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# Corruption and the Threat to Public Welfare: an Islamic Economic Answers

Asnaini, Asnaini<sup>1</sup>, Irwan Abdullah<sup>2\*</sup>, Fatimah, Fatimah<sup>3</sup>, Yunida Een Friyanti<sup>4</sup>, Amimah Oktarina<sup>5</sup>,

Ayu Yuningsih<sup>6</sup>

<sup>1</sup>Ph.D., Associate Professor, Faculty of Economic and Business, State Institute of Islamic Studies (IAIN) Bengkulu, Indonesia; E-mail: asnaini@iainbengkulu.ac.id

<sup>2</sup>Corresponding Author, Ph.D., Professor, Faculty of Cultural Sciences, Gadjah Mada University, Yogyakarta, Indonesia; E-mail: irwan.fib@ugm.ac.id

<sup>3</sup>Ph.D., Associate Professor, Faculty of Sharia, State Institute of Islamic Studies (IAIN) Bengkulu, Indonesia; E-mail: fatimahyunus13@gmail.com

<sup>4</sup>Ph.D., Assistant Professor, Faculty of Economic and Business, State Institute of Islamic Studies (IAIN) Bengkulu, Indonesia; E-mail: yunidaf.een@gmail.com

<sup>5</sup>Ph.D., Assistant Professor, Faculty of Economic and Business, State Institute of Islamic Studies (IAIN) Bengkulu, Indonesia; E-mail: amimahoktarina@iainbengkulu.ac.id

<sup>6</sup>Asistant Lecturer, Faculty of Business and Economics, Indonesian Islamic University, Yogyakarta, Indonesia; Email: ayuyuningsih92@gmail.com

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#### Abstract

Owing to its deleterious economic and social consequences, the problem of corruption has received special attention from social scientists. The purpose of this article is to explain corruption in general and its negative effects from an Islamic economic perspective, as well as to examine Islamic economics' potential for tackling corruption. The results show that justice is an important element of law enforcement, and thus an Islamic economic system needs to be applied to tackle corruption and create public welfare. This paper thus provides educators, policymakers, and entrepreneurs with new insights into the need to employ Islamic ethics as a guideline for tackling corruption and achieving public welfare.

Keywords:Corruption, Islamic Economic, Islamic Ethics, Public Welfare, Islamic Perspective

#### I. INTRDUCTION

Corruption, as well as its detrimental effects on the Gonomy and society, is common around the world. Corruption creates and emphasizes inequality in the delivery of public services, encourages the pillaging of natural resources, and creates widespread distrust in the state (Warf, 2016). Efforts to eradicate corruption, including in Indonesia, have yet to bear fruit (Waluyo, 2017). Instead, this phenomenon has become increasingly prevalent around the world. Collier (2002) argues that corruption is a very complex social behavior, and thus has developed interdisciplinary theories about its causes. However, the authors argue that his institutional choice analytic framework—in which corruption is behaviorally determined—needs to be suspended. The notion of culture is still useful for understanding how people recognize and respond to corrupt behavior (Borlea, Achim, Rus, 2019).



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The issue of corruption has received serious academic attention, including from sociologists, political scientists, legislators, and 26 onomists; global institutions and organizations such as the World Bank, the International Monetary Fund (IMF), the United Nations Development Program (UNDP); and specialized anti-corruption agencies 19th as Transparency International (TI), the Organization for Economic Cooperation and Development (OECD), and Indonesian Corruption Watch (ICW). Such studies have paid particular attention to the issue of corruption, its theory, and coping and resolution techniques (Kholis, 2006).

This article aims to contribute to the literature on consumption behavior by analyzing corrupt behavior in an Islamic economic perspective. After providing a brief picture of corruption and its effects, it will offer an Islamic economic perspective of corruption and efforts to eradicate it. Before doing so, however, it will provide a review of the related literature.

#### **II. LITERATURE REVIEW**

Corruption has become a serious challenge to democracy and law around the world. It is broadly defined as involving the abuse of power and position in order to achieve personal profit and advance individual interests (Kaufmann & Vicente, 2011); such practices occur not only in government institutions, but also in private enterprises (Farrales, 2012). Conversely, Rosenblatt (2012) argues that corruption is collective/organizational, where individuals are hierarchically organized to coordinate corrupt practices and increase their profitability. In this case, trust (interpersonal and political) is used by corruptors to advance practices that are very detrimental to the community (Morris & Klesner, 2010).

