THE ACCELERATION OF MASSIVE VACCINATION ACTIVITIES IN OVERCOME CREDIT CRUNCH DURING THE COVID-19 PANDEMIC (HUMAN RIGHTS PERSPECTIVE HUMAN AND MAQASHID SHARIA)

Teguh Setiawan Wibowo
STIE Mahardika
teguh10setiawan@gmail.com

Abstract

Based on CNN Indonesia's economic growth in 2020, Indonesia minus 2.2% in 2020 so that causes revenue society declines, corporate performance weakens due to depressed sales and production, as well as investments that are still not improving. In addition, on the supply side the risk of failure penalty is very large so indirectly bad credit (credit crunch) as well increases. The firm level data method shows that during 2020, credit occurred crunch caused by both demand and supply sides of credit. Actually Bank Indonesia already has a solution to overcome the credit crunch by dividing several subsectors into 4 quadrants of the subsectors that have the most resilience strong to sub-sectors that have the weakest resilience. But such a solution only temporary (temporary) and will not be able to overcome the problem of comprehensive credit crunch. Save the writer, the acceleration of massive vaccination activities is the only way that can be used to solve the problem of credit crunch. Even so, there are still many people who refuse in human rights and religious arguments. Therefore, this research aims to prove that the credit crunch can only be overcome by accelerating activities, vaccination does not conflict with human rights values, and in line with maqashid syar'i ah.

Key Words: "Vaccination, Credit Crunch, Human Right, Maqashid Syari'ah"

INTRODUCTION

Indonesia is a country that highly upholds the values of human rightsman. This is stated in the fourth precept of Pancasila, namely social justice for all Indonesian people and articles 28 A to J of the State Constitution Republic of Indonesia of 1945 which comprehensively regulates values HAM (Human Rights) (Undang-Undang Dasar 1945, 1945). One of them, related to survival and health.
The existence of Covid-19 seems to deconstruct the concept of human rights in the Constitution and raises new problems. Based on data quoted from (Worldometer, n.d.) for the Covid-19 case in Indonesia on the 15th September 2021 reached 4.17 million cases and put Indonesia in a position in 4th position out of 10 countries with the highest positive cases of Covid-19 in Asia and indirectly change the order of social life. The concept of study, work, and worship basically aims to protect society from Covid-19.

On the other hand, this concept distorts economic growth. Based on data quoted from (Indonesia, n.d.) economic growth Indonesia is minus 2.7% in 2020 so that causes revenue society declines, corporate performance weakens due to depressed sales and production, as well as investments that are still not improving. In addition, on the supply side the risk of failurerepay is very large so indirectly bad credit (credit crunch) as well increase. The firm level data method shows that during 2020, credit occurred crunch caused by both demand and supply sides of credit.

Bernanke defines a credit crunch as a phenomenon with channeling credit by banks declined amid interest rates on loans and the quality of candidates constant debt. Actually Bank Indonesia has several solutions in overcoming the credit crunch phenomenon include: 1) Map out each sector that has better endurance respond to current conditions such as the Telecommunications Industry, Pharmaceutical Industry, and Industry Food and Drink. 2) Conduct comprehensive studies and mapping to solve problemsexisting ones include: a) limited credit growth; b) avoid credit growth; c) lagging credit growth, and d) sustainable credit growth. 3) Establish priority policies for the most affected and those sectors less affected, such as: policies related to interest subsidies, credit guarantees, and relaxation of credit restructuring programs (KSSK, 2021).

These policies are only temporary and not very effective in overcoming the credit crunch. In line with the saying "A big fire must extinguished with lots of water" credit crunch will also not be effectively treated with the above policies. The most effective policy writer is the herd immunity. Herd Immunity is immunity that can be obtained from two ways, namely (Agus Faizal, 2021): 1) By injecting vaccinations or drugs to prevent the spread of the virus. 2) In a natural way, if there are already many in one group exposed to the virus, then other people in the community will have levels good immunity on its own and can ward off the spread of the virus.

The problem is, there are still many people who refuse to vaccinate with human rights and religious arguments. Results from a survey conducted by the Indonesian Ministry of Health's Balitbangkes April-May 2021, there are still 33 percent who are still unsure and even refuse the vaccine (Nasution, 2021). Even though massive vaccination is the most effective policy in overcoming the phenomenon credit crunch during the Covid-19 pandemic.

