# HARMONIZATION OF ISLAMIC ECONOMIC LAW WITH LOCAL CULTURE: STUDY OF THE PETATAH-PETITIH MINANGKABAU

#### Arifki Budia Warman

Universitas Islam Neger Mahmud Yunus Batusangkar arifkibudiawarman@uinmybatusangkar.ac.id

### Riska Fauziah Hayati

Universitas Islam Negeri Sunan Kalijaga Yogyakarta riskafauziahhayati@gmail.com

### Wardatun Nabilah

Universitas Islam Negeri Mahmud Yunus Batusangkar wardatunnabilah@uinmyybatusangkar.ac.id

Abstract: This paper's main problem is how to harmonize Islamic economic law with local culture, namely in *petatah-petitih* Minangkabau. This research departs from the Minangkabau religious customary philosophy, "Adat Basandi Syarak, Syarak Basandi Kitabullah". Customary law and Islamic law as laws that live amid the Minangkabau society. Petatah-petitih, as a classic Minangkabau literature originating from the ancestors of the Minangkabau people, contains values to guide people in their behavior. Using literature study or documentation with qualitative descriptive research method, the research results reveal various harmonies between the values and principles of Islamic economic law with the values

contained in *petatah-petitih* Minangkabau. Thus, the existence of *petatah-petitih* Minangkabau can play a role in internalizing the values of Islamic economic law in Minangkabau society. Enabling *petatah-petitih* Minangkabau indirectly also brings to life the values of Islamic economic law in the Minangkabau society.

**Keywords:** Harmonization, Islamic Economic Law, Local Culture, *Petatah-Petitih* Minangkabau

#### Introduction

The Indonesian nation is pluralistic and heterogeneous, consisting of various ethnicities, tribes, and religions. Before Islam entered Indonesia, society had been influenced by various existing social understandings and traditions<sup>1</sup>, Almost all people had local policies from their respective cultures.

Islam entered quickly and spread in Indonesia. Islam was accepted by the community as a religion that brought peace, even though, at that time, the community already had its belief system.<sup>2</sup> In its spread, Islam did not eliminate or eradicate the local culture in Indonesia that had existed before.

Culture is a source of values and norms that play an essential role in regulating social life's civilized and civilized order. Among the many cultures in Indonesia, one of them is Minangkabau. The Minangkabau tribe is a tribe that inhabits the province of Sumatera Barat in general, and in particular the *Luhak Nan Tigo* area, namely Luhak Tanah Datar, Luhak Agam, and Luhak Limapuluh Kota.<sup>3</sup>

Minangkabau people are known for their spirit of cooperation, an instinct for entrepreneurship<sup>4</sup> and religious culture.<sup>5</sup> Minangkabau cultural

<sup>2</sup> M Ali Al-Humaidy, "Tradisi Molodhan: Pemaknaan Kontekstual Ritual Agama Masyarakat Pamekasan, Madura," *ISTIQRO, Direktorat Jenderal Pendidikan Islam* 6, no. 1 (2007): 278.

163 Arifki Budia Warman Dkk – harmonization of Islamic Economic Law

<sup>&</sup>lt;sup>1</sup> Abuddin Nata, "Peta Keragaman Pemikiran Islam Di Indonesia, Jakarta: PT," Raja Grafindo Persada, 2001, 72.

<sup>&</sup>lt;sup>3</sup> Franz von Benda-Beckmann and Keebet von Benda-Beckmann, *Political and Legal Transformations of an Indonesian Polity: The Nagari from Colonisation to Decentralisation* (Cambridge University Press, 2013).

<sup>&</sup>lt;sup>4</sup> Midawati Midawati and Amriah Buang, "Keusahawanan Peniaga Wanita Minangkabau (The Entrepreneurship of Minangkabau Women)," *Geografia* 10, no. 5 (2014): 188–202.

<sup>&</sup>lt;sup>5</sup> Erni Hastuti et al., "Local Wisdom of Economics and Business Overseas Traders Minang Community in Jakarta," *International Journal of Humanities and Social Science* 5, no. 5 (2015): 125–29.

values guide harmony in life, meeting physical and spiritual needs. In Minangkabau customs, there is something called *petatah-petitih*. The *petatah*petitih are substantially a manifestation of the values prevailing in a society. Values that are believed to be accurate and used as a reference in behavior. 6 This petatah-petitih are not just traditions or culture but contain various universal values, individually and collectively, including economic used as references in economic activity. Petatahpetition Minangkabau is used as a process in the life of the Minangkabau people towards a life full of civility, wisdom, and wisdom.

In addition, Islamic teachings, with their economic concepts and principles, also regulate economic activities and relationships with others. Islamic economics is not only about a collection of rules but also provides guarantees for realizing welfare. Islamic teachings require its adherents to behave in a professional manner which, in the process, displays truth, order, and regularity.8 This shows how Islamic law seeks to bring about prosperity.

Islam views economic activities as one of the essential aspects of life, namely to gain happiness in the world and the hereafter, in line with the objectives of Islamic law (magashid syariah). Thus, the need for control that regulates economic activity in Islam is known as Sharia Economic Law. Economic activities in Islam are part of *muamalah* activities, namely, to meet people's needs. In the law of figh, the law of origin of this activity is permissible (mubah) as long as there are no arguments against it. 10

Minangkabau indigenous local wisdom, with its religious philosophy "adat basandi syara', syara' basandi kitabullah," has become the life guideline the Minangkabau people hold. Nursyiwan Efendi revealed that this customary philosophy is the identity of the Minangkabau people.<sup>11</sup> Meanwhile, Mas'oed Abidin interpreted this philosophy as a form of cooperation, expanding social sensitivity, and the peak was

<sup>&</sup>lt;sup>6</sup> Elvia Rahayu, Amril Amir, and Hamidin Hamidin, "Petatah-Petitih Masyarakat Minangkabau Di Nagari Koto Baru Kecamatan Kubung Kabupaten Solok," Jurnal Pendidikan Bahasa Dan Sastra Indonesia 1, no. 2 (2013): 17–25.