Corruption—including embezzlement and extortion in political and bureaucratic matters—violates existing norms and standards (Torsello & Venard, 2016), and thus harms national integration (Pellegrini, 2011; Della Porta & Vannucci, 2012; Wedeman, 2013). In such cases, public assets are privatized by being reconceptualized as private property (Gillespie et al., 2019). Economic motives, rather than a desire for power, are still perceived as the primary drivers of the crime of corruption (Wraith & Simpkins, 2010). Therefore, preventing

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such practices requires not only anti-corruption institutions that can be trusted by the public (Öge, 2016; Persson, Rothstein, & Teorell, 2013), but also simple and accessible transparency reports for auditing (Jeppesen, 2018).

Restva & Amalia (2019) argues that the immoral nature and character of corruptors has a negative surrounding environments. effect on their Egocentrism taints their personalities, with corruptors being unwilling to see things from the perspective of others (Abdullah et al., 2019). They thus lack what Ceva and Ferreti (2014) identify as the impartiality necessary to promote the public interest. Corruptors often act as traitors and parasites, being identified with the bourgeoisie who exploit capitalism and its practices to advance their own interests (Kasarla, 2019). This is perpetuated across generations, with younger members of society being willing to bribe political and bureaucratic actors to access these sectors (Gans-Morse et al., 2017).

Interestingly, such corrupt practices are prevalent in the state, despite this sector's expectation to improve the public welfare. As Simandjuntak (2015) shows, Indonesian politicians who have been convicted of corruption are still willing to contest elections, and even receive the full support of their political parties. Such candidates also receive popular support, as their practice of money politics is well received by voters. Poquet (2017) similarly notes that corruptors continue to influence political discourse in Spain, ultimately eroding the country's democratic values.

#### III. METHOD

This article employs a qualitive approach to corruption through understand an Islamic economic lens. Data were collected through observation and a review of relevant books, journals, and other relevant literature. Various Islamic texts were consulted to support this article's arguments, with data analyzed using techniques derived from Miles and Huberman (data collection, reduction, display, and conclusion). Three stages of data presentation applied in this paper, namely restatement of data, description to map the patterns of data, and



interpretation to highlight the meaning in certain social context.

#### IV. RESULTS AND DISCUSSION

#### 1. Causes and effecT of corruption

Recent corruption studies have provided various definitions of the practice. According to Soreide, corruption refers to bribery, the provision of gifts and other benefits; in return, they receive profits, avoid liability, or limit their opponents' mobility. It may be perpetrated by employees, entrepreneurs, public officials, or persons involved in procuring services, goods, or assets (Hasan, Muainuddin & Jaafar, 2018).

Warf (2016) understands corruption as involving all matters relating to the transfer of public assets into private hands, ranging from individual actions such as petty theft, bribery, and grand larceny through organized institutional activities such manipulating the government to serve their own purposes. Prominent officials often transfer money for personal use and thereby enrich themselves at the public's expense. Other government actors expect bribes and gratuities to be provided in exchange for their assistance; this is so prevalent that terms such as "fees" and "tea money" have become euphemisms for the money provided to facilitate transactions or prevent prosecution. In many cases, bribery is seen only as of the "cost of doing business": that is, a normalized economic function.

Sved Hussin Alatas, meanwhile, identifies involving corruption as the following characteristics: (1) corruption always involves more than one person; (2) corruption involves secrecy among those involved; (3) corruption has elements of shared responsibility and mutual benefits; (4) perpetrators usually try to camouflage their actions with legal and legislative justification, rather than openly break the law; (5) people involved in corruption seek to influence certain decisions; (6) corruption involves deception or trickery; (7) corruption involves a contradiction between perpetrators' functions as holders of public office and as individuals; (8) corruption prioritizes perpetrators' own interests over their duties and obligations (Alatas, 1975).

Previous studies have offered several explanations for corruption. Borlea, Achim, & Rus (2019) find that power distance, trust in legal systems, happiness, and religion are its most important behavioral determinants, explaining about half of global corruption. Lack of Islamic work ethics, in muslim societies, promotes fraudulent public procurement practices, producing government servants with little integrity, poor commitment, and discipline problems (Salahudin et al., 2016). Where people do not follow the teachings of their religion, corruption is more likely, and as such adherence to religious teachings is necessary to build a healthy working environment and curb corruption in Malaysia (Hasan, Muainuddin & Jaraar, 2018). Wallace (2015) notes that, although corruption is ambiguously defined, it is perceived as very common and primarily associated with personal gain. Commonly recognized forms of corruption include kickbacks, fraud, and bribery 14ll of which are perceived as being supported by conducive attitudes, supportive norms, and limited consequences for being caught (Brown & Loosemore, 2015). Er (2008) explains that poverty can promote corruption in civil society and commercial institutions, which are exacerbated by regulatory insufficient infrastructure and institutional deficiencies (Er, 2008).