LITERATURE REVIEW

Definition of Vaccines

Vaccine is a material derived from a virus or bacteria that becomes the cause of the disease in question that has been weakened and killed from a virus or disease-causing bacteria, which are deliberately introduced into a person's body with the aim of stimulating the emergence of certain anti-disease substances in that person (Nur, 2021).

Types of vaccines in Indonesia

There are several types of vaccines in Indonesia such as sinovac, astrazeneca, jonson, modern and so on. However, the two most familiar types in Indonesia for the time
being. These include sinovac and astrazeneca followed by new types of vaccines other vaccines such as moderna and jonson(Schmidt, 2015).

**Definition of Credit Crunch**

Bernanke defines a credit crunch as a phenomenon with channeling credit by banks declined amid interest rates on loans and the quality of candidates debtors that remain constant whereas Pazarbasioglu defines a credit crunch, as a decrease in credit supply due to a decrease in the willingness of banks to provide loans, without being followed by an increase in loan interest rates. However, there is another form of credit crunch, namely frequent credit rationing correlated with the phenomenon of flight to quality.

**Causes of Credit Crunch**

In general, the credit crunch is caused by the reluctance of lenders to distribute funds to borrowers which often leads to reluctance of candidates the debtor borrows bank funds. In such cases it is very difficult to justify whether the credit decline was caused by demand or supply factors. Study results Hisada found that there are three main things that cause credit slowdown, namely: lack of bank capital, high risk and cost of credit, market risk, and where there is liquidity risk and systemic risk(KSSK, 2021).

According to Margono, the crunch can be caused by: 1. Banks' reluctance to extend credit Banks are reluctant to extend credit. These symptoms have been seen after 2013 when at that time the ratio of total credit to bank funds decreased while the ratio of use of non-credit funds to bank funds increased. the good one. Banks are worried about the increasing Net Performin Landing (NPL) value when extending credit to businesses is declining. Bank credit during the Covid 19 pandemic which started in March 2020 to April 2021 also showed a decline (Margono, 2021).

**Bank Indonesia Solutions in Overcoming Credit Crunch**

In fact, Bank Indonesia already has several solutions to overcome this Credit crunch phenomena include: 1) Map out each sector that has better endurance to respond to current conditions such as the Telecommunications Industry, Pharmaceutical Industry, and Food and Beverage Industry. 2) Conduct comprehensive studies and mapping to solve problems that exist. These problems include a). Limited credit growth (Experiencing credit growth but credit offers reduce. Covering several sub-sectors, including: the Real Estate sub-sector, Plants Plantation, and Metal Ore Mining). b). Avoided credit growth (Experienced offers of credit requests and credit offers. One of the sub-sectors in this quadrant is livestock). c). Lagging credit growth (Experienced a decrease in demand for credit but supply credit is still growing. Several sub-sectors include the Chemical Industry, Wood Industry, and Metal Goods Industry. Corporations in this quadrant generally still have good internal liquidity). d). Sustainable credit growth (Quadrant that has the highest possibility the meeting between demand and supply of credit between banks and corporations. Subsectors such as Telecommunications, Food and Beverage Industry, Metal Industry Fundamentals, as well as the Leather Industry, Leather Goods, and Footwear). 3) Establish priority policies for the most affected and those sectors not too affected. Such as policies related to interest subsidies, guarantee credit, and relaxation of credit restructuring programs(KSSK, 2021).

**Definition of Human Rights**

The classic and symptomatic definition of human rights that is often used and quoted is: "A human right by definition is a universal moral right, something which all men, everywhere, at all times ought to have, something of which no one may deprived without a grave affront to justice, something which is owing to every human being simply because he/she is human (Caranston, 1973).

From the definition above and a number of other definitions given in examining human rights, the understanding of human rights is then referred to as having a universal
character (for all people & time and place), owned by all humans (Caranston, 1973) and must be carried out by all humans (Parajarto, 2003). From this character alone, a number of problems and lawsuits against human rights then surfaced. The first is about the meaning and application of the universality of human rights. Second, is it true that everyone can have and do it if a political system does not provide sufficient space for movement.

According to Thomas Jefferson, human rights are basically freedom people who are not given by the State. This freedom comes from God who attached to individual human existence. Government was created to protect implementation of human rights. In the books of the "universal of human rights" declaration stated that human rights are natural rights which every human being obtains a blessing God's gift Excited All Nature, really can not be separated from human rights. Therefore every humans have the right to life, decent, freedom, safety and personal happiness. According to the philosophers of the 17th – 18th century Auflarung Human rights are natural rights and gifts God belongs to all humans and cannot be revoked either by societies as well as by the government. (Wilujueng, 2019).

