and productively explore the national economy's potential for Indonesia's glory in the future.

In this context, KH. MA. Sahal Mahfudh quoted the results of the NU congress, which resulted in three bank interest laws, both national and private. *First*, illegal. *Second*, lawful. *Third*, *syubhat* (halal and unlawful need to be clarified). According to KH. MA. Sahal Mahfudh, this decision does not make NU an ambivalent organization. This decision is based on the objectivity of attitude and scientific honesty (Mahfudh, 2007: 173).

5. Prohibited Trading (Sale and Purchase)

Mabi' (something that is sold) has many conditions. It is sacred, beneficial from a shari'ah perspective (*munta'afan bih*), can be handed over to a buyer, legally owned by the buyer, and known to both parties. Liquor, pork, statues, and other forbidden things are prohibited from being traded. In the view of *syara'*, these goods have no useful value. This is mentioned in the hadith of the Prophet "*Verily Allah forbids selling khamr (liquor), carrion, pork and idols (al-ashnam)*" (HR Bukhari-Muslim). The

scholars analogize (yes) everything forbidden to the four things mentioned in this hadith, so it is not permissible to be traded.

In addition to the reasons above, there are also other prohibited elements, namely *ta'awun ala al-itsmi wa ridla bil ma'ashi*, helping and facilitating sinful acts which reflect an attitude of approval of disobedience (Mahfudh, 1997: 79-81). KH. MA. Sahal Mahfudh's firmness is urgently needed so that world trade is on the right track. Don't let only profit be sought by ignoring religious rules whose goal is nothing but to achieve physical and spiritual well-being. Currently, as we know, the sale of liquor (drinking) is very massive, which is very damaging to the morality and mentality of the next generation and is worrying about the future of the nation in the future. These goods that are not legally traded are none other than because Islam wants humans to avoid things that damage religion, reason, and society all at once.

6. Asset Allocation

Assets obtained correctly are allocated in several ways: First, paying zakat. Zakat is one of the most important obligations because it is one of the pillars of Islam. But the fact is that many need to fulfill it in a disciplined and consistent manner. The factor is the *muzakki's* narrow understanding and ignorance of how to issue zakat and to whom zakat is given. This is the responsibility of religious leaders and zakat management institutions to be more intensive in socializing zakat to the wider community. Second, provide a living for his wife, children and parents. Third, to meet the primary needs of the poor, namely food, clothing and shelter (SPP) so they can live a decent life. This is the law of *fardlu kifayah* (collective obligation) for rich people whose wealth exceeds the amount sufficient to live for one year along with relatives and other family members who are obliged to provide alimony. This is done to realize social solidarity and avoid social disharmony and vulnerability that harms everyone. Fourth, financing public interests, such as mosques, madrasah, hospitals, and others following the demands of the times. Matters related to *fardlu kifayah*, such as the implementation of education, all community members are encouraged to participate according to their abilities and may not be selfish and leave it only to certain people. Fifth, increase the sunnah charity by prioritizing relatives, neighbors, and people who need it more.

All of the above must be based on sincerity with the belief that the journey of human life does not end when death comes. Precisely death becomes a new chapter of eternal and eternal human life (Mahfudh, 2007: 180-183). KH. MA. Sahal Mahfudh's thoughts really can be a guide for everyone according to their abilities. For middle to lower-class people, the focus is on fulfilling family income, and all that must be borne. If there is excess wealth, it is used to build public interests, such as mosques, and provide compensation to the poor and orphans. For the upper class, these five wealth allocation objectives must be maximized to obtain blessings, inner and outer happiness, and social piety.

7. Economic Empowerment

The purpose of da'wah is to achieve the welfare of society as a target group, both in this world and in the hereafter. Da'wah is empowering the people or society. Da'wah actors must be competent in exploring needs and potentials that bring benefits to meet the community's needs in the short and long term. From this ability, a person can understand urgent, fundamental, and long-term needs based on current conditions, socio-cultural developments, technological developments, and the dynamic environment in society (Mahfudh, 2007: 102).

