

CHAPTER VI

CONCLUSION AND SUGGESTION

6.1. Conclusion

The economic progress achieved by secular Western countries has encouraged some Muslim countries - in the category of developing countries - to make it a model mecca in designing its economic development. Development models that have been developed successfully in developed countries are considered as empirical experiences that can be duplicated and applied in developing countries, especially Muslim countries. The development model is considered to be universal and compatible to be applied in all space and time even though it is different from the space and time in which the model developed at the beginning. On the basis of these assumptions, then the study of development economics that made economic development as its main study began to be studied and applied in developing countries, including Muslim countries.

However, the empirical model and experience that developed in the Western world is not necessarily applicable and successful in the Muslim world, this is due to differences in cultures, values, life views and different ideologies. The theory and model of development applied in the Western world is strongly influenced by the values of secularism, liberalism and capitalism which have become the worldview of most Western societies. While the Muslim world actually makes religion the main factor in economic development. This difference in outlook on life will cause chaos if the system and economic development are forced to apply in the Muslim world, as has happened in several Muslim countries lately. However, it does not rule out the possibility of similarities between the models of development applied in the Western world and the Muslim world as long as they do not conflict with the main principles and objectives of Islamic teachings (maqshid shari'ah).

Therefore, economic development that should be applied in the Muslim world must be based on maqâshid syari'ah, namely the creation of justice distribution through the fulfillment of all basic human needs in order to maintain the benefit of human life. Economic development makes human beings as the main actors and objects of development itself as their function as khalîfah on earth. Economic development must safeguard and preserve five essential elements, namely religion, soul, mind, lineage and wealth.

The development of Islamic insurance is basically an important part that is inseparable from the development of Islamic economics. One suitable alternative to be applied in Indonesia in order to improve the economic downturn that occurs in Indonesia today is by breeding Sharia Insurance which operates in a broader Islamic sharia. Of course the development of Sharia Insurance cannot work well if there is no support from all parties, including the government, scholars, scholars, businessmen, insurance managers and even the people themselves and there is a unified mindset of Sharia Insurance from all the parties mentioned above, so that on the way / Sharia Bank operations are no longer found to be controversial. Because the controversy that spreads will only confuse the people, which results in their doubts to welcome the presence of "Islamic economic babies" who for the present appear as pioneers in the form of Islamic insurance. The lack of success of Islamic Insurance in Indonesia is feared to further alienate people from the belief in the possibility of applying the Islamic economic concept in real life.

6.2. Suggestion

In this paper it is necessary to develop mathematical aspects derived from the values contained in maqashid sharia. This is due to the mathematical approach that can produce development that is measured systemically so that the misconceptions understood in the process of calculating development can be minimized.