According to Mariam Budiarjo, human rights are rights possessed by humans which he has acquired and brought along with his birth and presence in community life. This right exists in humans regardless of nationality, race, religion, class, gender, because it is fundamental and universal. The basis of all Human rights are that all people should have the opportunity to develop accordingly with talents and ambitions (Wilujueng, 2019).

The concept of human rights in Indonesia has a basic element in the form of freedom as stated in the second paragraph. But the freedom is still visible faint. "And the struggle for the Indonesian independence movement has arrived to the happy hour safely deliver the people Indonesia is in front of the gate of the independence of the Indonesian state, which independent, united, sovereign, just and prosperous". This statement is emphasized on the aspect of the spirit of Indonesian nationality as one of the nations in a world free from colonialism. The important thing that can be understood from the freedom contained within The second paragraph is the spirit of nationalism and maintaining principles "Unity in Diversity". The Indonesian Constitution has a value of "protecting", for the characteristics of human nature based on the value of God, as well also protect the existence of culture, given the diversity of customs an culture that has become the hallmark of the Indonesian nation (Hakim & Kurniawan, 2022).

In MPR-RI Decree No. XVII/MPR/1998 (Somad, 2015) Human rights are basic rights inherent in human beings which are natural, universal and eternal as the gift of God Almighty which functions to guarantee survival, independence, human development and the inviolability of society and ignored by anyone. In the bookkeeping of the Universal Declaration of Human Rights stated that human rights are natural rights that are obtained by every human being thanks to the gift of God Exclamations All Nature, in fact cannot be separated from the essence man. Therefore every human being has the right to a decent life, personal freedom, safety and happiness (Kosasi, 2020).

In the basic law of the Indonesian state, namely in the 1945 Constitution of the Republic of Indonesia (before it was amended), the term Human Rights (HAM) is not contained in either the Preamble, the Body or the Elucidation, but the Rights of Citizens and the Rights of the Population associated with their obligations are listed, among others listed in articles 27, 28, 29, 30 and 31. Even so, it does not mean that human rights receive less attention, because the composition of the 1945 Constitution is the basic core of the state. From these articles there are 5 (five) main points regarding human rights contained in the Body of the 1945 Constitution of the Republic of Indonesia, namely: 1. Equality of status and obligations of citizens in law and government (Article 27 paragraph 1). 2. The right of every citizen to a decent job and livelihood (article 27 paragraph 2).
The right to freedom of association and assembly, expressing thoughts orally and in writing as stipulated by law (article 28). 4) The basic right to freedom of religion for residents is guaranteed by the state (article 28 paragraph 1). 5) The right to education (article 31 paragraph 1) (Undang-Undang Dasar 1945, 1945).

UUDD 1945 (after amendment), human rights are listed in article 28 a to article 28 j. Human rights are basic or basic rights attached to humans without these basic rights humans cannot live as humans (Triwahyuningsih, 2018).

Types of Human Rights
The issue of human rights is still a hot debate among experts, human rights activists and various other elements of society. Primarily derogable and derogable limited (non derogable) human rights. 1) Derogable Right are rights that are included in civil and political rights not absolute in nature which may be reduced by the state in circumstances certain. These rights are: a) The right to freedom of peaceful assembly, b) The right to freedom of association, including forming and joining unions laborer, and c) The right to freedom of opinion or expression, including liberty seeking, receiving and imparting information and ideas of all kinds without paying attention to boundaries (either verbally or in writing) (Hardani & Rahayu, 2019).

In line with Article 29 paragraph (2) of the Universal Declaration of Humanity Right which reads, “In the exercise of his rights and freedoms, everyone shall be subject only to such limitations as are determined by law solely for the purpose of securing due recognition and respect for the rights and freedoms of others and of meeting the just requirements of morality, public order and the general welfare in a democratic society." (Right, 2018). 2) Non-dereogable Right included in civil rights and politics that are absolute in nature which cannot be reduced by the state under any circumstances. These rights are: a) Right to life (rights to life), b) Right to be free from torture (rights to be free from torture), c) The right to be free from slavery, d) The right to be free from detention for failing to fulfill the agreement (debt), e) The right to be free from retroactive conviction, f) Rights as legal subjects, and g) Right to freedom of thought, belief and religion.