Corruption can harm human society, bureaucracy, and politics, as well as the economy and the individual. Corruption can transform a collective society into a selfish one that lacks kinship and cooperation. Corruption can also jeopardize moral and intellectual standards. When corruption is rife, there is little willingness to sacrifice personal interests for the good and development of the community (Kholis, 2006). Over the long term, such conditions harm future generations, with children becoming increasingly antisocial and perceiving corruption as a normal part of everyday life; ultimately, they become accustomed to dishonesty and irresponsibility (Er, 2008).

Corruption can also have an effect on countries' political conditions. Where they achieve political power through corruption, government and community leaders are perceived by the public as illegitimate. The populace will not trust its government and leaders, and as a result they will not obey or submit to authority. Such a situation can produce socio-political instability and social



disintegration. In many cases, this can cause governments to fall, as has happened in Indonesia.

Corruption can also influence countries' economic development. Empirical research by Transparency International shows that corruption results in reduced domestic and foreign capital investment, as investors think twice about bribing officials to get permits and pay unnecessary fees to security forces to ensure the safety of their investments (Kholis, 2006).

#### 2. Corruption from an Islamic viewpoint

Islam views corruption as fostering a climate of greed, selfishness, and cynicism, and therefore as distancing society from the values taught by the Koran: (1) *tauhidullah* (subjection to Allah; QS 112: 1–4); (2) *ukhuwah* (brotherhood; QS 49:10); (3) *musawah* (equality; QS 49:13); (4) unity in the bondage of Allah (QS 3: 103); (5) mutual assistance (QS 5: 2); (6) justice (QS 6: 152); (7) deliberation (QS 42:38); (8) social responsibility (QS 3: 104); (9) virtue (QS 5:48); (10) tolerance (QS 109: 1-6); (11) freedom (QS 2: 256); (12) friendliness and gracefulness (QS 49:10; QS: 152); (13) defense of the truth (QS 5:35) (Kholis, 2006).

Islam incorporates two incentive structures. The first is based an worldly and heavenly punishment and rewards. Adherence to the Our'anic and Sunnah is required, as Islam teaches that humans are accountable to their Creator. As such, actions are not weighed against the "risk of being carght" but the risk of being "held accountable in the next life" and being "punished by Allah (SWT) in this world". This contrasts with the Western perspective that humans are only accountable to man's law. In such case, without an ethical code or the guidance of principles such as truth, honesty, and uprightness, individuals are willing to lie, cheat, and steal if the received benefits outweigh the perceived risks. Hence, the widespread proverb "rules are made to be broken" (Alatas, 1975).

Corrupt practices are mention in the Qur'an several times. Verse 188 of Surah Al-Baqarah states: "And do not consume one another's wealth unjustly or send it [in bribery] to the rulers in order that [they might aid] you [to] consume a portion of the wealth of the people in sin, while you know [it is unlawful].". Meanwile, Verse 41 of Surah Ar-Rum notes that "Corruption has appeared throughout the land and sea by [reason of] what the hands of people have earned so He may let them taste part of [the consequence of] what they have done that perhaps they will return [to righteousness]." In order to stop corruptors and other mischief doers, Allah punishes them for their worldly wrongs; however, He also allows them to repent and purify themselves.

The main purpose of Islamic law is to benefit humanity, both on Earth and in the hereafter. This is in accordance with Islam's overall mission as *rahmatan lil 'alamin* (a blessing to all). As part of Islamic law, Islamic economics has the same goal. It seeks to promote happiness (including economic welfare) on earth and in the hereafter; to fulfil basic human needs; to ensure resources are used optimally, efficiently, effectively, and sustainably; to guarantee the equitable and equitable distribution of assets, wealth, income, and results of development; to protect individual freedoms; to provide equal rights and opportunities to obtain it; and to promote cooperation and justice (Anas, 1989).