<sup>&</sup>lt;sup>7</sup> Miswar Munir, "Nilai-Nilai Pendidikan Dalam Petatah Petitih Adat Minangkabau (Alternatif Membangun Pendidikan Berkarakter)," ALHURRIYAH: Jurnal Hukum Islam 14, no. 1 (2018): 95–104.

<sup>&</sup>lt;sup>8</sup> Didin Hafidhuddin and Hendri Tanjung, Manajemen Syariah Dalam Praktik (Jakarta: Gema Insani Pers, 2003).

<sup>&</sup>lt;sup>9</sup> Fira Mubayyinah, "Ekonomi Islam Dalam Perspektif Maqasid Asy-Syariah," Journal of Sharia Economics 1, no. 1 (2019): 14-29.

<sup>&</sup>lt;sup>10</sup> Imam Mustofa, Fiqih Muamalah Kontemporer (Jakarta: Rajawali Pers, 2016).

<sup>&</sup>lt;sup>11</sup> Nursyiwan Efendi, "Pencarian Identitas Orang Minangkabau Antara Surau Dan Tungku Tigo Sajarangan," in Tigo Sapilin: Surau Solusi Untuk Bangsa, ed. Mas'oed Abidin (Yogyakarta: Gre Publishing, 2016), 14.

helping to help.<sup>12</sup> Islam and Minangkabau culture are both guidelines and sources of law for the Minangkabau people. Based on this background, the author is interested in examining how the harmonization of Islamic economic concepts, namely Islamic economic law and local culture, in this case, are Minangkabau lines.

The method used in this research is descriptive qualitative using a literature study. Literature study is a series of activities relating to methods of collecting library data, reading, taking notes, and processing research materials. This research focuses on petatah-petitih Minangkabau related to economic activity, then looks at how the harmony is with the values contained in sharia economic law. The author's data sources are books, journals (scientific papers), and others. Data collection techniques in this study use documentation techniques.

### Petatah-Petitih Minangkabau

The word *petatah* in KBBI is a proverb that contains advice or teachings from parents. At the same time, petitih is various kinds of proverbs. 13 According to Azrial, the word petatah can be called a proverb from the word "tatah", which means chisel, guidance, benchmark. So, it can be concluded that quotes contain engraved words or legal standards or norms. Meanwhile, the word petitih comes from the word "titi" or "titian".14

Petatah is the source of the regulations governing interactions in Minangkabau society (the relationship between humans, humans, and nature and humans with their social environment). Petitih is a rule that carefully regulates the implementation of adat. Petitih becomes operational regulations, implementation, and regulatory boundaries in the community.15

Petatah-petitih is one type of Minangkabau oral literature that is passed down orally from one generation to the next and is part of the culture that lives amid the Minangkabau community. 16 Oral literature is

<sup>12</sup> Mas'oed Abidin, Adat Dan Syarak Di Minangkabau (Padang: Pusat Pengkajian Islam dan Minangkabau, 2004), 192.

<sup>&</sup>lt;sup>13</sup> Kamus Besar Bahasa Indonesia (Online), <a href="https://kbbi.kemdikbud.go.id">https://kbbi.kemdikbud.go.id</a>, accessed on May 01, 2021

<sup>&</sup>lt;sup>14</sup> Silvi Gusrani and Rusdi Noor Rosa, "An Analysis of Ecolexicon in Petatah Petitih of Minangkabaunese Wedding Ceremony Found in Lintau Buo," English Language and Literature 9, no. 1 (2020): 66-75.

<sup>&</sup>lt;sup>15</sup> Rahayu, Amir, and Hamidin, "Petatah-Petitih Masyarakat Minangkabau Di Nagari Koto Baru Kecamatan Kubung Kabupaten Solok."

<sup>&</sup>lt;sup>16</sup> Nadhifa Utami and Rusdi Noor Rosa, "An Analysis of Ecolexicons Found in Selected Petatah Petitih in Nagari Gunuang," English Language and Literature 11, no. 3 (2022): 376-84.

usually delivered in various forms of traditional events, traditional art events, as well as in daily communication.

Petatah-petitih provides input in the form of knowledge for the Minangkabau people, are used as guidelines and guidelines for life in living, which contain customary regulations and advice. Petatah-petitih Minangkabau sometimes takes the form of poetry and is sometimes expressed in short sentences such as pantun.<sup>17</sup>

According to Djamaris, *petatah-petitih* are expressed in attractive figurative language with deep, broad, precise, subtle, and figurative meanings that contain a particular meaning. Petatah-petitih is a series of short utterances in the classical Minangkabau language, which is part of the *Kato pusako*. Petatah-petitih Minangkabau play an essential role in the life of the Minangkabau community because they are used as guidelines, guidelines for life and contain traditional moral values and religious (Islamic) moral values. The petatah-petitih with traditional moral values (budi pekerti) is seen from four factors: raso; pareso; shy; and polite. Meanwhile, the petatah-petitih that have religious, and moral values include: actual human values; and faith values. <sup>19</sup>

Value relates to a person's view of good and evil, fair and unfair, beautiful and not beautiful, worthy and unworthy, and so on. According to Kaelan, value is the ability that is believed in an object to satisfy humans. In essence, value is a characteristic or quality inherent in an object. Something is said to be valuable if something is valuable, trustworthy, useful, sound, and beautiful.<sup>20</sup>

# Islamic Economic Law Concept

*Islamic economics* is defined as an economic activity based on the teachings of Islam (al-Qur'an and Sunnah), which aims to create happiness and human welfare. This is the basis of differentiation between Islamic economics and other economies.<sup>21</sup>

Islamic economy is built, upheld, and implemented based on spirit and spirit and upholds the values of aqidah, sharia, morals<sup>22</sup>, justice,

Volume 11, Nomor 1, Juni 2023 166

<sup>&</sup>lt;sup>17</sup> Rahayu, Amir, and Hamidin, "Petatah-Petitih Masyarakat Minangkabau Di Nagari Koto Baru Kecamatan Kubung Kabupaten Solok."