Definition of Maqasid Shari’ah
The general definition of Maqashid Sharia according to Ibn Asyur is (Muhammad, 1870):
"A number of meanings and lessons that are concluded for sharia makers in all of sharia or most of it”.

While the specific definition is (Shidiq, 1970):
“Things that are desired by Shari’ (God) to realize human goals that are beneficial, or to maintain their public good in their action special”.

Benefits in general can be achieved in two ways: 1) Realizing benefits, goodness and pleasure for humans which is called by the term jalb al-manafi’. This benefit can felt directly on the spot or indirectly on next time. 2) Avoid or prevent the damage and ugliness that often termed dar’ al-mafasid (Shidiq, 1970).

As for what is used as a benchmark to determine good and bad (benefit and meaning) something that is done is what become a basic need for human life. Demands for Human life is multilevel, namely primary needs, secondary, and tertiary.

After the death of Imam Syatibi, the study of maqasid syari’ah had dimmed in the sense that there are no Islamic scholars who specifically dedicate themselves in this field. Then, in the last half of the 20th century AD, discourse maqasid shari’ah was rolled out.
again by a scholar from Tunisia Sheikh Muhammad Ibn 'Ashur, at the hand of Ibn Ashur ini is the maqasid syar'i'ah project that was announced long ago by Imam Syatibi continued (Paryadi, 2021).

Tahir Ibn 'Ashur expresses his maqasid ideas specifically in depthbook Maqasid al-Shari'ah al-Islamiyah, and byconditional in other works such as the tafsir of al-Tahirir wa al-Tanwir, book Suggestions an Nidzam al Ijtima'i and Alaisa al-S}ubhu bi Qarib. In Ibn 'Ashur's view that maqasid shari'ah stands on natureman. Departing from the word of Allah SWT in the letter ar Rum verse 30 and surah al A'raf verse 119, Ibn 'Ashur states that maintaining nature human being is included in the maqasid syar'i'ah, for that Islamic syar'i'at will never conflict with human reason, as long as it is in normal conditions (‘Ashur, 1970).

Ibn 'Ashur's concern about the importance of Maqasid Sharia not only related to fiqh or ushul fiqh, he also provides concern in the interpretation of the Qur’an. He put forward several principal in interpreting the Qur’an, which all boils down to the urgency of Maqasid Syariah, namely: 1). The first is to improve the faith, which is to free people from shirk and submission to other than Allah, for other than Allah definitely can’t do anything. Allah says in the Qur’an surah al-Hud (11): it is explained that it is absolutely not beneficial to they are all the idols they call besides Allah, at the time of adzab God comes, then the god can’t do anything but only adds to their disgrace. This means that besides from the Lord God cannot benefit, intercede and all that needed by humans, especially at critical times (Shalih, 2003). 2). "Al-Quran" is a holy book that aims to improve morals, both related to God's creatures (habl min al-Allah) oras social beings (habl min al-nass). All of that has been exemplified bt the prophet Muhammad saw in his daily life, as a prophet, messenger and as a normal human. This is also in line with the purpose of the Prophet sent to the world that is to perfect morals. 3). The third explains about the Shari'a, both of a general nature or special. In the Qur’an surah al-Nahl (16): 89 it is explained that Allah lowered the Qur’an to the prophet Muhammad saw because of several reasons: 1) an explanation for everything, 2) a guide for Muslims, 3) mercy and 4) good news for every Muslim. And also explained that God sent down the Qur’an as a human guide indecide one case between people, based on God's guidance (QS. al al Nisa [4]: 105). 4). Fourth, prosper, reconcile and maintain peace among humans. It is based on the Quran surah Ali `Imran (3): 103, QS. al An’am (6): 159, and QS. al Anfal (8): 46. The Qur’an sura Ali’Imran (3): 103 instructed his people to hold fast to the ropes strong (al habl al wutsqa) namely the bond that has been built by Allah, then Allah offends his people to be grateful for everything favors that have been bestowed. One of the great things is that the people of Medina have united in one bond, namely Islam, after before they fell into disunity, and enmity that never ending (Shalih, 2003).

Maqashid sharia according to Imam Ghazali is perpetuation with reject all forms of madharat and draw benefits. So known with the rules of getting good and rejecting damage. Maqashid sharia are the goals of the sharia and secrets what God intended in every law of the whole law. The essence of the goal of sharia is to realize benefitor humans and eliminates kemudorotan, while mabadi (principal foundation) namely paying attention to the basic values of Islam. Like justice equality, and independence (Paryadi, 2021).

