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## State Institutional Law: The DSN-MUI Institution and its Role in Preventing Sharia Disputes\*

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#### Abstract:

This article explains how the National Sharia Council Institution - Indonesian Ulema Council (DSN-MUI) works to avoid Sharia conflicts. This research aims to provide a holistic view of the DSN-MUI's role in settling potential disputes involving Sharia-related components of different spheres of life. This article uses a qualitative research method with a literature approach, meaning that it takes information from previously published works at the DSN-MUI Institute and its role. The information collected is then critically examined to reveal how the DSN-MUI can be used to avoid and resolve Sharia-based legal problems. The study's findings indicate that the DSN-MUI Institute plays a significant part in preventing Sharia disagreements by issuing fatwas and guidance. Because the DSN-MUI acts as a respected authority in interpreting Islamic law and offering advice on its application, it can avoid or resolve various possible issues that may develop due to differences in the interpretations of Islamic law. In addition, the DSN-MUI serves as a community-recognized organization for resolving disputes, thereby assisting in preventing conflicts and discovering solutions that conform with the tenets of Sharia law. Keywords: DSN-MUI; Sharia Disputes; The Role of Prevention

#### Abstrak:

Artikel ini bertujuan untuk menjelaskan bagaimana Lembaga Dewan Syariah Nasional - Majelis Ulama Indonesia (DSN-MUI) bekerja untuk menghindari konflik syariah. Tujuan dari penelitian ini adalah untuk memberikan pandangan holistik tentang peran DSN-MUI dalam penyelesaian potensi sengketa yang melibatkan komponen-komponen yang terkait dengan syariah dari berbagai bidang kehidupan. Artikel ini menggunakan metode penelitian kualitatif dengan pendekatan literatur, artinya mengambil informasi dari karya-karya yang diterbitkan sebelumnya di Institut DSN-MUI dan peran yang dimainkannya. Informasi yang terkumpul kemudian dikaji secara kritis untuk mengungkap bagaimana DSN-MUI dapat digunakan untuk menghindari dan menyelesaikan permasalahan hukum berbasis syariah. Temuan penelitian menunjukkan bahwa DSN-MUI Institute berperan penting dalam menghindari perselisihan syariah dengan mengeluarkan fatwa dan tuntunan. Karena DSN-MUI bertindak sebagai otoritas yang dihormati dalam menafsirkan hukum Islam dan menawarkan pedoman penerapannya, ia mampu menghindari atau menyelesaikan berbagai kemungkinan masalah yang mungkin berkembang sebagai akibat dari perbedaan interpretasi hukum Islam. Selain itu, DSN-MUI berfungsi sebagai organisasi penyelesaian sengketa yang diakui masyarakat, sehingga membantu pencegahan konflik dan penemuan solusi yang sesuai dengan prinsip hukum syariah. Kata Kunci: DSN-MUI; Sengketa Syariah; Peran Pencegahan

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#### A. INTRODUCTION

The DSN-MUI is a respected institution in Indonesia that is centered on the study of Islamic law matters. This institution's fatwas and directives directly influence the lives of Indonesian Muslim communities, particularly in family law, financial matters, and Sharia business dealings. As a result, it is essential to investigate the part that DSN-MUI plays in determining the Sharia standards and practices that Muslim communities follow. Having a community life that is diverse and accessible to different interpretations of Islamic law can increase the likelihood of Sharia conflicts occurring. Because it is an institution that interprets Islamic law, DSN-MUI has a responsibility to be able to play a part in preventing or lessening the disputes that can develop as a result of differing perspectives or interpretations. The DSN-MUI serves not just to avoid conflicts but also as an organization for resolving disagreements when they do arise. For this reason, it is essential to understand the efficiency of this institution in resolving conflicts linked to Islamic law and the nature of the mechanism that governs the resolution process.<sup>4</sup>

Disputes based on Sharia can arise if there are contrasting points of view or interpretations of Islamic law concerning various facets of everyday life. These disagreements can surface in a variety of contexts, including family law (for instance, marriage, divorce, and inheritance rights), monetary law (for example, Islamic banking transactions), and business law (for instance, Islamic contracts). Interpretation and ijtihad, which means "attempt to understand law based on its sources," are frequently required under Islamic law. Because of the variety of possible interpretations, different perspectives and disagreements might arise when discussing the applicability of Sharia law to a particular situation. There are some other schools of law in Islam, each of which takes a unique approach to resolving various legal problems and presents a unique perspective. When persons of different ideas attempt to deal with the same legal concerns, there is the possibility for inter-school conflict caused by these differences. The evolution of society and the economy might result in circumstances that classical Islamic law could never account for, which in turn gives rise to fresh concerns and debates on the relevance of Sharia law to contemporary events.

