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MENTAL REVOLUTION TO INCREASE ECONOMIC INDEPENDENCE AND NATION'S COMPETITIVENESS OF SURAH AL-RA'D VERSE 11 PERSPECTIVE

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Abstract

Observing the reality of the Indonesian nation, which could be said to be in an appalling economic condition, it seems that the desire to do what is known as the Mental Revolution must be intensified. Mental revolution is considered as an alternative solution to the various crisis problems that have plagued this nation, especially concerning economic independence and national competitiveness. Through a mental revolution, the Indonesian nation is believed to be able to rediscover the lost humanity and the starting point for building a new society or a better civilization. In this paper, the author wants to describe the economic independence revolution as an essential part that needs attention in the implementation of the mental revolution program currently being run by the government. This is based on the reality of Indonesian society, which is still shackled by a mentality of a low work ethic, not creative, not innovative, rough work, lazy, and even still adhering to the principle of working a little, the results (money) a lot. In analyzing this problem, the writer explains it based on the analysis of the letter ar-Ra'd verse 11. This verse gives a clue that Allah will not change the economic condition of a country, as long as that country does not change the cause of its economic setback. Likewise, if a nation changes its state from immorality to obedience, then Allah will change his condition from misery to happiness.

Keyword: *Mental Revolution, Economic, National Competitiveness, al-Ra'd, Morality*

Abstrak

Mengamati realitas bangsa Indonesia yang bisa dikatakan pada kondisi ekonomi yang memprihatinkan, nampaknya keinginan untuk melakukan apa yang dikenal dengan



Revolusi Mental harus digencarkan. Revolusi mental dianggap sebagai solusi alternatif untuk berbagai masalah krisis yang melanda bangsa ini, terutama menyangkut kemandirian ekonomi dan daya saing nasional. Melalui revolusi mental, bangsa Indonesia diyakini mampu menemukan kembali kemanusiaan yang hilang dan titik awal untuk membangun masyarakat baru atau peradaban yang lebih baik. Dalam tulisan ini, penulis ingin menggambarkan revolusi kemandirian ekonomi sebagai bagian penting yang perlu mendapat perhatian dalam implementasi program revolusi mental yang sedang dijalankan oleh pemerintah saat ini. Ini didasarkan pada kenyataan masyarakat Indonesia yang masih terbelenggu oleh mentalitas etos kerja yang rendah, tidak kreatif, tidak inovatif, kerja seadanya, malas dan bahkan masih berpegang pada prinsip kerja sedikit, hasil (uang) banyak. Dalam menganalisa permasalahan ini penulis menjelaskannya berdasarkan telaah surat al-Ra'd (13) ayat 11. Ayat ini memberikan petunjuk bahwa Allah tidak akan mengubah keadaan ekonomi suatu negara, selama negara itu tidak mengubah penyebab kemunduran ekonominya. Demikian pula, jika suatu bangsa mengubah keadaan mereka dari imoralitas menjadi kepatuhan, maka Tuhan akan mengubah kondisinya dari kesengsaraan menjadi kebahagiaan.

Kata kunci: *Revolusi Mental, Ekonomi, Daya Saing Bangsa, al-Ra'd, Moralitas*

Introduction

In a release of Indonesia's economic competitiveness index data in 2019 published by the World Economic Forum (WEF), Indonesia's score is -0.3 with 50 world rankings. This score is worse than in 2018, that is +1.4 or ranked 45 worlds.¹ While Indonesia's economic growth in 2017 was 5.07%, and in the first quarter of 2018, it was 5.06%. In terms of expenditure, investment growth of 7.27, exports 8.5%, government consumption, 3.81%, household consumption 4.97%, imports 11.81%. In terms of business field, construction growth of 7.23%, transportation, and warehousing 8.21%, and information and communication 8.99%.²

The Ministry of Communication and Information of the Republic of Indonesia defines the mental revolution as a movement of the whole society (government and people) in a quick way to re-establish the strategic values needed by the nation and state to be able to create public order and welfare to win the competition in globalization era.³ The mental revolution can also be interpreted as a movement that changes the perspective,

¹ World Economic Forum, *The Global Competitiveness Report 2018* (Switzerland: World Economic Forum, 2018); World Economic Forum, *The Global Competitiveness Report 2019* (Switzerland: World Economic Forum, 2019).

² Bank Indonesia, *Laporan Perekonomian Indonesia 2018* (Jakarta: Bank Indonesia, 2018).