In his thoughts, Imam Al-Ghazali divided the benefits into five namely (Al-Ghazali, 1412): 1). Protecting religion (hifdz ad-Din); illat (reason) obligatory to fight and jihad if directed to enemies or similar goals. 2). Protecting the soul (hifdz an-Nafs); illat (reason) is required by qishaash law including by maintaining its glory and freedom. 3). Maintaining reason (hifdz al-aql); illat (reason) all things that are forbidden are forbidden intoxication or narcotics and the like. 4). Guarding property (hifdz al-Maal); illat
(reason); hand cutting for theives, it is forbidden to usury and bribery, or consuming other people's wealth in other vanity ways. 5) Protecting offspring (hifdz an-Nasl); illat (reason); adultery is forbidden and accusing people of adultery.

Purposes of Maqashid Shari’ah

Furthermore, al-Syathibi in his description of maqashid al-shari’ah divides the objectives of shari’ah in general into two groups, namely the objectives of the shari’ah according to its formulator (shari’) and the objectives of the shari’ah according to the culprit (mukallaf). Maqashid al-shari’ah in context maqashid al-syari’ includes four things, namely (Al-Syathibi, 1970) : 1. The main objective of the Shari'ah is the benefit of mankind in the world and in the afterlife. 2). Shari'at as something that must be understood. 3). Shari'at as taklifi law that must be implemented. 4). The purpose of the Shari'ah is to bring people under the auspices of law.

The four aspects above are interrelated and related to God’s shari'at (shari’ah) makers. It is impossible for Allah to stipulate His shari'at except with the aim of benefiting His servants, both in this world as well as in the hereafter. This goal will be realized if there is legal taklif, and legal taklif can only be implemented if beforehand understood and understood by humans. Therefore all goals will be achieved if humans in their daily behavior are always on track law and does nothing according to his own desires.

Conditions Maqashid Shari’ah

Wahbah al-Zuhaili (Shiddiq, 2009) in his book stipulates the terms of maqashid al-shari’ah. According to him that something new can said to be maqashid al-shari’ah if it fulfills four conditions following, namely: 1) Must be permanent, meaning meanings that are intended it must be certain or strongly suspected to be close certainty. 2) It must be clear, so that the fuqaha will not differ greatly in determination of this meaning. For example, maintain offspring which is the purpose of lawful marriage. 3) Must be measurable, meaning that meaning must have size or clear boundaries that are beyond doubt. Like guarding the mind which is the goal of prohibiting khamr and the set measure is drunkenness. 4) Generally accepted, meaning that the meaning will not be different because of difference in time and place. Such as the nature of Islam and ability to provide a living as a condition of kafa’ah in marriage according to the Maliki school of thought.

Division of Maqasid Shari’ah Based on Its Influence

Based on its influence on the affairs of the people, maslahat is divided into three levels hierarchical, namely : 1) Dhururiyyat is benefit that must be fulfilled and if not fulfilled, will result in the destruction of the order of human life in which the circumstances people are not much different from the state of animals. Al-kulliyat al-khamsah is examples of this level, namely maintaining religion, life, mind, lineage, property and honor. 2) Hajjiyyat is the need of the people to fulfill their benefit and protect it order of life, it's just that when it's not fulfilled it doesn't result in it breaking the existing order. Most of these things are found in the inner mubah chapter mu'amalah is included in this level, and 3) Tahsiniyyat is a complementary maslahat for the life order of the people so that they lives safe and secure. In general, there are many things related to morals (makarim alakhlak) and ethics (suluk) (Suganda, 2020).

RESEARCH METHOD

This research is a qualitative research with a document study approach. This research uses primary data sources in the form of scientific papers, journals, books, results of studies, conventions international laws and regulations related to vaccination, credit crunch, HAM, and maqashid syari’ah then refined with data sources secondary form
of information from the official website that can be accounted for. This study used library research data collection methods. After the data is collected, the researcher reduces, selects, presents, and draws conclusions from the data collected.