Because the DSN-MUI (National Sharia Council - Indonesian Ulema Council) is an official entity in Indonesia that can interpret Islamic law and issue fatwas, its participation in avoiding and resolving Sharia conflicts is essential. This is because the DSN-MUI is a part of the National Sharia Council in Indonesia. The involvement of the DSN-MUI lends authority to the opinions expressed and the decisions made, enabling them to serve as a point of reference when it comes to resolving disagreements. In addition, the DSN-MUI is responsible for maintaining coherence and standardization in applying Islamic law throughout Indonesia. The DSN-MUI helps prevent disputes that can result from differing interpretations of the law by giving guidelines and fatwas that are consistent with one another. In addition to its other responsibilities, DSN-MUI acts as a Sharia court for resolving disputes. This organization can help the parties concerned

<sup>&</sup>lt;sup>4</sup> Sutawidjaya, A. H. (2020). Harmonisasi Fikih Ibadah dan Penyelesaian Sengketa melalui Hukum Adat dalam Perspektif Dewan Syariah Nasional (DSN) Majelis Ulama Indonesia (MUI). Jurnal Pendidikan Islam, 9(2), 345-365.

to resolve their disagreements and arbitrate any conflicts that may develop through a process that incorporates both consultation and arbitration. As a result, unresolved disputes over Sharia law can exacerbate societal tensions and conflicts. The participation of DSN-MUI in settling disputes can be beneficial in preventing the escalation of conflicts and locating solutions that conform with Sharia's guiding principles.<sup>5</sup>

In a society that is becoming increasingly complicated and diverse, there is a growing demand for DSN-MUI involvement in preventing and resolving Sharia conflicts. The DSN-MUI is in a position to assist the Muslim community in Indonesia in maintaining justice, harmony, and sustainability in implementing Islamic law in day-to-day life, thanks to its role and validity.<sup>6</sup>

Research on the function of the DSN-MUI in resolving Sharia conflicts can shed light on how the fatwas and directives produced by this organization affect the growth of Islamic law in Indonesia. This is significant in light of the fact that the DSN-MUI plays a pivotal role as an influential institution in choosing the path that Islamic law would take in a nation home to the greatest Muslim majority population in the globe. In addition, the findings of this research have the potential to significantly contribute to better comprehending the social dynamics and Islamic law in Indonesia. In the context of Islamic law in Indonesia, this can also help formulate proposals and solutions to increase the function of this institution in upholding unity and justice.<sup>7</sup>

Research on the DSN-MUI Institute and its role in preventing Sharia disputes is fundamental because this topic includes essential parts of the Islamic legal system in Indonesia. The study should focus on the DSN-MUI Institute and its role in preventing Sharia disputes. Since most of Indonesia's population adheres to the Muslim faith, the country has difficulties resolving potential disagreements and differences of opinion brought on by various interpretations of Sharia law. It will be feasible, through thorough research, to comprehend the role that the DSN-MUI plays in overcoming this difficulty and how this institution contributes to sustaining harmony and justice in the Indonesian Muslim community. This understanding will be achievable because the DSN-MUI was established to help Indonesian Muslims overcome this challenge. In addition, research on the role that the DSN-MUI plays in preventing Sharia disputes can provide insight into the contribution that the DSN-MUI makes in issuing fatwas and guidelines that lead to a more consistent understanding of Islamic law, thereby reducing the potential for disputes that are the result of different interpretations of Islamic law. In addition to this, it sheds light on the efficiency of this organization in reducing Sharia conflicts by educating the general people about Islamic law that is accurate and of high quality.<sup>8</sup>

<sup>&</sup>lt;sup>5</sup> Makmur, M., & Susanti, Y. (2020). Urgensi Kedudukan Dewan Syariah Nasional Majelis Ulama Indonesia (DSN-MUI) dalam Pembentukan Peraturan Perundang-undangan di Bidang Ekonomi Syariah. Jurnal Al-'Adl, 13(1), 1-18.

<sup>&</sup>lt;sup>6</sup> Riyanto, R., & Arifin, H. (2021). Peran dan Fungsi Dewan Syariah Nasional Majelis Ulama Indonesia (DSN-MUI) dalam Penyelesaian Sengketa Bisnis Syariah. Jurnal Hukum Islam, 21(2), 143-158.