<sup>&</sup>lt;sup>18</sup> Edwar Jamaris, Pengantar Sastra Rakyat Minangkabau (Jakarta: Yayasan Obor Indonesia, 2002).

<sup>&</sup>lt;sup>19</sup> Rahayu, Amir, and Hamidin, "Petatah-Petitih Masyarakat Minangkabau Di Nagari Koto Baru Kecamatan Kubung Kabupaten Solok."

<sup>&</sup>lt;sup>20</sup> Kaelan, Pendidikan Pancasila (Yogyakarta: Paradigma, 2000), 174.

<sup>&</sup>lt;sup>21</sup> Mubayyinah, "Ekonomi Islam Dalam Perspektif Magasid Asy-Syariah."

<sup>&</sup>lt;sup>22</sup> Ika Yunita Fauziah and Abdul Kadir Riyadi, "Prinsip Dasar Ekonomi Islam Perspektif Maqashid Al-Syari'ah" (Jakarta: Kencana Prenada Media Group, 2014), 12.

freedom, and benefit.<sup>23</sup> Islamic economics is described as an economy characterized by "religious, ethical, and humanist".<sup>24</sup>

The preliminary study in Islamic economics is the relationship between humans and their creators, humans and humans, and humans to their environment. The survival of a living being depends on the existence of other living things and the natural resources around it for food, growth, protection, reproduction, and so on. Therefore, in Sharia economics, the primary attention is focused on how the economy can run fairly and bring benefits to others.<sup>25</sup>

Muhammad Rawasi Qal'aji revealed that the objectives of Sharia economics are: realizing economic growth in the country, realizing human welfare, and realizing a fair distribution system of wealth. With the principle: Preventing social inequality by assisting others in need, does not depend on fate but refers to the clarity of transactions and apparent luck; seek and manage natural wealth as well as possible; prohibiting the practice of usury; make clear transaction records that aim to prevent future conflicts or problems due to potential negligence or forgetfulness; as well as prioritizing justice and balance in trading.

The correct and disciplined implementation of Islamic economic principles will ensure the realization of the objectives of the Islamic economy itself, namely: the benefit and welfare of the world and the hereafter (falah), a balance between the benefit of individuals and society for a better life;<sup>28</sup> the life of small businesses in the community that are expected to be able to increase their income; achieving a win-win solution, which can be detected by the spread of benefit among humans and negating the earth damage.<sup>29</sup> Therefore, all activities undertaken in the sharia economy are aimed at building harmonization of life, so that the welfare of society is achieved. Sharia economy is also realistic because it

\_

<sup>&</sup>lt;sup>23</sup> Veithzal Rivai et al., Islamic Banking and Finance: Dari Teori Ke Praktik Bank Dan Keuangan Syariah Sebagai Solusi Dan Bukan Alternatif (Yogyakarta: BPFE Yogyakarta, 2013), 52.

<sup>&</sup>lt;sup>24</sup> Sami Al-Daghistani, "Handbook of Ethics of Islamic Economics and Finance, Edited by Abbas Mirakhor, Zamir Iqbal and Seyed Kazem Sadr," *Journal of Islamic Ethics* 6, no. 2 (2022): 329–34.

<sup>&</sup>lt;sup>25</sup> Hermansyah, "Kearifan Lokal Sebagai Model Pendekatan Ekonomi Syari'Ah," *Istinbath* 12, no. 1 (2013): 167–204.

<sup>&</sup>lt;sup>26</sup> Muhammad Rawasi Qal'aji, *Mahabis Fil Iqtishad Al-Islamiyah* (Kairo: Matba'ah al Istiqomah, 1939), 207.

<sup>&</sup>lt;sup>27</sup> Mubayyinah, "Ekonomi Islam Dalam Perspektif Maqasid Asy-Syariah."

<sup>&</sup>lt;sup>28</sup> Muhammad Akram Khan, "Metodology of Islamic Economics," in *Readings in The Concept and Methodology of Islamic Economics*, ed. Aidit Ghazali and Syed Omar (Petaling Jaya: Pelanduk Publications, 1989), 59.

<sup>&</sup>lt;sup>29</sup> Mubayyinah, "Ekonomi Islam Dalam Perspektif Maqasid Asy-Syariah."

can adapt to the existing system, provided that it removes all aspects of prohibition in which there is *mafsadah*/damage.

Thus, the teachings of Islamic Sharia require its adherents to behave professionally, displaying neatness, truth, order, and regularity.<sup>30</sup> This demand drives us to show how Islamic economics provides an alternative to the clarity of the concept of welfare.