³ Kementerian Komunikasi dan Informatika RI, *Government Public Relations: Topik Revolusi Mental* (Jakarta: Direktorat Jenderal Informasi dan Komunikasi Publik, 2015), p. 3.

mind, attitude, and behavior of everyone to improve on progress and modernity. Indonesia becomes a great nation and able to compete with the nations of the world.⁴

Concerning the nation's economic independence, a mental revolution is needed to build a spirit of work, a healthy business climate, productive independence of enterprises, the empowerment of natural resources potential by the Indonesian people themselves,⁵ and the spirit of reducing economic dependence on other nations.⁶ In this case, the national movement of the mental revolution serves to shape the nation's mentality of competitive, self-sufficient economic, and high work ethic.

The lack of robust economic fundamentals of Indonesia at this time, encourage the government to continue to empower the existing economic potential to reduce dependence on other countries. This effort is intended to absorb a large enough workforce and provide opportunities for business actors to grow and compete with companies that are more likely to use capital. This condition resulted in the government must have a considerable capital that encourages the government to apply for additional debt overseas.⁷

Similarly to the problem of the nation's competitiveness, mental revolution is intended for a growing economy does not impact on unfair business competition.⁸ The existence of productive business is undoubtedly proven to be able to survive and become the driving wheel of the economy, especially after the economic crisis. On the other hand, productive enterprises also face many problems, such as limited working capital, low human resources, and lack of mastery of science and technology. Indeed, such conditions will lead to unfair business competition. In dealing with it, the government should pay more attention to productive efforts to keep its competitiveness maintained. This happens because most productive businesses are income gathering, which is raising income with family-owned business traits, using technology that is still relatively simple, lacks access to capital (bankable) and there is no separation of business capital with personal needs. In the Qur'an, there are at least two verses reminiscent of the above issues, namely surah al-Ra'd (13) verse 11 and surah al-Anfal (8) verse 53.

⁴ Kementerian Sosial RI, *Gerakan Nasional Revolusi Mental* (Jakarta: Direktorat Jenderal Pemberdayaan Sosial, 2015), p. 6.

⁵ Kementerian Komunikasi dan Informatika RI, *Revolusi Mental: Membangun Jiwa Merdeka, Menuju Bangsa Besar* (Jakarta: Direktorat Jenderal Informasi dan Komunikasi Publik, 2015), p. 5.

⁶ Kementerian Koordinator Bidang Pembangunan Manusia dan Kebudayaan, *Sosialisasi Gerakan Nasional Revolusi Mental* (Jakarta: Deputi Bidang Koordinasi Pendidikan dan Agama, 2015), p. 2.

⁷ Agus D. W. Martowardoyo, *Dinamika Ekonomi Indonesia* (Jakarta: Indef, 2016), p. 32.

⁸ Sigit Aris Prasetyo, *Bung Karno Dan Revolusi Mental* (Jakarta: Imania, 2017), p. 17.

Research on the mental revolution perspective of al-Qur'an and mental revolutions that are associated with the economy has been carried out. Saifuddin, in his research, the mental revolution in the perspective of al-Quran, which focuses on the study of the interpretation of M. Quraish Shihab. It was found that al-Quran contains the ideas of revolution, both the mental-spiritual revolution and the social revolution.⁹ Then Sappeami, in his research, a mental revolution in implementing the Islamic economic system. It was found that the mental revolution in al-Qur'an can change the character, way of thinking, working, believing by doing the right actions in daily life following the Qur'an and the Sunnah, and starting by changing the inner or mental side of humans. The mental revolution movement is significant in implementing the Islamic economic system because the mental revolution can make people who were previously wrong in carrying out economic activities can think better with actions so that they can carry out economic activities.¹⁰

Besides, Khalil Nurul Islam, in his research, religious moderation in a plurality of nations seen from the mental revolution perspective of al-Qur'an. It was found that religious moderation is closely related to wise attitudes towards religious plurality. Understanding of the concepts of religious moderation and religious plurality must be understood in-depth and then realized in the mental revolution movement to give birth to acts of mutual respect and tolerance in life amid diversity.¹¹ Research and studies on mental revolution have been carried out, but most of these studies focus on education such as Maragustam¹², Buyung Syukron¹³, Munifah¹⁴, Siful Arifin dan Supandi¹⁵, and Siti Makhmudah¹⁶.

⁹ Saifuddin Saifuddin, "REVOLUSI MENTAL DALAM PERSPEKTIF AL-QUR'AN: STUDI PENAFSIRAN M. QURAIISH SHIHAB," *MAGHZZA: Jurnal Ilmu Al-Qur'an Dan Tafsir* 1, no. 2 (November 14, 2016): p. 51–66, <https://doi.org/10.24090/maghza.v1i2.740>.