In this empowerment, the approach used is participatory, not technocratic. Community needs must be explored by empowerment actors together with the target community. Solutions to be formulated must be planned and implemented collectively. Even the evaluation must be carried out together for improvement in the next activity. This approach requires a monitoring system is up to date reporting (Mahfudh, 2007: 105). This approach should be bottom-up, not top down. If it is done top-down, it often ignores the mapping of problems, potentials, and special obstacles based on groups and regions.

In this economic empowerment must follow technological developments that dash. The use of this technology to better appeal to people's tastes and goals. Without media, people are reluctant and lazy to accept conventional da'wah performances (Mahfudh, 2007: 107). Da'wah, in this context, can also be done with community development. Empowerment and development are similar. Community development or community empowerment cannot be separated from a long process, starting from a series of activities whose goal is to improve the standard of living and welfare of the

community. This activity is expected to change and develop attitudes, lifestyles, and mindsets and increase public awareness. Empowerment and community development want to achieve community welfare and happiness (Mahfudh, 2007: 109).

Economic empowerment is carried out by KH. MA. Sahal Mahfudh uses the *ijtihad jama'i* model (using an organization, not based on selfish-individual). This empowerment does not depend on the individual Kiai Sahal but will continue according to the real challenges in society. Seven economic thoughts KH. MA. Sahal Mahfudh above is very interesting, considering that the world economy runs massively and escalatively without religious guidance. Religion must be present with sacred values so that justice, welfare, and true happiness, both physically and spiritually, can be achieved by humans in their life activities. All parties, especially the State, must enforce good rules to create a productive and competitive economic wheel. This is the starting point for success and happiness in all aspects of life.

Practice of Economic Proceedings KH. MA. Sahal Mahfudh

In developing society, KH. MA. Sahal Mahfudh prefers *da'wah bi al-hal* (actual actions) rather than *bi al-maqal* (speech). One proof of this is:

1. Establishment of Medical Center

The establishment of a Medical Center to provide health services to the surrounding community. This medical center was on its way to becoming a maternity home in the 1970s. Through this medical center, Kiai Sahal encourages people to believe that living a healthy life is the key to peace and progress.

2. Establishment of BPPM (Office of Pesantren and Community Development)

The establishment of BPPM was one of the KH. MA. Sahal Mahfudh's breakthroughs (*ijtihad tatbiqui*) in transforming the role of Islamic boarding schools in various community development activities (Taufiqur Rohman, 2018: 215). The background behind the establishment of this institution is the community's weaknesses in the educational and socio-economic fields. Through this BPPM, KH. MA. Sahal Mahfudh encouraged Islamic boarding schools to be able to overcome social problems in society. The BPPM program is to provide counseling, training, and the provision of soft loans in the form of revolving funds with a maximum loan period of 12 months with a joint responsibility system, in which these funds are only given to

people who are members of a group or group business activities. Existing counseling in the context of forming and functioning groups, business consulting, capital development and productive activities, supervision or monitoring and evaluation. This activity is intended to develop mutual interest and motivation positively, develop skills and six resources positively and creatively, and improve the skills of the target group in the field of business (Baroroh et al, 2014).

The first activity carried out after the formation of BPPM was to hold cadres at the Maslakul Huda Islamic Boarding School level Kajen Pati to produce cadres who became the backbone of BPPM. After that, in 1983, motivators were selected from 15 villages in the Margoyoso sub-district and six villages outside the Margoyoso sub-district to be given training on the management and technical sector of BPPM's activities. Each village sends four cadres, two men and two women. These motivators encourage the community to work with BPPM to manage the program (Asmani, 20: 225).

BPPM is made the leading sector for economic da'wah. Various education and training programs, theory and practice, are carried out to activate the people's economic potential. The team formed consolidates, plans, implements, evaluates and continuously improves to get the best results. The community's enthusiasm for starting a business has increased, so they need adequate access to capital in time. Finally KH. MA. Sahal Mahfudh, under the banner of BPPM, established a financial institution named "Artha Huda Abadi". This financial institution is a medium used by the public to access the capital needed to open productive and competitive new businesses.