<sup>&</sup>lt;sup>7</sup> Mu'ti, A. (2016). Kontribusi Fatwa Dewan Syariah Nasional Majelis Ulama Indonesia (DSN-MUI) dalam Hukum Perbankan Syariah di Indonesia. Jurnal Al-Mazahib, 16(2), 175-188.

<sup>&</sup>lt;sup>8</sup> Hasyim, A. N., & Khoir, R. M. (2018). Implementasi Fatwa DSN-MUI dalam Mengatasi Sengketa Harta Warisan (Studi Kasus di Pengadilan Agama Jakarta Selatan). Jurnal Mimbar Hukum, 30(3), 622-636.

From the background above, the authors focus their research on several questions: What is the role of the DSN-MUI Institution in Preventing Sharia Disputes? How do the DSN-MUI Institutions and Related Institutions collaborate to resolve Sharia disputes?

#### **B. METHODS**

This investigation utilized a qualitative research method, and literary and legal approaches were taken. The goal of qualitative research is to understand complicated and contextual occurrences from the point of view of the persons who participated in the study. Both the literary approach and the statutory approach can, in the context of this study, provide in-depth insight into the role and function of the DSN-MUI in the prevention of Sharia disputes.<sup>9</sup>

Review and analysis of numerous literary materials such as books, scientific journals, reports, and articles relating to the DSN-MUI Institute and its function in reducing Sharia conflicts are included in the literature approach of this study. The researchers will gather the pertinent literature and read it to understand the perspectives of the many experts, researchers, and people from the past that have examined this topic. In addition, a literature review will assist in understanding the history, function, and influence of fatwas and guidelines issued by the DSN-MUI in the prevention of sharia disputes in various disciplines. This can be accomplished through better comprehension of the history of these documents. In the meantime, the statutory regulation strategy involves examining the many regulations, laws, and government decisions associated with the DSN-MUI institution and the scope of jurisdiction it possesses in preventing and resolving Sharia conflicts. In the framework of Islamic law in Indonesia, researchers will investigate the regulations that control the functions and powers of the DSN-MUI. In addition, research will be conducted to gather information regarding this institution's functioning in resolving Sharia disputes that occur in society.<sup>10</sup>

This research will be able to describe in greater depth the role and function of the DSN-MUI in preventing Sharia disputes if it uses qualitative methods and approaches to the literature and the legislation. With the help of this method, researchers will be able to deliver an in-depth examination of the effects and obstacles encountered by this institution in resolving potential Sharia disputes. Additionally, they can advise the Indonesian Muslim community on better comprehending and applying Islamic law.<sup>11</sup>

<sup>&</sup>lt;sup>9</sup> Charmaz, K. (2014). Constructing Grounded Theory. Sage Publications. Also see: Maxwell, J. A. (2012). Qualitative Research Design: An Interactive Approach. Sage Publications. Also see: Merriam, S. B., & Tisdell, E. J. (2015). Qualitative Research: A Guide to Design and Implementation (4th ed.). Jossey-Bass.

<sup>&</sup>lt;sup>10</sup> Creswell, J. W., & Poth, C. N. (2018). Qualitative Inquiry & Research Design: Choosing Among Five Approaches. Sage Publications. Also see: Merriam, S. B. (2009). Qualitative Research: A Guide to Design and Implementation. Jossey-Bass. Also see: Lincoln, Y. S., & Guba, E. G. (1985). Naturalistic Inquiry. Sage Publications. Also see: Patton, M. Q. (2002). Qualitative Research & Evaluation Methods. Sage Publications.

<sup>&</sup>lt;sup>11</sup> Denzin, N. K., & Lincoln, Y. S. (2011). The Sage Handbook of Qualitative Research. Sage Publications. Also see: Bogdan, R. C., & Biklen, S. K. (2006). Qualitative Research for Education: An

#### C. RESULTS AND DISCUSSION

#### 1. The position of the DSN-MUI institution

The origins of the DSN-MUI, also known as the National Sharia Council and the Indonesian Ulema Council, can be traced back to 1975 when the Indonesian Ulema Council (MUI) was first established. The Muslim Ulema of Indonesia (MUI) is composed of Muslim scholars and religious leaders from Indonesia. In 1977, the MUI founded the DSN as an agency tasked with the responsibility of offering guidance and fatwas on topics of Islamic law that were related to people's lives. However, the primary purpose of the DSN-MUI is to publish normative fatwas and instruct members of the public on how to implement Islamic law in a manner that is correct and suitable. This institution also plays a role in responding to legal queries posed by members of the Indonesian Muslim community and mediating various Sharia disputes when they occur.<sup>12</sup>