In detail, the objectives of Islamic economics in realizing baldatun thayyibatun wa rabbun ghafur can be explained as follows: First, economic welfare is the most important economic goal. This welfare includes the welfare of individuals, communities, and the state. Second, the fulfillment of basic human needs, including food, drink, clothing, shelter, health, education, security, and a state system that reasonably ensures the fulfillment of basic needs. Third, using resources optimally, efficiently, effectively, economically, and not wasted. Fourth, the distribution of assets, wealth, income, and development results fairly and equitably. Fifth, guarantee individual freedom. Sixth, equal rights and opportunities. Seventh, cooperation and justice. 22

Muhammad Rawasi Qal'aji, in his book *Mahabis Fil Iqtishad al-Islamiyah*, states that the objectives of Islamic economics can be described in three ways, namely: realizing economic growth in the country, realizing human welfare, and realizing a fair distribution system of wealth.<sup>33</sup> The concept of wealth distribution offered by Islamic economics by creating economic balance in society.<sup>34</sup>

The principles of sharia economic law are as follows:<sup>35</sup> The principle of *tauhid*, Islam based economic activity as an effort to provide worship to Allah Swt; The principle of justice; The principle of *al-maslahah*, namely getting happiness in the world and the hereafter by taking advantage and rejecting harm; The principle of representation (*khalifah*), that humans are representatives of God on earth; The principle of *amar ma'ruf nahy munkar*; The principle of *takziyah* (purification); The principle of *falah*, the success achieved while in the world will contribute to success in the hereafter; The

<sup>32</sup> Anas Zarqa', "Islamic Economics: An Approach to Human Welfare," in *Readings in The Concept and Methodology of Islamic Economics*, ed. Aidit Ghazali and Syed Omar (Petaling Jaya: Pelanduk Publications, 1989), 29–38.

<sup>&</sup>lt;sup>30</sup> Hafidhuddin and Tanjung, Manajemen Syariah Dalam Praktik, 1.

<sup>&</sup>lt;sup>31</sup> QS. An-Nahl (16) ayat 90.

<sup>&</sup>lt;sup>33</sup> Qal'aji, Mahabis Fil Iqtishad Al-Islamiyah, 207.

<sup>&</sup>lt;sup>34</sup> Choiriyah Choiriyah, Dwi Noviani, and Mardeli Mardeli, "The Existence Of The Islamic Economy In Building The World of Education," *Islamic Banking: Jurnal Pemikiran Dan Pengembangan Perbankan Syariah* 8, no. 1 (2022): 147–62.

<sup>&</sup>lt;sup>35</sup> Muhamad Kholid, "Prinsip-Prinsip Hukum Ekonomi Syariah Dalam Undang-Undang Tentang Perbankan Syariah," *Jurnal Asy-Syari'ah* 20, no. 2 (2018): 147–48.

principle of honesty and truth, this principle is reflected in every transaction that is firm, clear, and certain; The principle of goodness (*ihsan*), this principle teaches that in economics, every Muslim is taught to always be of benefit to many people, whether of the same religion, country, nationality or fellow humans; The principle of accountability (*almas'uliyah*); The principle of *kifayah*, this principle is related to the obligation of every Muslim to care for others; The principle of balance (*wasathiyah*), Islamic law recognizes personal rights with certain limits.

In Sharia economic law, there are several principles:<sup>36</sup> (1) The principle of *mu'awanah* obliges all Muslims to help and make partnerships by doing muamalah. (2) The principle of *musyarakah* requires that any form of cooperation between parties is beneficial for the parties involved and the whole society. (3) The principle of manfaah means that all forms of muamalah activities must benefit the parties involved. This principle continues the principle of atta'awun (cooperation) or mu'awanah (mutual trust). (3) The principle of antarodhin or consensus states that every form of muamalah between individuals or between parties must be based on each party's willingness. (4) The principle of 'adamul gharar, means that in every form of muamalah there should be no gharar or trickery that harms one of the parties. (5) Al-musawah (equality or equality), each party that performs muamalah is the same. (6) Ash-shiddig, humans are ordered to uphold honesty and truth in muamalah. (7) The principle of property rights, Islam recognizes individual property rights. Therefore Islam obliges its people always to try. (8) It is the principle of equity, the application of the principle of justice in the field of muamalah, which aims so that assets are not only controlled by a handful of people but are distributed evenly in the community. (9) The principle of al-bir wa al-taqwa, al-bir means virtue, justice, balance, or proportion. While al-taqwa means fear, be careful, go straight, protect, and guard yourself from the wrath of Allah.

Islam has a clear view of wealth and the economy. Muhammad Syafi'i Antonio explained this view that (1) The absolute owner of everything on earth belongs to Allah SWT. (2) Assets owned by humans are a mandate, living jewelry that enables humans to enjoy well and in moderation, tests of faith, and provisions for worship. (3) Ownership of property is carried out through lawful business and according to the rules of Allah Swt.<sup>37</sup>

Islam promotes the values of togetherness and kinship in conducting business activities. These values of togetherness can be found in the verses

<sup>36</sup> Ibid

<sup>&</sup>lt;sup>37</sup> Muhammad Syafi'i Antonio, *Bank Syariah: Dari Teori Ke Praktik* (Jakarta: Gema Insani Pers, 2001), 8–9.

of the al-Qur'an. Among them: QS. Al-Hujurat verse 10; QS. Ar-Ruum verses 31 and 32; QS. Ali Imran verse 103; and QS. Al-Zukhruf verse 32.

## Harmonization of Islamic Economic Law with Economic Values in Petatah-Petitih Minangkabau

Minangkabau culture is famous for its collective culture, namely the existence of togetherness and cohesiveness in social life.<sup>38</sup> The Minangkabau people hold the principle of mutualism in life.<sup>39</sup> This is in line with the principles of Islamic economics, which focus on the benefit.

essential thinking of the Minangkabau people has philosophically expressed "alam takambang jadi guru". That is, nature with everything in it is a life-learning discourse for the Minangkabau people. 40 There are at least four elements that must be obeyed by every member of society, namely saiyo sakato, sahino samalu, anggo tango, and sapikue sajinjiang.41

As previously discussed, *petatah-petitih* Minangkabau contains elements of values that can be used as dimensions of character or guidelines in economic activity. Economic value is the value contained in an economic activity or process.