¹⁰ Sappeami Sappeami, "REVOLUSI MENTAL DALAM MENERAPKAN SISTEM EKONOMI ISLAM," *Al-Intaj: Jurnal Ekonomi Dan Perbankan Syariah* 4, no. 2 (October 9, 2018), <https://doi.org/10.29300/aij.v4i2.1215>.

¹¹ Khalil Nurul Islam, "Moderasi Beragama di Tengah Pluralitas Bangsa: Tinjauan Revolusi Mental Perspektif Al-Qur'an", *Kuriositas: Media Komunikasi Sosial dan Keagamaan*, Vol. 13, No. 1, 2020.

¹² Maragustam Maragustam, "PARADIGMA REVOLUSI MENTAL DALAM PEMBENTUKAN KARAKTER BANGSA BERBASIS SINERGITAS ISLAM DAN FILSAFAT PENDIDIKAN," *Jurnal Pendidikan Agama Islam* 12, no. 2 (December 2, 2015): p. 161–75, <https://doi.org/10.14421/jpai.2015.122-03>.

¹³ Buyung Syukron, "PARADIGMA IMPLEMENTASI KONSEP REVOLUSI MENTAL," *Elementary: Jurnal Ilmiah Pendidikan Dasar* 2, no. 1 (2016), <http://e-journal.metrouniv.ac.id/index.php/elementary/article/view/paradigma-implementasi-konsep-revolusi-mental>.

¹⁴ Munifah Munifah, "MEMBINGKAI HOLISTIC EDUCATION DAN NILAI-NILAI INSTITUSI BAGI TERWUJUDNYA REVOLUSI MENTAL: KAJIAN KONTRIBUSI PEMIMPIN PENDIDIKAN

In this paper, the author is more concentrated on looking at the matter mental revolution from the perspective of surah al-Ra'd (13) verse 11. Concerning economic independence and competitiveness, the above verse gives a hint that God will not change the economic state of a nation, as long as the nation does not change the causes of its economic decline.¹⁷ Similarly, if a nation changes its circumstances from immorality to obedience, then God will change his condition from misery to happiness.

Starting from the above explanation, then in this paper will explain how the perspective of mental revolution in surah al-Ra'd (13) verse 11? How to improve the nation's economic independence about surah al-Ra'd (13) verse 11? Moreover, what is the relation of the mental revolution to the competitiveness of productive enterprises in the perspective of sura al-Ra'd (13) verse 11? Based on this, the authors are interested in peeling in this paper entitled: Mental Revolution to Increase Economic Independence and Nation's Competitiveness of Surah al-Ra'd (13) Verse 11 Perspective.

This article uses qualitative research methods that are literature research. This research uses a sociological approach. The sociological approach is used in discussing social discourse and phenomena of mental revolution in increasing economic independence and national competitiveness. The research data was obtained from al-Quran, Islamic books, scientific journals, the internet, and other forms of written documents that are related, have the accuracy, and are relevant to the object of research discussed, namely the mental revolution, economic independence, and national competitiveness viewed from the perspective surah al-Ra'd (13) verse 11.

The data in this study are presented exploratively descriptive. Explorative descriptive method is the development of descriptive methods, namely methods that describe ideas that have been outlined in the form of print media both in the form of primary and secondary scripts for later development. The focus of exploratory, descriptive research is trying to describe, discuss, and explore the main ideas which are then drawn in a new case. The main idea, which is the basis of the research is a mental revolution in

MELALUI PEMBERDAYAAN NILAI-NILAI INSTTTUSI," *Didaktika Religia* 3, no. 2 (May 24, 2016): p. 1–18, <https://doi.org/10.30762/didaktika.v3i2.159>.

¹⁵ Siful Arifin, "PENDIDIKAN AGAMA ISLAM (PAI) SEBAGAI WUJUD REVOLUSI MENTAL GENERASI BANGSA," *Kariman: Jurnal Pendidikan Dan Keislaman* 07, no. 1 (August 30, 2019): p. 17–28, <https://ejournal.stit-alkarimiyyah.ac.id/index.php/kariman/article/view/98>.

¹⁶ Siti Makhmudah, "Revolusi Mental Dalam Mengubah Pola Pikir Tenaga Pendidik Dari Segi Perspektif Islam," *Jurnal EDUCATIO: Jurnal Pendidikan Indonesia* 2, no. 1 (April 13, 2016): p. 86–91, <https://doi.org/10.29210/12016237>.