The DSN-MUI structure consists of members who are prominent Islamic scholars and scholars in Indonesia. Several departments and staff support this institution to help smooth its operations. The following are some elements of the structure and working mechanism of the DSN-MUI:<sup>13</sup>

- Indonesian Ulema Council (MUI): DSN-MUI is a part of MUI, an organization whose members are Muslim clerics and religious leaders in Indonesia. MUI acts as a broader institution and has various functions, including providing guidance and fatwa in matters of spiritual life.
- Chair and Deputy Chair: The DSN-MUI is led by a prominent scholar chairman, supported by a vice chairman who is also a respected Islamic figure. These two positions are responsible for overseeing activities and decision-making at the DSN-MUI.
- 3) Members: Members of the DSN-MUI consist of Islamic scholars and scholars who deeply understand Islamic law and issues relevant to people's lives. These members have an active role in compiling guidelines and fatwas issued by this institution.
- 4) Supporting Departments and Staff: DSN-MUI is supported by several departments and staff to assist with research, data collection, and analysis. They help in compiling guidelines and fatwas, as well as supporting the operational activities of the DSN-MUI.

Introduction to Theories and Methods. Pearson. Also see: Given, L. M. (Ed.). (2008). The Sage Encyclopedia of Qualitative Research Methods. Sage Publications.

<sup>&</sup>lt;sup>12</sup> Iskandar, D. (2017). Peran Fatwa Dewan Syariah Nasional Majelis Ulama Indonesia dalam Pembangunan Ekonomi Syariah. Jurnal Sosio Agribisnis, 17(2), 123-131.

<sup>&</sup>lt;sup>13</sup> Rahman, H. (2019). Peran Dewan Syariah Nasional dalam Penyelesaian Sengketa Bank Syariah. Jurnal Al-Ahkam, 5(1), 1-12. Also see: DSN-MUI. (n.d.). Profil Dewan Syariah Nasional. Diakses dari: <u>http://dsnmui.or.id/profil-dsn-mui/</u>

The working mechanism of the DSN-MUI involves several steps being taken, namely:  $^{\rm 14}$ 

- 1) Information Gathering: The DSN-MUI collects information from various sources, including religious literature, laws, and inquiries and requests from the Muslim community.
- 2) Study and Analysis: Members of the DSN-MUI conduct in-depth studies and analyses of issues of Islamic law that are raised or come to the public's attention. They consider different viewpoints and interpretations of the relevant law.
- 3) Discussion and Deliberation: DSN-MUI members conduct discussions and deliberations to agree on views and decisions in issuing guidelines and fatwas.
- Decision Making: After reviewing and deliberating, the DSN-MUI will reach an agreement and issue guidelines and fatwas deemed appropriate based on Islamic law.

#### 2. The Role of DSN-MUI Institutions in Preventing Sharia Disputes

## a. Functions and objectives of the DSN-MUI institution

The DSN-MUI institution, also known as the National Sharia Council and the Indonesian Ulema Council, serves a fundamental purpose and role for the Muslim population in Indonesia by regulating Islamic law and offering advice on its application.<sup>15</sup>

One of the most critical roles that the DSN-MUI plays is to issue fatwas, essentially interpretations of Islamic law, on a wide range of topics, including but not limited to family matters, Islamic banking, Islamic microfinance institutions, Islamic financial goods, and so on. The DSN-MUI has issued a fatwa, which can serve as a reference and guide for the Muslim community when making decisions that conform with Islamic principles. In addition, the DSN-MUI serves as an institution for the arbitration of sharia disputes. The DSN-MUI can make rulings or fatwas if there are disagreements or conflicts regarding Islamic law. These decisions or fatwas are meant to end arguments and provide answers that follow religious principles. In addition to this goal, DSN-MUI is working to spread awareness within Muslim communities of the accurate interpretation of Islamic law. This institution's goal is to lessen the likelihood of misunderstandings and disagreements developing in the future by disseminating guidelines and fatwas that are founded on legitimate legal interpretations.<sup>16</sup>

Upholding and bolstering Islamic law's application across Indonesia is the primary purpose of the DSN-MUI. The mission of this organization is to ensure that the

<sup>&</sup>lt;sup>14</sup> Sudrajad, I. (2020). Penyelesaian Sengketa Perbankan Syariah di Pengadilan Agama Menurut Dewan Syariah Nasional. Jurnal Al-Adl, 13(2), 237-250.