Among the economic values contained in the *petatah*petitih Minangkabau and in accordance with the principles and principles of Sharia economic law described above, it can be stated as follows:

The economy of the Minangkabau people prioritizes the family economy in doing business. In the life of the Minangkabau people, there are certain working principles in carrying out economic patterns. This can be seen in the petatah-petitih "kok mandapek samo balabo, kahilangan samo barugi, nan ado samo dimakan, nan tidak samo dicari". The point is if you get profit, then you share the luck. If you lose, it is shared, what is eaten together, which is not sought together. It can be seen that the working principle applied by the Minangkabau community is the principle of cooperation.

<sup>38</sup> Novidya Yulanda, "Pengaruh Nilai Budaya Bisnis Pada Masyarakat Minangkabau Terhadap Perilaku Kewirausahaan Pedagang Perantau Di Tanah Abang," IABE (Journal of Applied Business and Economic) 2, no. 1 (2016): 95–108.

<sup>&</sup>lt;sup>39</sup> Armiati Armiati, Z Mawardi Effendi, and Agusti Efi, "Internalizing the Value of Minangkabau Culture in Economic Learning," in 2nd Padang International Conference on Education, Economics, Business and Accounting (PICEEBA-2 2018) (Atlantis Press, 2019), 776-83.

<sup>&</sup>lt;sup>40</sup> Ibid.

<sup>&</sup>lt;sup>41</sup> M. S. Amir, Adat Minangkabau: Pola Dan Tujuan Hidup Orang Minang (Jakarta: Mutiara Sumber Widya, 2003), 111.

Minang people as business actors (businesses) have a sense of togetherness, whether they live in a village or hometown or wherever they are, always have the principle of prioritizing mutual benefits based on deliberation and consensus. In developing and prospering the economy, the Minang people not only prioritize personal profits and wealth and specific groups by carrying out monopolies and economic actions that harm others. <sup>42</sup> The sense of togetherness in Minangkabau culture has been systematized in various traditions in society. As is the case in the *baiyoiyo* and *bajulo-julo* traditions.

The concept of cooperation is also expressed by "barek samo dipikua, ringan samo jinjiang". In a communal society, cooperation is mandatory. All tasks are shared responsibility, the same fate or solidarity. 43 Help each other and support. The traditions of Minangkabau regulate economic problems in a system of togetherness, both adat, sako, pusako, and ulayat, 44 which are common property and are cultivated in cooperation. 45

Minangkabau people are also reminded to work hard, as stated "kayu hutan bukan andaleh, elok dibuek ka lamari, tahan hujan barani bapaneh, baitu urang mancari". The economic position according to the Minangkabau tradition is very important, as narrated in the petatah-petitih of "hilang bangso dek indak baameh", where a region or nation can disappear if its economy is destroyed. A nation exists, because it has wealth, and to get it requires hard work. The indicator of this attitude is doing something seriously, as the following expression 46 "andak kayo kuek mancari, andak bailmu kuek baguru, marugi mangko balabo, bajariah mangko mandapek, barakik-rakik ka hulu, baranang-ranang ka tapian, basakik-sakik dahulu, basanang-sanang kamudian."

The Minangkabau economic concept also teaches about planning when you want to do something, "duduak marawik ranjau, tagak mamandang arah, nak kayo kuek bakureh, nak cadiak rajin baraja, nak mulie tapiek'i janji". <sup>47</sup> This is defined as someone sitting down, thinking about how the

171 Arifki Budia Warman Dkk – harmonization of Islamic Economic Law

<sup>&</sup>lt;sup>42</sup> Armiati, Effendi, and Efi, "Internalizing the Value of Minangkabau Culture in Economic Learning."

<sup>&</sup>lt;sup>43</sup> Yunimar Yunimar, "Perbandingan Ekonomi Adat Minangkabau Dengan Ekonomi Islam," *Imara: JURNAL RISET EKONOMI ISLAM* 3, no. 1 (2019): 35–43.

<sup>&</sup>lt;sup>44</sup> Wirdanengsih, Kearifan Lokal Minangkabau (Yogyakarta: Depublish, 2018).

<sup>&</sup>lt;sup>45</sup> Amir, Adat Minangkabau: Pola Dan Tujuan Hidup Orang Minang, 95.

<sup>&</sup>lt;sup>46</sup> Darul Ilmi, "Pendidikan Karakter Berbasis Nilai-Nilai Kearifan Lokal Melalui Ungkapan Bijak Minangkabau," ISLAM REALITAS: Journal of Islamic & Social Studies 1, no. 1 (2015): 45–54.

<sup>&</sup>lt;sup>47</sup> Armiati, Effendi, and Efi, "Internalizing the Value of Minangkabau Culture in Economic Learning."

future is going, what to aim for and what to do to achieve the goal. In planning a job, think carefully and carefully, as the expression "dihawai sahabih raso, dikaruak sahabih gauang." Alert and alert are among the qualities recommended by Minangkabau customs, as in the expression "maminteh sabalun anyuik, malantai sabalun lapuak, ingek-ingek sabalun kanai".