¹⁷ M. Quraish Shihab, *Tafsir Al-Mishbab: Pesan, Kesan, Dan Keserasian Al-Qur'an*, vol. 6 (Jakarta: Lentera Hati, 2009), p. 570.

increasing economic independence and national competitiveness. Data collection methods in this study are used by reading, understanding, analyzing as many sources of data obtained. The data analysis method used is the data analysis method popularized by Miles and Huberman, namely data reduction, data presentation, and concluding.¹⁸

Mental Revolution of Surah Al-Ra'd (13) Verse 11 Perspective

The mental revolution proclaimed by President Joko Widodo is a movement intended to build the character of the nation by changing the way of thinking that is much better, independent, character, and nationalist.¹⁹ The mental revolution is a movement to galvanize Indonesian human beings into a new man, who is a white hearted, steel-bound, eagle-eagled spirit, blazing fire.²⁰ To further strengthen sovereignty, increase competitiveness, and strengthen national unity, it is necessary to conduct a mental revolution.²¹ Allah said in al-Ra'd (13) verse 11:

...إِنَّ اللَّهَ لَا يُغَيِّرُ مَا بِقَوْمٍ حَتَّى يُغَيِّرُوا مَا بِأَنْفُسِهِمْ وَإِذَا أَرَادَ اللَّهُ بِقَوْمٍ سُوءًا فَلَا مَرَدَّ لَهُ وَمَا لَهُمْ مِنْ دُونِهِ مِنْ وَاٍلٍ

Indeed, Allah will not change the condition of a people until they change what is in themselves. And when Allah intends for a people ill, there is no repelling it. And there is not for them besides Him any patron.

By interpreting *mā* on speech *mā biqawm* and *mā* on speech *mā bi anfusihim* with the meaning of fate, so the meaning of the above verse is that Allah does not change the destiny of a people so that they change their own destiny. Whereas said *mā* in the above verse the language is *isim mawṣūl* meaning something or anything.²² In any Arabic Dictionary the author has not encountered the word *mā* meaningful fate. Especially if translated as above, it is contrary to the reality. Facts that happen in everyday life, for example people who do not try anything to gain wealth, but suddenly he became unexpectedly rich, people who get gifts from someone, inheritance is abundant and others. On the contrary, there are those who strive with his hard work, but God does not want him to be rich.

¹⁸ Matthew B. Miles and A. Michael Huberman, *Qualitative Data Analysis (a Source Book of New Methods)* (Beverly Hills: SAGE Publications, 1984), p. 21–24.

¹⁹ Kementerian Komunikasi dan Informatika RI, *Government Public Relations: Topik Revolusi Mental*, 7.

²⁰ Kementerian Koordinator Bidang Pembangunan Manusia dan Kebudayaan, *Sosialisasi Gerakan Nasional Revolusi Mental*, p. 1.

²¹ Kementerian Sosial RI, *Gerakan Nasional Revolusi Mental*, p. 8.

²² Ahmad Wirson Munawwir, *Kamus Al-Munawwir Arab-Indonesia Terlengkap* (Surabaya: Pustaka Progressif, 1997), p. 1117.

If it is related to the meaning of surah al-Ra'd (13) verse 11 which states that Allah does not change the state of a people so that they change the state that is in themselves, then the mental revolution is defined as an attempt to change the destiny of the nation towards a better, more prosperous and more independent.²³ The way to achieve this is to change the way of thinking that is much better, independent, character, and nationalist. The aim is to strengthen sovereignty, enhance competitiveness, and strengthen national unity.²⁴

In understanding the surah al-Ra'd (13) verse 11, Allah also mentions almost the same thing in surah al-Anfāl (8) verse 53:

ذَلِكَ بِأَنَّ اللَّهَ لَمْ يَكُ مُغَيِّرًا نِعْمَةً أَنْعَمَهَا عَلَىٰ قَوْمٍ حَتَّىٰ يُغَيِّرُوا مَا بِأَنْفُسِهِمْ وَأَنَّ اللَّهَ سَمِيعٌ عَلِيمٌ

That is because Allah would not change a favor which He had bestowed upon a people until they change what is within themselves. And indeed, Allah is Hearing and Knowing.