<sup>&</sup>lt;sup>15</sup> Husain, Y. (2019). Fungsi Dewan Syariah Nasional dalam Pengembangan Hukum Islam di Indonesia. Jurnal Al-Bayan: Jurnal Jurisprudence and Islamic Studies, 1(2), 153-162.

<sup>&</sup>lt;sup>16</sup> Husain, Y. (2019). Fungsi Dewan Syariah Nasional dalam Pengembangan Hukum Islam di Indonesia. Jurnal Al-Bayan: Jurnal Jurisprudence and Islamic Studies, 1(2), 153-162.

Muslim community's daily activities follow the precepts and teachings of Islam. In addition, one of DSN-MUI's primary goals is to offer the Muslim community advice and pointers on how to live their lives according to Islamic law. This article addresses many topics, including the economy, finances, families, etc. In addition to this, the DSN-MUI provides fatwas that are unambiguous and consistent concerning Islamic law to forestall the occurrence of Sharia conflicts. As a result, this institution contributes to preserving tranquillity and concord within the Muslim community.<sup>17</sup>

#### b. The role of the DSN-MUI institution in preventing the occurrence of Sharia disputes

The DSN-MUI (National Sharia Council - Indonesian Ulema Council) plays an essential and significant part in preventing Sharia conflicts. This institution fulfills several tasks, each mitigating potential conflicts that divergent understandings of Islamic law could cause.

The DSN-MUI is essential in ensuring the Muslim community can access consistent and understandable legal assistance. These institutions contribute to reducing the ambiguity and diverse interpretations of Islamic law that might result in disagreements by issuing authoritative fatwas and guidance. In addition to that, the DSN-MUI is working toward the goal of preserving coherence in the interpretation of Islamic law. This institution helps prevent differences in opinion, which can lead to disputes, by offering guidance based on experts' consensus and a profound understanding of Islamic principles.<sup>18</sup>

The DSN-MUI is open to receiving queries from the Muslim community whenever there are complicated problems or difficulties with Islamic law. This institution will issue fatwas and recommendations to resolve conflicts or differences of opinion by applying legal solutions that conform with Islamic principles. In addition to this function, the DSN-MUI acts as a sharia dispute settlement agency. This institution helps to mediate possible problems between the parties involved. It seeks a fair settlement based on the principles of Sharia law by taking on the role of a mediator.<sup>19</sup>

The author believes the DSN-MUI institution is critical and significant in preventing Sharia conflicts. Because DSN-MUI is an institution in Indonesia that has the ability and credibility to interpret Islamic law, it has a considerable responsibility to give guidelines and fatwas that are unambiguous and consistent. This is done to avoid ambiguity in the law and differing interpretations of it, both of which can lead to disputes within the Muslim community. In addition, the DSN-MUI is tasked with serving as the primary pillar in achieving uniformity in the interpretation of Islamic law.

<sup>&</sup>lt;sup>17</sup> Husain, Y. (2019). Fungsi Dewan Syariah Nasional dalam Pengembangan Hukum Islam di Indonesia. Jurnal Al-Bayan: Jurnal Jurisprudence and Islamic Studies, 1(2), 153-162.

<sup>&</sup>lt;sup>18</sup> Fatoni, A., & Nurlaelawati, E. (2017). Role of the Indonesian Ulema Council (MUI) and the National Sharia Council (DSN-MUI) in Harmonizing Islamic Law with Positive Law in Indonesia. Asian Journal of Comparative Law, 12(1), 153-171.

<sup>&</sup>lt;sup>19</sup> Maksum, A., & Wibowo, A. (2020). Dewan Syariah Nasional (DSN-MUI) and Islamic Banking in Indonesia: Legal Development and Implementation. Iqtishadia: Jurnal Kajian Ekonomi dan Bisnis Islam, 13(2), 357-376.