3. Establishment of BPR (Rural Bank) Artha Huda Abadi

Through this bank, he got out of the normative bank interest controversy to a modern professional system with *maslahah* reasons, meaning that the benefits of having a bank are far more significant than not having one. The bank is a money circulation center; almost everyone cannot be separated from the bank, paying for electricity, pilgrimage and pilgrimage, taxes, and so on. If someone with a *pesantren* background doesn't want to set up a bank, while Muslims on a large scale will still go to the bank, then Muslims only act as customers or consumers. They see that setting

up a bank will only seek profit, but there is a bigger goal: to prevent Muslims from having their own financial regulations that are managed according to *sharia*.

KH. MA. Sahal Mahfudh chose BPR because according to regulations, BPR is a bank intended for micro, small and medium business units and BPR exists as an answer to the growing needs of society. This decision was very controversial considering that many scholars opposed it, to minimize controversy between scholars, KH. MA. Sahal Mahfudh held a *bathsul masail* and invited clerics in the Pati area to solve banking law issues. other possible financial institution mechanisms to meet the community's economic needs (Janah, 2014: 104). KH. MA. Sahal Mahfudh views the bank as a financial institution managed by professional practitioners with the best supervision. Banks run by experienced practitioners and professionally supervised can minimize fraud and prevent damage to customers. This is a banking advantage (Janah, 2022: 35).

Such was the long and tiring struggle carried out by KH. MA. Sahal Mahfudh in empowering the economy of the common people. He organized professional experts with modern management, mobilized participatory economic programs, managed finances in a transparent and accountable manner, developed an extensive network, and actively carried out developments to be the key to Kiai Sahal's success in this program. It was here that Kiai Sahal became known for his Fiqh Sosial, namely fiqh which deals with social issues, especially the people's economy which is the primary need of the common people. Fiqh is used as a tool of social engineering, a tool for social engineering to eradicate poverty and backwardness of the people. Jurisprudence is no longer black and white, halal-haram, but solutive-anticipatory. If it is lawful, then keep going, and if it is illegal, a solution is found to meet the people's needs (Asmani,: 225).

The thoughts and practices of proselytizing the productive economy of KH. MA. Sahal Mahfudh above follows maqashidus shari'ah, especially in the context of hifdhu al-mal (safeguarding property). KH. MA. Sahal Mahfudh, with the banner of Fiqh Sosial, indeed builds religious thoughts and practices of community economic empowerment that are relevant and contextual so that they can become problem-solving for the problem of poverty and backwardness of the people.

KH. MA. Sahal Mahfudh, in his economic thinking and da'wah for economic empowerment, always refers to the fulfillment of the basic needs of the target group. Clothing, shelter, food, education, and health are the basic needs that must be met to achieve happiness in the world and the hereafter (sa'datud darain), which is achieved in a balanced way. The success of the economic da'wah of KH. MA. Sahal Mahfudh cannot be separated from his ability to unite all potentials within a professional organizational framework. KH. MA. Sahal Mahfudh succeeded in organizing qualified cadres who can design, implement, monitor, and continue to evaluate programs so that the economic empowerment program runs effectively and productively. The success of the economic da'wah of KH. MA. Sahal Mahfudh should inspire and motivate all national figures and cadres to actively participate in empowering the people's economy.

Conclusion

KH. MA. Sahal Mahfudh views that humans will achieve happiness in the world and the hereafter if they can unite the main human functions as worship of Allah and immaratul ard. Economic da'wah KH. MA. Sahal Mahfudh is an economic da'wah based on mature Islamic scholarship extracted from authentic and valid sources. The sharia economy, establishing markets, encouraging people to become productive, allocating assets, bank interest, and economic empowerment are genuine thoughts born by KH. MA. Sahal Mahfudh excavated from the treasures of classical scholarship. This great idea is then actualized in an effective-functional way with a collective-collegial organizational approach. Finally, economic independence is the goal of productive economic da'wah KH. MA. Sahal Mahfudh can be realized successfully. This independence then becomes the key to the success of da'wah in other fields, such as improving the quality of education, developing social insight, and political maturity. Productive economic da'wah model KH. MA. Sahal Mahfudh is the rule model for this nation that must be developed so that the economic empowerment rolled out can follow the goals and targets set.

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