Petatah-petitih Minangkabau regulates the production system in fulfilling life. It explains how to analyze a production problem, "nan lereng tanami padi, nan tunggang tanami bambu, nan bancah jadikan sawah, nan padek kaparumahan, nan padang tampek gumbalo, nan lacah kubangan kabau, nan rawang ranangan itiak, nan lubuak palapeh ikan, nan lorong ditanam tabu, munggu jadi kuburan". <sup>48</sup> This reminds the Minangkabau people that, many things can be done to do business, such as the slopes can be planted with rice, uneven land is planted with bampu, wet land is used as rice fields, hard land for housing, large land for grazing cattle, watery land as a place to play. buffalo, swamps for grazing ducks, downstream of rivers where fish become livestock, alleys planted with sugar cane, and land that cannot be planted can be used for burial.

Various suggestions in economic practice can be found in *petatah-petitih*, including being thrifty, modest, and fair. Among the messages for frugality were "balabiah ancak-ancak, bakurang sio-sio, diagak mangko diagiah, dibaliak mangko dibalah, bayang-bayang sapanjang badan", dan "bakulimek sabalun habih". <sup>49</sup> The Minangkabau traditional philosophy also has a meaning for simplicity in life. They say that excessive means joy. If it is not in vain, count first, divide it, turn it first, and then split it. Imagine the length of the body. The meaning of the simple philosophy of life in this advice is that simplicity is placed on a proportional level. The value of frugality is also found in the Minangkabau customary philosophy, which follows "bahimat sabalun habih, sadiokan payuang sabalun hujan." (Save before it runs out, provide an umbrella before it rains). Structuring the attitudes and management of this petatah-petitih is to avoid extravagant attitudes and create a priority scale by determining what is mandatory and what is optional.

The Minangkabau customary philosophy is balance and justice. These two principles are also included in the basic principles of Islamic economics. The value of justice in economics means taking just steps and holding fast to the truth. The Minangkabau tradition teaches "mandapek samo balabo, kahilangan samo marugi, maukua samo panjang, mambilai samo

<sup>48</sup> Ibid.

<sup>&</sup>lt;sup>49</sup> Ibid.

laweh, baragiah samo banyak, manimbang samo barek". <sup>50</sup> That is, getting equal gain, losing equals loss, measuring the same length, connecting equally wide, sharing as much, weighing the same weight.

In line with that, the economic principles of Minangkabu also remind people of tolerance and social care. "Kok gadang jan malendo, kok panjang jan malindih, cadiak jan manjua kawan, gapuak jan mambuang lamak, lamak dek awak ka tuju dek urang." This philosophy deals with tolerance, namely, paying attention to the rights of others. This value indicates equality in getting the same opportunity or recognition of human rights, namely equality, and justice. This is also in accordance with the phrase "tatungkuik samo makan tanah, tatilantang samo makan ambun, jikok tarapuang samo hanyuik, jikok tarandam samo basah, tuah samo dicari, malu samo dijapuikan". Indicators of this attitude are actions that reflect concern for others in society.

The economic value is not based on personal taste, but also on other people, "lamak dek awak lamak dek urang, elok dek awak katuju dek urang". Good for us and good for other people.

Furthermore, the principle of profit and loss in business is expressed in the customary adage "gadang kayu gadang bahannyo, ketek kayu ketek bahannyo". <sup>51</sup> Big wood material, small wood also small. The meaning is the size or size of a profit or loss based on the size of the contribution made to a business.

A. A Navis in the book "Alam Takambang Jadi Guru, Adat dan Kebudayaan Minangkabau" analogizes the problem of putting something in its place by utilizing wood as a building material for the Minangkabau Rumah Gadang, contained in the phrase "nan kuaik ka jadi tonggak, nan luruih jadikan balabeh, nan bungkuak ambiak ka bajak, nan lantiak jadi bubuangan, nan satampok ka papan tuai, abunyo ambiak ka pupuak", 52 (the strong makes a post, the straight makes a ruler, the bent is made a plow, the taper is a connection, which is as a lever board, the direction make firewood, use the ashes as fertilizer).

In social life, Minangkabau customary economic mechanisms that are often encountered are:<sup>53</sup> (1) Conducting transactions by making bids or bargaining prices until a price agreement is reached. (2) A trader or buyer always prioritizes the subscription buying and selling system. (3) A trader or service provider always shows the goods or services to be traded

<sup>&</sup>lt;sup>50</sup> Rosmiwati, "Prinsip Dasar Ekonomi Islam Dalam Falsafah Adat Minangkabau Dan Kaitannya Dengan Sistem Bagi Hasil Dalam Islam," *Sumbar.Kemenag.Go.Id*, 2021.

<sup>51</sup> Ibid

<sup>&</sup>lt;sup>52</sup> A. A Navis, *Alam Terkembang Jadi Guru* (Jakarta: Pt Grafiti Pers, 1984), 182–83.

<sup>&</sup>lt;sup>53</sup> Yunimar, "Perbandingan Ekonomi Adat Minangkabau Dengan Ekonomi Islam."

to the buyer by explaining the advantages and disadvantages of the goods or services offered, in accordance with the customary tradition "indak mamboli kuciang dalam kaghuang". This means not buying or selling unclear goods or services. (4) Traders and buyers always put forward the term "manenggang", meaning that in bargaining, the price always prioritizes the appropriateness of the bargain. (5) Every business actor prioritizes the economic principle of mutual benefit with the word "maukua samo panjang, manimbang samo barek", meaning that both parties prioritize the principle of deliberation and consensus in conducting business together.

Based on the explanation above, building a sharia economy in Minangkabau, in its interaction, involves local cultural wisdom that is synergized, harmonious and has a positive and beneficial impact on the Minangkabau community. According to the philosophy of "adat basandi syarak, syarak basandi Kitabullah", economic actors are based on traditional economic values based on Islamic economics. The Minang indigenous people adhere to a customary concept based on Islam, meaning that the Minangkabau custom is a conventional system strengthened by Islamic Sharia law based on the al-Qur'an.