This institution contributes to maintaining coherence in implementing Sharia law in Indonesia by issuing fatwas and guidelines based on the general agreement of Islamic scholars and fundamental Islamic principles. By doing so, the likelihood of disagreements resulting from divergent points of view can be reduced. In addition to its other responsibilities, DSN-MUI acts as a Sharia dispute settlement agency. The Muslim community can approach the DSN-MUI for opinions or fatwas whenever there is a problem or a conflict with Islamic law. This can help the Muslim community discover solutions that conform to Islamic principles. This demonstrates that the DSN-MUI is not only concerned with avoiding conflicts but also serves as a mediator who works toward locating an equitable solution for all parties engaged in the conflict. As a result, it is essential to acknowledge that the function of the DSN-MUI cannot be divorced from their dedication to implementing Islamic law following faith, morals, and Sharia principles consistent with the ideals of justice. By giving the values of truth and justice precedence in the guidelines and fatwas that are delivered, this organization works toward establishing a harmonious and peaceful atmosphere within the Indonesian Muslim community. However, it is essential to remember that this organization must make persistent efforts to bolster its position in adapting to the societal and economic shifts that inevitably take place. This is an essential aspect of its mission. The DSN-MUI will be better positioned to play a preventative role in Sharia conflicts if it develops and maintains guidelines and fatwas that are flexible enough to respond to shifting social norms and political climates.

## c). DSN-MUI institutional activities and programs to prevent Sharia disputes

The activities and programs of the DSN-MUI institution (National Sharia Council - Indonesian Ulema Council) to prevent sharia disputes from occurring involve various initiatives that aim to provide clear and consistent guidance on Islamic law for the Muslim community in Indonesia. Some examples of activities and programs carried out by the DSN-MUI to prevent Sharia disputes, namely:

First: Issuance of Fatwas and Guidelines. Fatwas and guidelines on Islamic law relating to numerous parts of life, such as Sharia banking, Sharia insurance, Sharia economics, family law, and so on, are issued on a routine basis by the DSN-MUI. The DSN-MUI issues these fatwas and guidelines. These fatwas and recommendations are intended to offer the Muslim community clear directions for living life per Islamic principles, lowering the likelihood that disagreements may emerge due to differing interpretations of the law.<sup>20</sup>

Second: Legal Guidance and Consultation. DSN-MUI offers legal counseling and consultation services to Muslim communities searching for guidance or answers about matters about Islamic law. This institution helps avoid disputes from occurring owing

<sup>&</sup>lt;sup>20</sup> DSN-MUI. (n.d.). Fatwa Dewan Syariah Nasional. Diakses dari: <u>http://dsnmui.or.id/fatwa</u>

to the uncertainty that can be found in the legal system by offering proper guidance and consultation.<sup>21</sup>

Third: Seminars and Workshops. DSN-MUI hosts seminars and workshops on various subjects about Islamic law, allowing Islamic scholars and jurists to discuss their respective perspectives and understandings. The purpose of these activities is for the DSN-MUI to foster a more profound and uniform knowledge of Islamic law to lessen the likelihood that disagreements will arise due to divergent interpretations of Islamic law.<sup>22</sup>

Fourth: Monitoring and Evaluation. The DSN-MUI is responsible for the supervision and evaluation of the application of Islamic law in various fields, including the economic, banking, and financial fields. This institution can identify potential problems or conflicts that may occur in the future and seek solutions proactively if it employs stringent monitoring and evaluation procedures.<sup>23</sup>

#### 3. Cooperation between the DSN-MUI Institution and Related Institutions

#### a). Cooperation with Sharia financial institutions

Collaboration between DSN-MUI (National Sharia Council-Majelis Ulama Indonesia) and Islamic financial institutions is essential in overseeing and ensuring Islamic financial products and services compliance with Islamic law principles. The DSN-MUI is the official authority in providing guidance and fatwa relating to Islamic law in various economic sectors, including Islamic financial institutions. Following are some examples of cooperation between DSN-MUI and Islamic financial institutions:<sup>24</sup>

First: Product and Service Arrangement. The DSN-MUI is responsible for offering advice and fatwas on matters about Sharia-compliant financial goods and services. This institution assists in the process of developing products and services that follow the principles of Sharia. One example of this is the institution's management of money following the directions of share and ratio, as well as the institution's provision of various recognized Sharia contract mechanisms.

Second: Supervision and Accreditation. DSN-MUI is responsible for monitoring Islamic financial institutions and the products those institutions provide to ensure that they adhere to Sharia law. This organization also offers certification for Sharia financial

<sup>&</sup>lt;sup>21</sup> Wibisono, E. (2019). The Function of National Sharia Council (DSN-MUI) in Indonesian Islamic Banking. Iqtishadia: Jurnal Kajian Ekonomi dan Bisnis Islam, 12(1), 1-16.

<sup>&</sup>lt;sup>22</sup> Maksum, A., & Wibowo, A. (2020). Dewan Syariah Nasional (DSN-MUI) and Islamic Banking in Indonesia: Legal Development and Implementation. Iqtishadia: Jurnal Kajian Ekonomi dan Bisnis Islam, 13(2), 357-376.