RESULT AND DISCUSSION
Massive Vaccination in Overcoming Credit Crunch

Bank Indonesia's strategy in dealing with banking phenomena is divided into quadrants one to four are only temporary. Policy on subsidies interest, credit guarantees, and relaxation of credit restructuring programs that have been implemented map from the sub-sector that has the strongest resilience to the sub-sector that is having the weakest resistance will not be able to restore ceiling growth credit as before. This is indicated from the NPL (Non Performing Loan) data which experienced an increase at 4.2% in January 2021 from month previously at less than 4%. Accompanied by an increase in bank credit restructuring which is at 20.04% in December 2020 from previous months which was at 20%. Then credit growth banking -2.76% in December 2020 from the previous months which were in figure -1% and above 0%.

Therefore, it is in line with the concept of balance as a big fire must be quenched with large quantities of water. So, the credit crunch phenomenon must be resolved by solving the root of the problem. This problem originates from health problems, namely the Covid-19 virus which is endemic throughout the world. One-the only way to solve this problem is to make endurance herd immunity through vaccination activities. But these activities, many in reject society on the grounds of human rights and religion because it can cause harm and the manufacture of these goods using materials that are not allowed / unlawful. The results from a survey conducted by the Indonesian Ministry of Health's Balitbangkes April-May 2021 are still there. Another 33 percent are still unsure and even refuse the vaccine.

Human Rights Perspective on Vaccination Activities

Researchers believe that refusal of vaccination using human rights arguments completely untrue. Actually, HAM is divided into two parts. First derogable rights (rights that can be limited) and non-derogable rights (which can not be limited). The author also agrees that the right to life is one type of human right classified as a non-derogable right. Thus, the essence of vaccination is to maintain public health without reducing even the slightest bit of human rights that individuals have and precisely the purpose of vaccination protect the individual community and protect the surrounding community so that not infected with the Covid-19 virus.

Human rights restrictions can only be made if the following conditions are met: a) Prescribed by Law, b) In a democratic society, c) Public Order (to protect public order), d) Public Health (to protect public health), e) Public Morals (to protect public morals), f) National Security (to protect national security), g) Public Safety (to protect public safety). h) Rights and freedoms of others or the rights or reputations of others (protect rights and freedom of others).

The purpose of Vaccination has fulfilled the 8 conditions above. Good conditions is cumulative meaning that all conditions must be met or are only one facultative requirement must be met. Based on that, noit is justified for the community to refuse vaccination on the grounds that human rights cannot limited and free. Therefore, the Government should accelerate activities massive vaccination and is mandatory for all Indonesian people through regulations imperative legislation. This means that it is subject to administrative sanctions, social, civil, and even criminal for people who refuse vaccination activities are in line with the legal adegium salus populi suprema lex esto meaning "safety of the people is Maqashid Syari'ah Perspective on Vaccination Activities"
In addition to human rights, religious arguments are also used by the community to reject activities Vaccination, namely the material for making vaccines/trypsin comes from pigs. Ulama Council 'Indonesia in its fatwa Number 14 of 2021 concerning the Law on Vaccine Use Covid-19 Astrazeneca products state that the law of origin (lidzatihi) is haram. However, this is permissible for several reasons, including the following: 1) Conditions of urgent need (hajah syari’iyyah) that occupy dharurah syari’iyyah condition. 2) There is a statement from a trusted expert regarding the impact, 3) There is a guarantee of its use from the government, 4) There is no other alternative while the need is urgent, 5) The government has no power.

Some of the things above are in line with maqasid syari’ah dhoruriyyah (objectives the most fundamental syari’at) namely Al-kulliyyat al-khamsah includes maintaining religion, life, reason, lineage, wealth and honor. With stable health, people can carry out their worship in peace, make it easier to find halal sustenance, make it easier to maintain heredity and large family, and of course is able to have clear solutions to various problems. In addition, it is also compatible with the rules of fiqh is "Emergence allows things that are prohibited". Based on this, it is not right for the community to refuse vaccination activities with the argument that the material used is prohibited by religion. Understandings of a special case with regard to something that is static and something that is dynamically adapts to circumstances. Of course, in giving the MUI fatwa, conduct a comprehensive and quality study to resolve this problem.

REFERENCES


Margono, B. (2021). Usaha Perbankan Dalam Mengatasi Credit Crunch Perbankan Di Indonesia Dengan Mengikuti Kebijakan Pemerintah Dan Kredit Selektif

Muhammad, T. (1870). TEORI MAQASHID Syariah PERSPEKTIF IBNU ASHUR. *Notes and Queries, s4-VI*(133), 61–62. https://doi.org/10.1093/nq/s4-VI.133.61-d


Undang-Undang Dasar 1945, 5 (1945).