Local culture originating over a long period evolved with the people and their environment. This long evolutionary process is inherent in society and can make local culture create a peaceful life. The value of local wisdom in economic activities in Minangkabau can encourage the growth and development of the life of the Minangkabau people. This is in line with the objectives and principles of Islamic economics. Aprianto, in his research, concluded that the construction of social security in an Islamic economy has a four-stage system, namely: individual guarantee for himself (individual guarantee); between individuals and their families (family insurance); the individual with the community (community guarantee); and between people within a country (state guarantee).<sup>54</sup>

There is a harmonization or equation of Islamic economic law principles with economic values in *petatah-petitih* Minangkabau. The Minangkabau customary economy is a mutually beneficial economic principle. Furthermore, the Sharia economy aims to realize happiness and brotherhood, eliminating social disparities in justice and prosperity. Islam does not allow someone who lives in society to be hungry, unclothed, and homeless. Islamic teachings declare war on poverty and strive to contain it and monitor the possibilities that may lead to it.<sup>55</sup>

<sup>54</sup> Naerul Edwin Kiky Aprianto, "Kontruksi Sistem Jaminan Sosial Dalam Perspektif Ekonomi Islam," *Economica: Jurnal Ekonomi Islam* 8, no. 2 (2017): 237–62.

<sup>&</sup>lt;sup>55</sup> Yusuf Al-Qardhawi, *Teologi Kemiskinan: Doktrin Dasar Dan Solusi Islam Atas Problem Kemiskinan* (Yogyakarta: Mitra Pustaka, 2002).

Islamic economics plays a role in guiding and directing humans in managing economic resources to achieve benefits in the world to the hereafter. In addition, cultural values that have taken root as a legacy of previous ancestors are also used as guidelines for behavior in the life of the Minangkabau people.

### **Conclusions**

Minangkabau culture aligns with Islamic economic principles, which focus on the benefit. *Petatah-petitih* Minangkabau contains values that are in accordance with the principles of sharia economic law and serve as dimensions of character or guidelines in economic activity, including the economy of the Minangkabau community prioritizes family economy, cooperation is mandatory, all duties become responsibility together, the same fate. Minangkabau people are also reminded to work hard and make plans when they want to do business. *Petatah-petitih* Minangkabau also contains advice to be frugal, simple, fair, tolerant, and socially caring. These values align with Islamic economics' objectives in realizing benefits.

Building a sharia economy in Minangkabau, in its interaction, involves local cultural wisdom that is synergized and harmonious and has a positive and beneficial impact on the Minangkabau community. In accordance with the philosophy of "adat basandi syarak, syarak basandi Kitabullah". Economic actors are based on customary economic values based on Sharia economics.

The Minangkabau customary economy uses economic principles of mutual benefit. Sharia economy also embodies happiness and brotherhood and eliminates social inequalities to achieve justice and prosperity. Islam does not condone someone who lives in society to be hungry and declares war on poverty. Islamic economics plays a role in guiding and directing humans in managing economic resources to achieve benefits in the world to the hereafter.

# **Bibliography**

- Abidin, Mas'oed. *Adat Dan Syarak Di Minangkabau*. Padang: Pusat Pengkajian Islam dan Minangkabau, 2004.
- Al-Daghistani, Sami. "Handbook of Ethics of Islamic Economics and Finance, Edited by Abbas Mirakhor, Zamir Iqbal and Seyed Kazem Sadr." *Journal of Islamic Ethics* 6, no. 2 (2022): 329–34.
- Al-Humaidy, M Ali. "Tradisi Molodhan: Pemaknaan Kontekstual Ritual

- Agama Masyarakat Pamekasan, Madura." ISTIQRO, Direktorat Jenderal Pendidikan Islam 6, no. 1 (2007).
- Al-Qardhawi, Yusuf. Teologi Kemiskinan: Doktrin Dasar Dan Solusi Islam Atas Problem Kemiskinan. Yogyakarta: Mitra Pustaka, 2002.
- Amir, M. S. *Adat Minangkabau: Pola Dan Tujuan Hidup Orang Minang.* Jakarta: Mutiara Sumber Widya, 2003.
- Antonio, Muhammad Syafi'i. *Bank Syariah: Dari Teori Ke Praktik.* Jakarta: Gema Insani Pers, 2001.
- Aprianto, Naerul Edwin Kiky. "Kontruksi Sistem Jaminan Sosial Dalam Perspektif Ekonomi Islam." *Economica: Jurnal Ekonomi Islam* 8, no. 2 (2017): 237–62.
- Armiati, Armiati, Z Mawardi Effendi, and Agusti Efi. "Internalizing the Value of Minangkabau Culture in Economic Learning." In 2nd Padang International Conference on Education, Economics, Business and Accounting (PICEEBA-2 2018), 776–83. Atlantis Press, 2019.
- Benda-Beckmann, Franz von, and Keebet von Benda-Beckmann. *Political and Legal Transformations of an Indonesian Polity: The Nagari from Colonisation to Decentralisation*. Cambridge University Press, 2013.
- Choiriyah, Choiriyah, Dwi Noviani, and Mardeli Mardeli. "The Existence Of The Islamic Economy In Building The World of Education." *Islamic Banking: Jurnal Pemikiran Dan Pengembangan Perbankan Syariah* 8, no. 1 (2022): 147–62.
- Efendi, Nursyiwan. "Pencarian Identitas Orang Minangkabau Antara Surau Dan Tungku Tigo Sajarangan." In *Tigo Sapilin: Surau Solusi Untuk Bangsa*, edited by Mas'oed Abidin. Yogyakarta: Gre Publishing, 2016.
- Fauziah, Ika Yunita, and Abdul Kadir Riyadi. "Prinsip Dasar Ekonomi Islam Perspektif Maqashid Al-Syari'ah." Jakarta: Kencana Prenada Media Group, 2014.
- Gusrani, Silvi, and Rusdi Noor Rosa. "An Analysis of Ecolexicon in Petatah Petitih of Minangkabaunese Wedding Ceremony Found in Lintau Buo." *English Language and Literature* 9, no. 1 (2020): 66–75.
- Hafidhuddin, Didin, and Hendri Tanjung. *Manajemen Syariah Dalam Praktik*. Jakarta: Gema Insani Pers, 2003.
- Hastuti, Erni, Defi Julianti, Donny Erlangga, and Teddy Oswari. "Local Wisdom of Economics and Business Overseas Traders Minang Community in Jakarta." *International Journal of Humanities and Social Science* 5, no. 5 (2015): 125–29.
- Hermansyah. "Kearifan Lokal Sebagai Model Pendekatan Ekonomi Syari'Ah." *Istinbath* 12, no. 1 (2013): 167–204.
- Ilmi, Darul. "Pendidikan Karakter Berbasis Nilai-Nilai Kearifan Lokal Melalui Ungkapan Bijak Minangkabau." ISLAM REALITAS:

- Journal of Islamic & Social Studies 1, no. 1 (2015): 45–54.
- Jamaris, Edwar. *Pengantar Sastra Rakyat Minangkabau*. Jakarta: Yayasan Obor Indonesia, 2002.
- Kaelan. Pendidikan Pancasila. Yogyakarta: Paradigma, 2000.
- Khan, Muhammad Akram. "Metodology of Islamic Economics." In Readings in The Concept and Methodology of Islamic Economics, edited by Aidit Ghazali and Syed Omar. Petaling Jaya: Pelanduk Publications, 1989.
- Kholid, Muhamad. "Prinsip-Prinsip Hukum Ekonomi Syariah Dalam Undang-Undang Tentang Perbankan Syariah." *Jurnal Asy-Syari'ah* 20, no. 2 (2018): 147–48.
- Midawati, Midawati, and Amriah Buang. "Keusahawanan Peniaga Wanita Minangkabau (The Entrepreneurship of Minangkabau Women)." *Geografia* 10, no. 5 (2014): 188–202.
- Mubayyinah, Fira. "Ekonomi Islam Dalam Perspektif Maqasid Asy-Syariah." *Journal of Sharia Economics* 1, no. 1 (2019): 14–29.
- Munir, Miswar. "Nilai-Nilai Pendidikan Dalam Petatah Petitih Adat Minangkabau (Alternatif Membangun Pendidikan Berkarakter)." *ALHURRIYAH: Jurnal Hukum Islam* 14, no. 1 (2018): 95–104.
- Mustofa, Imam. Fiqih Muamalah Kontemporer. Jakarta: Rajawali Pers, 2016.
- Nata, Abuddin. "Peta Keragaman Pemikiran Islam Di Indonesia, Jakarta: PT." Raja Grafindo Persada, 2001.
- Navis, A. A. Alam Terkembang Jadi Guru. Jakarta: Pt Grafiti Pers, 1984.
- Qal'aji, Muhammad Rawasi. *Mahabis Fil Iqtishad Al-Islamiyah*. Kairo: Matba'ah al Istiqomah, 1939.
- Rahayu, Elvia, Amril Amir, and Hamidin Hamidin. "Petatah-Petitih Masyarakat Minangkabau Di Nagari Koto Baru Kecamatan Kubung Kabupaten Solok." *Jurnal Pendidikan Bahasa Dan Sastra Indonesia* 1, no. 2 (2013): 17–25.
- Rivai, Veithzal, Sarwono Sudarto, Hulmansyah, Hanan, and Arifiandy. Islamic Banking and Finance: Dari Teori Ke Praktik Bank Dan Keuangan Syariah Sebagai Solusi Dan Bukan Alternatif. Yogyakarta: BPFE Yogyakarta, 2013.
- Rosmiwati. "Prinsip Dasar Ekonomi Islam Dalam Falsafah Adat Minangkabau Dan Kaitannya Dengan Sistem Bagi Hasil Dalam Islam." Sumbar. Kemenag. Go. Id, 2021.
- Utami, Nadhifa, and Rusdi Noor Rosa. "An Analysis of Ecolexicons Found in Selected Petatah Petitih in Nagari Gunuang." *English Language and Literature* 11, no. 3 (2022): 376–84.
- Wirdanengsih. Kearifan Lokal Minangkabau. Yogyakarta: Depublish, 2018.
- Yulanda, Novidya. "Pengaruh Nilai Budaya Bisnis Pada Masyarakat Minangkabau Terhadap Perilaku Kewirausahaan Pedagang

- Perantau Di Tanah Abang." JABE (Journal of Applied Business and Economic) 2, no. 1 (2016): 95–108.
- Yunimar, Yunimar. "Perbandingan Ekonomi Adat Minangkabau Dengan Ekonomi Islam." *Imara: JURNAL RISET EKONOMI ISLAM* 3, no. 1 (2019): 35–43.
- Zarqa', Anas. "Islamic Economics: An Approach to Human Welfare." In Readings in The Concept and Methodology of Islamic Economics, edited by Aidit Ghazali and Syed Omar. Petaling Jaya: Pelanduk Publications, 1989.