<sup>&</sup>lt;sup>23</sup> Mustofa, I. (2020). Peran DSN-MUI dalam Membangun Ekonomi Syariah Berbasis Masyarakat. Marwah: Jurnal Perempuan, Agama dan Jurnal Keagamaan, 19(1), 19-34.

<sup>&</sup>lt;sup>24</sup> Hamzah, A. (2019). Pemberdayaan Dewan Syariah Nasional-Majelis Ulama Indonesia dalam Pengembangan Perbankan Syariah. Jurnal Al-Amwal, 11(2), 225-244. Also see: Abdullah, A., & Rahman, A. (2020). The Role of Sharia Supervisory Board in Islamic Financial Institution (Indonesian Context). Pertanika Journal of Social Sciences and Humanities, 28(4), 3061-3079.

products and services, which verifies that they are up to the set level of Sharia compliance.

Third: Legal Guidance. Islamic financial institutions can turn to DSN-MUI for the expert legal counsel they need when confronted with difficult situations or challenges connected to Islamic law. This institution provides guidance and interpretation of Islamic law that is truthful and accurate.

Fourth: Counseling and Education. DSN-MUI is tasked with advising and educating members of the general public and other relevant parties on the principles of Islamic law that govern Islamic financial institutions. This organization's goal in carrying out this endeavor is to raise the level of understanding and awareness among the general public regarding Sharia financial products and services which agree with Islamic dogma.

Fifth: Consultation and Mediation. The DSN-MUI also accepts consultations from Islamic financial institutions on various issues related to Islamic law. This institution functions as a party that can assist in mediation and seek solutions following Sharia principles if there are differences of opinion or disputes.

The author believes that it is essential for Islamic financial institutions to work together with the DSN-MUI to foster an atmosphere that is beneficial to the expansion and development of the Islamic finance industry in Indonesia. Islamic financial institutions can function in line with the values and principles of Islamic law when they get advice and supervision from the DSN-MUI. This allows Islamic financial institutions to provide financial services that follow the Muslim community's views and beliefs.

#### b). Cooperation with related government institutions

As an authoritative institution in implementing Islamic law in Indonesia, DSN-MUI (National Sharia Council-Indonesian Ulema Council) is essential in collaborating with relevant government agencies, especially in Sharia dispute resolution. This collaboration is carried out to provide guidance and a fatwa on Islamic law, which can be used as a reference in resolving disputes involving Sharia aspects. Following are some examples of DSN-MUI collaboration with related government agencies:

First: Consultation and Counseling. When there are disagreements on issues of Sharia law, DSN-MUI engages with the relevant government agencies to provide guidance and explanations regarding the views of Islamic law. The participation of government entities in these consultation and counselling sessions allows for a better understanding of Islamic law's perspective on conflict resolution.<sup>25</sup>

Second: Participation in the Expert Team. The DSN-MUI may be asked to serve as a member of a panel of Sharia dispute resolution specialists that a government agency

<sup>&</sup>lt;sup>25</sup> Rahman, H. (2019). Peran Dewan Syariah Nasional dalam Penyelesaian Sengketa Bank Syariah. Jurnal Al-Ahkam, 5(1), 1-12.

has assembled in certain circumstances. In this role, the DSN-MUI offers perspectives and suggestions that are founded on the principles of Sharia law and Islamic law.<sup>26</sup>

Third: Mediation and Dispute Resolution. Within the context of the Sharia dispute resolution process involving government entities, DSN-MUI can play the role of either a mediator or an advisor. This institution contributes to facilitating a just and Islamic method of conflict settlement by offering officially approved guidelines and fatwas.<sup>27</sup>

Fourth: Cooperation in Drafting Laws. When it comes to the process of formulating laws or regulations that are relevant to components of Islamic law, DSN-MUI can work together with government bodies. Within the confines of this framework, this institution shares its opinions and provides input on whether or not specific rules should include Sharia provisions.<sup>28</sup>

Based on what has been discussed up until this point, the author believes that collaboration between the DSN-MUI Institution (National Sharia Council - Indonesian Ulema Council) and other relevant institutions is exceptionally significant in resolving Sharia issues. As the Islamic legal authority in Indonesia, the DSN-MUI plays an integral part in issuing guidance and fatwas concerning Sharia-related matters. Nevertheless, resolving disputes based on Sharia frequently involves several government institutions and other sectors with jurisdiction and authority in the settlement process. The reason for this is that the DSN-MUI Institute possesses an in-depth understanding of Islamic law and can deliver an accurate and precise perspective on Sharia due to this expertise. In resolving disputes, however, components of Sharia are frequently related to aspects of secular legal systems and government legislation. Therefore, working with associated institutions makes it possible to integrate Islamic law and conditions.