Acts of corruption do not reflect the basic principles of Islamic economics. Umer Chapra identifies several such principles. First, is the principle of monotheism, the foundation of the Islamic faith. Islam teaches that everything in the universe was designed and created intentionally by God, and thus everything has a purpose. It is this purpose that gives significance and meaning to the existence of the universe, including humans, who are amongst its residents. Second is the principle of khilafah, which may be translated as caliphate or custodianship. Humans are equipped with both physical and spiritual devices necessary for effective custodianship, including trust, simplicity, and freedom. Third is the principle of justice, a main component of Islamic teachings. This principle implies that basic human needs such as income, growth, and stability must be fulfilled (Chapra, 2001).

Corruption occurs when public mandates are abused. As explained by Kholis (2006) explains that corruption consists of two main elements, namely: (1) using power in excess of the legal limits imposed upon state officials and actors, and (2) prioritizing personal or client interests over those of the public interest. Corruption is thus a betrayal of the government's mandate. Such acts of



enriching oneself unjustly run contrary to the principles and objectives of Islamic economics, namely achieving happiness on Earth and in the hereafter while living goodly and honorably (*alhayah al-tayyibah*) (Kencana, 2017 As stated in Verse 58 of Surah An-Nisa: "Indeed, Allah commands you to render trusts to whom they are due and when you judge between people to judge with justice. Excellent is that which Allah instructs you. Indeed, Allah is ever Hearing and Seeing...."

Acts of corruption by state officials have deleterious effects on political, bureaucratic, economic, and social development, as well as individual practices. As such, corruption represents a neglect of official duties and obligations. Islamic economics holds that the state has broad duties and functions, including reducing poverty; creating an atmosphere conducive to economic growth and employment; promoting socio-economic justice; maintaining financial stability; and enforcing laws and other regulations.

#### 3. The applcation of an Islamic approach

To improve a society that has been corrupted, the Qur'an offers the concept of *al-amru bi al-ma'ruf* wa *al-nahyu 'an al-munkar* (Kholis, 2006). This includes the application of Islamic economics through:

#### 1

Islamic Moral Education – Employers around the world have recently realized that a good education is not the best basis for an excellent career. A survey of English employers conducted by the Nuffield College in Oxford found frat employers view qualifications as secondary to virtues such as frankness, good manners, and social stability (Chapra, 2011). These findings may be explained not only the deteriorating quality of higher education in the United Kingdom, but also the prevailing Brish character and class system. It is claimed that finesse in speech and interactions with others, as well as confidence in appearance, can only be acquired at home and not through the current education system. As such, leading positions continue to be occupied by the children of working-class families. However, the preference for employees from upper classes does not always bring the expected outcome. Crime is not limited to unsophisticated people lacking education and social skills; there are cases where those who are in the highest echelons of society are involved in whitecollar crimes, often with more significant economic consequences than petty theft (Er, 2008).

Amimah writes that morals have a central position, because morality they are produced through the application of aqidah (Islamic character) and shariah (Islamic law). Morality must be constructed upon a strong foundation, being applied to all aspects of human life, including humans' interactions with God and their interactions with others. Ilyas identifies morality as being shaped through several elements: the morals of Allah SWT, the character of the Prophet Muhammad, personal morals, family morals, social morals, and state morals. In this study, the authors divide the scope of morality into three parts, which are assumed to represent the others: humans' relationship with God, with fellow human beings, and with the environment (Oktarina & Mu, 2017).

Acts of corruption can be reduced if individuals are conditioned to act on moral grounds. Currently, the West is in search of effective ways of producing "moral citizens", "fully moral persons", or "morally adequate persons"; in other words, it has realized that it must upport the moral development of its youths as future citizens and leaders. For this, "character education" or "moral education" has been implemented in schools and colleges to enable individuals to act according to universal principles and values

Islam, being *Deen-ul-Fitrah*, takes into account human nature and provides universal and eternal values. As a way of life, Islam is inseparable from science and knowledge. Muslim countries, hence, should aspire to restore the education systems that were prevalent in Islamic history and try to use education as a tool for cultivating Islamic ethics. Educational institutions must therefore use the Islamic values contained in the Qur'an and Sunnah to provide youths with an awareness of the dangers of corruption. It must teach them not to commit the prohibited act of corruption, but rather to utilize appropriate channels for redistributing wealth (i.e. *zakat*) and dedicate themselves to charity.