Following the intent of surah al-Anfāl (8) verse 53 above, it is clear that the word *mā* on the word *mā biqaym* in surah al-Ra'd (13) verse 11 is meaningful favors, not meaningful fate. Jalāl al-Dīn al-Mahallī dan Jalāl al-Dīn al-Suyūṭī in *Tafsīr Jalālayn* said Allah does not change anything favor of a people. God does not take back His favor from them, so they change what they have in themselves, from good behaviors changed to immorality.²⁵ In this case, Sayyid Quṭb says that surah al-Ra'd (13) verse 11 and surah al-Anfāl (8) verse 53 describes:

God will not change their condition, as long as they do not change the causes of their decline. Others interpret that God will not take away the blessings He has given until they change their circumstances, such as from faith to disbelief, from obedience to immorality, and from gratitude to kufr. Similarly, if the servant changed their circumstances from obedience to obedience, then Allah will change his condition from misery to happiness.²⁶

Meanwhile, according to al-Samarqandī, both verses explain that God will not change the enjoyment that exists in a people whom God gave them until they change themselves by abandoning the attitude of kufr into gratitude.²⁷ Al-Faqīh Abū al-Layth says that in verse, there is a warning to all men to recognize the blessings God has given them

²³ Jiwa Atmaja, *Menggulirkan Revolusi Mental Di Berbagai Bidang* (Jakarta: Institut Darma Mahardika, 2015), p. 5.

²⁴ E. Mulyasa, *Revolusi Mental Dalam Pendidikan* (Bandung: PT Remaja Rosdakarya, 2015), p. 11.

²⁵ Jalāl al-Dīn Al-Shuyūṭī and Jalāl al-Dīn Al-Mahallī, *Tafsīr Al-Jalālayn* (Surabaya: al-Hidayah, n.d.), p. 323.

²⁶ Sayyid Quṭb, *Fī Zilāl Al-Qur'an* (Kairo: Dār al-Shurūq, 1972), p. 2045.

²⁷ Naṣr bin Muḥammad Al-Samarqandī, *Baḥr Al-'Ulūm*, vol. 1 (Beirut: Dār al-Kutb al-Ilmiyah, 2006), p. 71.

and to thank them so that the pleasures are not lost from them.²⁸ According to Ibn Abī Zamanayn said the verse emphasizes that Allah, when sending an apostle to a people, then they deny him, Allah will destroy them.²⁹ According to Abū Bakr al-Jaza'yri, the meaning of surah al-Ra'd (13) verse 11 and surah al-Anfāl (8) verse 53 is Allah does not change the condition of a people previously in *afiyah* (salvation) and favor to disaster and doom, the circumstances that exist in themselves.³⁰

Based on the above explanation, the understanding of surah al-Ra'd (13) verse 11 about increasing economic independence and competitiveness of the nation, the mental revolution is intended as an effort to build a real business spirit, change the way of view in managing the national economy, smart minded in building the economy, attitudes, and behaviors to be oriented towards progress and modern things that are competitive so that Indonesia becomes a big nation and able to compete with other nations in the world. Thus, the focus of the mental revolution implied by the surah al-Ra'd (13) verse 11 is to establish the Indonesian nation in two respects: *First*, the orientation of values and virtues is believed to be a good thing in improving economic independence. The orientation is the core or fundamental values that are believed to be part of the realization of the mission of the Indonesian economic existence in the international world. For example, the primary value to be developed is excellence, honesty, discipline, caring, and service. So this essential value becomes a mecca that always on a stretcher in the formation of the character of the country's economy. *Secondly*, in order for the country's economic performance to be active and time-wasting, the government needs to direct the economic actors to compete healthily, contributing to the state and absorbing the labor force to reduce unemployment.

Increased Independence of the Nation's Economy

One of the substance and intent of surah al-Ra'd verse 11 is to increase the nation's economic independence to reach the *rida* of God. The improvement of the nation's economic independence does not have several specific and detailed theories that explain the science economy as a capitalistic economy that is organized and disseminated in such away. However, the improvement of economic independence of the nation has a normative concept such as the prohibition of stockpiling, the matter of property ownership

²⁸ Al-Samarqandī, 1: p. 57.

²⁹ Ibn Abī Zamanayn, *Tafsīr Al-Qur'an Al-'Aẓẓ* (Kairo: Maktabah Ibn Abbās, 1999), p. 65.

³⁰ Abu Bakr Al-Jazayri, *Aysar Al-Tafsīr*, vol. 1 (Beirut: Dār al-'Alamiyah, 1998), p. 121.

and occupation, the control of goods on public goods and the guarantee, and social solidarity (poverty alleviation) through the empowerment of national economic potential.³¹

Efforts to increase the nation's economic independence are still far behind compared to the efforts of other Muslim-majority countries such as Egypt, Algeria, Saudi Arabia, Kuwait, and Turkey. They have been trying to increase their economic independence in the long run.³² In fact, in a country with a minor Muslim population, efforts to increase its economic independence are equally productive.³³ This is the issue of the nation that needs to find a solution so that the real productive economic potential can contribute to prosperity and prosperity for the country. Allah said in the al-Mā'idah (5) verse 48:

وَأَنْزَلْنَا إِلَيْكَ الْكِتَابَ بِالْحَقِّ مُصَدِّقًا لِمَا بَيْنَ يَدَيْهِ مِنَ الْكِتَابِ وَمُهَيْمِنًا عَلَيْهِ فَاحْكُم بَيْنَهُمْ بِمَا أَنْزَلَ اللَّهُ وَلَا تَتَّبِعْ أَهْوَاءَهُمْ عَمَّا جَاءَكَ مِنَ الْحَقِّ لِكُلِّ جَعَلْنَا مِنْكُمْ شِرْعَةً وَمِنْهَاجًا وَلَوْ شَاءَ اللَّهُ لَجَعَلَكُمْ أُمَّةً وَاحِدَةً وَلَكِنْ لِيَبْلُوَكُمْ فِي مَا آتَاكُمْ فَاسْتَبِقُوا الْخَيْرَاتِ إِلَى اللَّهِ مَرْجِعُكُمْ جَمِيعًا فَيُنَبِّئُكُمْ بِمَا كُنْتُمْ فِيهِ تَخْتَلِفُونَ

And We have revealed to you, (O Muhammad), the Book in truth, confirming that which preceded it of the Scripture and as a criterion over it. So judge between them by what Allah has revealed and do not follow their inclinations away from what has come to you of the truth. To each of you We prescribed a law and a method. Had Allah willed, He would have made you one nation (united in religion), but (He intended) to test you in what He has given you; so race to (all that is) good. To Allah is your return all together, and He will (then) inform you concerning that over which you used to differ.

Therefore, from the side of the mental revolution needs to be reinforced, mentally productive economic actors, from the mental who are accustomed to adopting the behavior of Western economics into behavior based on the Qur'an. In order for economic potentials to be utilized to enhance the economic independence of a nation with social justice, the company that manages the potential economic needs to focus on empowering the productive economic potential that exists, the professional in managing the productive economic potential, and effectively serving the needs of the people who need it. In this case, the government as facilitator and regulator needs to direct the company to keep

³¹ Adiwirman A. Karim, *Bank Islam: Analisis Fiqih Dan Keuangan* (Jakarta: PT Raja Grafindo Persada, 2006), p. 255.

³² Didin Hafiduddin, *Zakat Dalam Wacana Perekonomian Modern* (Jakarta: Gema Insani Press, 2002), p. 3.

³³ Budhy Munawar Rahman, *Kontekstualisasi Doktrin Islam Dalam Sejarah* (Jakarta: Paramadina, 2009), p. 45.

referring to the main principles required by microcredit summit.³⁴ Referring to the purpose of sura ar-Ra'd verse 11, then there are at least four principles that must be considered in improving the nation's economic independence. The principles are³⁵

1. Reaching the Poorest

The poorest in the mean is the most impoverished society, but economically active (economically active) and entrepreneurship spirit. Internationally they are understood to be the bottom half of the national poverty line. The direction of increasing the nation's economic independence is to empower the poorest in managing the existing economic assets so that simultaneously it will be realized poverty alleviation efforts.

2. Reaching and Empowering Women

Women are the victims who suffer most in poverty.³⁶ Therefore they should be the main focus in improving the nation's economic independence. Besides, "from field experience in various countries shows that women are the best borrowers, users and credit backers".³⁷ Therefore, the empowerment of women in line with the improvement of the nation's economic independence needs to be developed so that the economy of each poor household can increase along with the increase of the benefits of the economic potential.

3. Building a Financially Sustainable Institution

In order for the state to continuously serve the poor so that more and more are served, financially, the institutions that manage the economic potential must be financially secure. The government must assist companies that manage economic potential with several budgets to sustain its operational costs, capital adequacy ratio, and other necessary costs. This government budget is needed to enable the institutions to operate in helping the government to alleviate poverty, increase economic productivity, and economic growth.³⁸

4. Measurable Impact

The impact of institutional presence that manages economic potential can be measured so that evaluation can be done. It is intended to improve institutional performance.

³⁴ Muhammad Syafi'i Antonio, *Bank Syari'ah: Dari Teori Ke Praktek* (Jakarta: Gema Insani Press, 2001), p. 162.

³⁵ Bodie Kane and Marcus, *Investment* (Jakarta: Salemba Empat, 2006), p. 146–47; Kasmir, *Zakat, Pajak, Asuransi Dan Lembaga Keuangan* (Jakarta: PT Raja Grafindo Persada, 1996), p. 103–4; Alexander Sharpe and Bailey, *Investasi*, vol. 1 (Jakarta: Prenhallindo, 1999), p. 67.