Another reason is that incorporating associated organizations in the process of Sharia conflict resolution will make it easier to gather a variety of opinions from a wide range of experts and specialists in subjects pertinent to the issue at hand. It is possible to make more thorough decisions that reflect the interests and requirements of all parties involved if one listens to various perspectives. In addition, if they cooperate, DSN-MUI institutions can work with government agencies and other sectors to increase compliance with the principles of Sharia in the context of dispute resolution. The relevant institutions may put the instructions and fatwas supplied by the DSN-MUI into practice to make the environment more amenable to establishing settlements that comply with Islamic law.

<sup>&</sup>lt;sup>26</sup> DSN-MUI. (n.d.). Profil Dewan Syariah Nasional. Diakses dari: http://dsnmui.or.id/profil-dsnmui/

<sup>&</sup>lt;sup>27</sup> Sudrajad, I. (2020). Penyelesaian Sengketa Perbankan Syariah di Pengadilan Agama Menurut Dewan Syariah Nasional. Jurnal Al-Adl, 13(2), 237-250.

<sup>&</sup>lt;sup>28</sup> Sutawidjaya, A. H. (2020). Harmonisasi Fikih Ibadah dan Penyelesaian Sengketa melalui Hukum Adat dalam Perspektif Dewan Syariah Nasional (DSN) Majelis Ulama Indonesia (MUI). Jurnal Pendidikan Islam, 9(2), 345-365.

Regarding resolving Sharia conflicts, the author believes it is essential to accomplish justice and truth consistent with Islamic values. The public's faith in the legitimacy of the process can be bolstered when the settlement process is made more open and equitable through the participation of various affiliated organizations. As a result, the DSN-MUI is in a better position to make a significant contribution to establishing an amicable and secure legal environment for the Indonesian Muslim community if it works with other connected institutions. Resolving disputes in line with Islamic law is anticipated to strengthen public trust and confidence in the applicability of Sharia law in several facets of everyday life. In addition, this relationship has the potential to develop mutually beneficial synergies and collaborations to meet the problems and adapt to the changes that come with living in an increasingly complicated modern world.

## **D. CONCLUSIONS**

In Indonesia, the institution known as the DSN-MUI (National Sharia Council -Indonesian Ulema Council) plays a significant part in averting Sharia-related disputes. In its capacity as a nationally recognized Islamic legal authority, the DSN-MUI is tasked with fulfilling the obligation and responsibility of disseminating guidance and fatwas concerning a variety of facets of life governed by Islamic law. The DSN-MUI engages in various activities and runs several programs to reduce the number of Sharia disputes. This institution regularly releases fatwas and guidelines that provide the Muslim community with a reference for conducting their day-to-day lives in conformity with the teachings of Islam. In addition, DSN-MUI offers legal advice and consulting services to Muslim communities that need more particular advice on Islamic law.

The DSN-MUI serves not only as a source of direction but also as a mediator and a Sharia dispute resolution organization; its functions extend beyond those of an advisory body. The Muslim community can approach the DSN-MUI for assistance whenever there is a problem or a contradiction with Islamic law. This helps the Muslim community find a solution that is fair and in conformity with the teachings of Islam. Cooperation between the DSN-MUI and other relevant government institutions is essential for resolving Sharia disputes. By working together on this project, DSN-MUI and government agencies will be able to increase the extent to which the principles of Sharia law are adhered to in various facets of daily life. Through a collaborative effort that is mutually supportive, DSN-MUI and governmental institutions will be able to correctly incorporate components of Sharia and secular law that are relevant to dispute resolution. It is anticipated that with the function of DSN-MUI and strong coordination with associated institutions, it will be able to build a legislative framework that is harmonious and favourable to the development of Islamic finance and numerous other sectors in Indonesia. Settlement of Sharia disputes following Islamic law will improve the ideals of justice and truth in Muslim societies and increase public trust and confidence in Sharia financial products and services. This will increase public trust and confidence in Sharia financial products and services. Therefore, the DSN-MUI Institute and its function in preventing Sharia disputes substantially contribute to building a legal

environment that follows Islamic teachings and strengthens harmony and peace within the Muslim community in Indonesia. This is because of the DSN-MUI Institute's role in preventing Sharia disputes.

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