According to Asnaini and Oktarina (2017), *zakat* (almsgiving) is often identified with fertility, purity, blessing, and purification. It cleanses the soul from greed, thereby ensuring a blessed life and



livelihood, while simultaneously promoting socioeconomic growth (Asnaini & Oktarina, 2017). It is also a means of solving social problems, as its funds can be used to promote community development. As a social institution that has always existed in Islam, *zakat* can be relied upon as a source of funds for development and empowerment (Asnaini & Hilmi, 2019).

Application of Good Economia attitudes – Poverty alleviation is central to nurturing good economic attitudes. One important way of achieving this goal is by ensuring that economic activities are carried out in accordance with Islamic law. This means:

- 1. using an appropriate payroll system; government officials must work as well as possible, and a decent salary and living allowance is required to motivate such a work ethic;
- 2. prohibiting bribes and gratuities, which are often given in return for favors the apparatus act to benefit the gift giver. The Prophet Muhammad is reported to have stated, "Allah's curse on bribes and recipients of bribes" (reported by Abu Dawud) and "Gifts given to rulers are *suht* (haram) and bribes received by judges are *kufr*" (reported by HR Imam Ahmad). Such gifts adversely affect government officials, who tend to enforce laws unfairly or favor parties who provide them with gifts or bribes;
- 3. optimizing social security institutions. Islam provides charitable social security institutions that offer a medium for distributing socio-economic justice and improving the welfare of the poor. *Zakat* plays a central role in providing material assistance to the poor and other parties in need, such as children and widows. *Zakat* also serves to manifest equality, goodwill, cooperation, and tolerance.

#### V. CONCLUSION

Based on the above explanation, it is clear that corruption has significant deleterious effects on society, individuals, politics, bureaucracy, and the younger generation. In Islam, corruption is viewed

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as an act of betrayal of the public mandate, and thus must be eradicated as it is a common enemy for everyone. Such a perspective provides educators and policymakers with new insights for tackling corruption through the application of Islamic economic principles in everyday life. This will help realize the goal of benefiting humanity both on Earth and in the hereafter.

A moral approach can be seen as an alternative means of eradicating corruption and resolving social ills by using religious values to control deviant behavior. Religion's greatest strength in combatting corruption lies in its ideology, which emphasizes the long-term betterment of society and the salvation of humanity.

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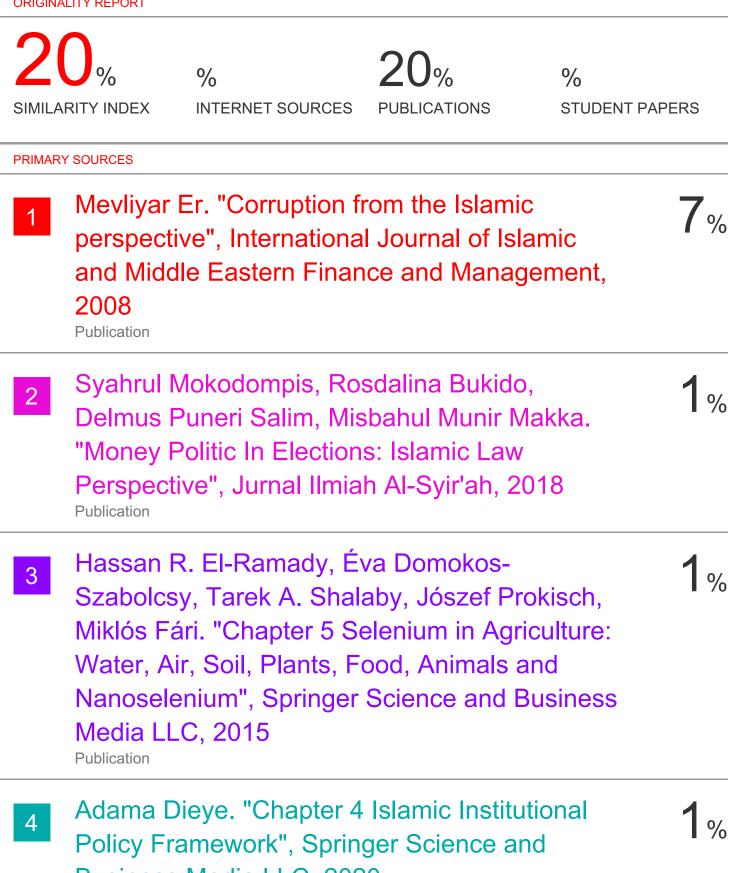
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