³⁶ Moh. Shofan, *Menggugat Penafsiran Maskulinitas Al-Qur'an: Menuju Kesetaraan Gender Dalam Jalan Ketiga Pemikiran Islam, Mencari Solusi Perbedabatan Tradisionalisme Dan Liberalisme* (Yogyakarta: IRCiSoD, 2006), p. 277.

³⁷ Mansour Fakih, *Analisis Gender Dan Transformasi Sosial* (Yogyakarta: Pustaka Pelajar, 1997), p. 51.

³⁸ Suad Husnan, *Dasar-Dasar Teori Portofolio Dan Analisis Sekuritas* (Yogyakarta: UPP AMP YKPN, 1993), p. 47.

Productive Business Competitiveness

Although Islam encourages its people to compete in goodness (*fastabiq al-khayrā*), it does not mean that competition can be done as it pleases and as willing as human beings, such as out of control. *Adāb* and business ethics in Islam must be respected and obeyed if traders and businesspeople want to belong to the *ṣiddiqīn*.³⁹ Muslims in their work to seek wealth and run their business are required to make Islam as the basis and the pleasure of Allah as the ultimate and ultimate goal. This is mental competitiveness in Islamic teachings, which is a measure in applying the mental revolution at the level of productive enterprise competitiveness.

Finding a profit in trading is one of the goals but must not defeat the primary purpose, that is as a means to worship Allah and is fardhu kifayah. Therefore, business and trade should not be separated from the role of Sharia *Islāmīyah*.⁴⁰

The Islamic economic system prohibits any economic activity, including trade, which contains elements of coercion, *mafsadah* (opposite of benefit), and *gharār* (deception). While the form of Islamic trade allows the system of cooperation (joint venture) or commonly referred to as *shirkah*.⁴¹ This Islamic provision is based on the word of Allah in surah al-Nisa' (4) verse 29:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُم بَيْنَكُم بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا

O you who have believed, do not consume one another's wealth unjustly but only (in lawful) business by mutual consent. And do not kill yourselves (or one another). Indeed, Allah is to you ever Merciful.

As also explained in the hadith:

عن أبي هريرة رضي الله عنه : أن رسول الله صلى الله عليه وسلم قال : (من دعا إلى هدى , كان له من الأجر مثل أجور من تبعه , لا ينقص ذلك من أجورهم شيئا , ومن دعا إلى ضلالة , كان عليه من الإثم مثل آثام من تبعه , لا ينقص ذلك من آثامهم شيئا)

Abu Hurairah barkata, the Messenger of Allah said, “anyone who asks for good, then he gets a reward like the reward of people who do it without minus one bit. And

³⁹ Ghufran A. Mas'adi, *Fiqh Muamalah Kontekstual* (Jakarta: PT Raja Grafindo Persada, 2002), p. 133.

⁴⁰ Ibn Taymiyah, *Mukhtasar Al-Fatawa' Al-Misriyah* (Kairo: Dār al-Kutb al-Ilmiyah, n.d.), p. 342.

⁴¹ Husain Syahatah and Shiddiq Muh. al-Amin Adh-Dhahir, *Transaksi Dan Etika Bisnis Islam*, trans. Saptono Budi Satryo and Fauziah R. (Jakarta: Visi Insani Publishing, 2005), p. 142.

anyone who asks for kesestian, then he got a sin like the sins of people who do it without minus a bit".⁴²

The social impact of competitive practice is the efficient operation of a company or seller that benefits the community.⁴³ Theoretically, if there is a monopolistic practice that potentially becomes inefficient, then it should be prevented through regulation.⁴⁴ Competition practices must be maintained through competition regulations and policies so that companies that grow and succeed in expansion do not lead to monopolistic practices. The essence of the competition process is the sustainability of creativity while avoiding the practice of fertilizing the power of market domination (monopoly power) is excessive so as to bring up the monopolist. This is the direction of the mental revolution in the business competition of business of products in Indonesia.

The practice of dynamic competition will ensure the growth of the industry through changes in industrial structure due to changes in output and prices in an endogenous and simultaneous manner. Industrial growth is the result of three-component interactions of technology, market size, and competitive strategy.⁴⁵

Technology will determine the (economies of scale), economies of scope, the ratio of transaction costs, and production costs in order to find the most efficient production structure. Given the process of competition running through creative destruction, the entry of potential firms becomes challenging to block.⁴⁶

In any industry, the technology used will affect the degree of economies of scale and economies of scope. The emergence of some dominant companies leads to a relationship of monopolistic competition practices and contestable markets. In macro terms, the emergence of dominant companies but able to work with low cost becomes essential because it makes it easier to increase industrial output progressively like Japanese automakers are more efficient than American companies, so it is considered successful when increasing sales in various countries in the world. About contestability, according to Baumol, Panzar, and Willing that:

⁴² Muslim bin Al-Hajjaj, *Ṣaḥīḥ Muslim*, vol. 4 (Beirut: Dār Iḥyā' al-Turāth al-'Arābī, n.d.), p. 2060.

⁴³ Philip Kotler and Kevin Lane Keller, *Manajemen Pemasaran* (Jakarta: Indeks, 2007), p. 4–5.

⁴⁴ Permawan Kertajaya and Muhammad Syakir Sula, *Syari'ah Marketing* (Bandung: PT Mizan Pustaka, 2006), p. 28.

⁴⁵ Sofyan Assauri, *Manajemen Pemasaran (Konsep Dan Strategi)* (Jakarta: Rajawali Grafindo, 2002), p. 182.

⁴⁶ Harper W. Boyd, Orville C. Walker, and Jean-Claude Larrenche, *Manajemen Pemasaran: Suatu Pendekatan Strategis Dengan Orientasi Global*, trans. Imam Nurmawan (Jakarta: Erlangga, 2000), p. 264.

They are practiced by avoiding sunk costs and making the company easy to hit-and-run (entry-run), as practiced by new companies entering the aviation industry in Indonesia currently leasing aircraft to reduce total costs for competitive pricing and if necessary the lowest price. Contestable market strategy is defined as a practice of competition through low cost (cost-effective) done by several companies that compete with each other so that the price formed is competitive (competitive price).⁴⁷

From the description above, the practice of dynamic competition has a positive effect on the growth of competitiveness of companies, industries, and countries. Growth and development of industrial competitiveness to determine the degree of competition between firms in an industry, i.e., consumers, suppliers of resources, potential competitors, and substitution products. Utilization of the four forces or factors, and the degree of competition among competitors will affect the amount of profit earned in the short and long term. These factors refer to the microeconomic theory that explains the factors of the market structure, namely the number of buyers (consumers), the number and size of the company or seller, the nature of the product (identical or differentiated), and barriers to entry or exit of the market which are threats prospective new company.⁴⁸ In microeconomic theory, market structures are classified into whether perfect competition, monopolistic competition, oligopoly, or monopoly.

In determining the pricing strategy of a product, consideration should be given to product production in the competitive market, as well as the life cycle of the product.⁴⁹ Another product that has the same target market with its market leader would not be able to compete with the lowest standard price of the market leader, because if the product number two fixes the price equal to that of the market leader, the consumer prefers that brand become a market leader.

From the side of the mental revolution, the competitiveness of productive enterprises aims for productive economic actors to get profit and benefit reliably excellent and appropriate economic guidance. For example, productive economic actors need a strategy to be able to enter the market and as much as possible to master it in proper ways. The principles of transparency and honesty are highly respected in business competition activities. Therefore, Islam prohibits cheating in doing business with all its forms.

Conclusion

⁴⁷ Abdullah Al-Mushlih and Shalah Ash-Shawi, *Fikih Ekonomi Keuangan Islam* (Jakarta: Darul Haq, 2004), p. 90.

⁴⁸ Al-Mushlih and Ash-Shawi, p. 68–79.

⁴⁹ E. Carry Rismiati and Ig. Brendan Suratno, *Pemasaran Barang Dan Jasa* (Yogyakarta: Kanisius, 2006), p. 222.

Based on the above description, the authors conclude that the perspective of mental revolution in surah ar-Ra'd verse 11 is the spirit of building a real business spirit, changing the way of view in managing the nation's economy, intelligent minded in developing economy, attitude and behavior to be oriented towards progress and modern things that are competitive so that Indonesia becomes a big nation and able to compete with other nations in the world. In this case, the mental revolution needs to be directed to strengthen the mental actors of the productive economy, from the mentally accustomed to adopt Western economic behavior to the Qur'an based on the principles of reaching the poorest, reaching and empowering women, building financially sustainable institutions, and measurable impact. In terms of the competitiveness of productive enterprises, the mental revolution is aimed at shaping the souls of business actors to compete positively that brings the common good, and avoids the negative competition that brings harm.

Seeing the behavioral character of productive business managers who tend to cheat, then the government and scholars need to do mental and spiritual revolution coaching to the manager so that cheating does not happen again. This is followed by other prefectural measures by governments and communities. There should also be an attempt to discipline healthy or positive business competition in order to suppress the neglect of harmful business competition that repeatedly occurs.

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