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**Localizing Islamic Economics: Integrating Sharia Principles
into the *Salingka Nagari* Tradition in Minangkabau**

**Muhammad Yafiz¹; Azhari Akmal Tarigan²;
Desmadi Saharuddin³; Ismail Ismail⁴**

^{1,2}Universitas Islam Negeri Sumatera Utara, Indonesia

³Universitas Islam Negeri Syarif Hidayatullah Jakarta, Indonesia

⁴Universitas Islam Sumatera Utara, Indonesia

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LOCALIZING ISLAMIC ECONOMICS: INTEGRATING SHARIA PRINCIPLES INTO THE SALINGKA NAGARI TRADITION IN MINANGKABAU

Muhammad Yafiz¹; Azhari Akmal Tarigan²;
Desmadi Saharuddin³; Ismail Ismail⁴

^{1,2}Universitas Islam Negeri Sumatera Utara, Indonesia

³Universitas Islam Negeri Syarif Hidayatullah Jakarta, Indonesia

⁴Universitas Islam Sumatera Utara, Indonesia

¹Correspondence Email: muhammadyafiz@uinsu.ac.id

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Abstract

This article explored the integration of Islamic economics into the economic life of the Minangkabau people, examined through historical and contemporary perspectives. Using a qualitative approach based on literature study and in-depth interviews, the research investigated how Islamic principles – such as justice, distributive equity, and sharia-compliant resource management – are embedded within Minangkabau socio-economic traditions. Historically, since the era of the Minangkabau Sultanate, Islamic values were institutionalized through customary systems and cooperation mechanisms that regulated economic relations and social solidarity. In the modern context, the dynamics of globalization have introduced Islamic financial institutions, sharia-based enterprises, and structured zakat and waqf management, which coexist with enduring indigenous practices. The findings indicated that despite challenges from conventional economic systems, the synergy between Islamic values and local traditions continues to support community empowerment, inclusive finance, and cultural resilience. This study contributed to Islamic institutional economics and indigenous economic thought by identifying three dimensions of integration: normative, institutional, and practical. These dimensions produce a hybrid model that is adaptive, resilient, and sustainable. Beyond its local relevance, the Minangkabau experience offers insights for Muslim societies worldwide, demonstrating how cultural authenticity and Islamic ethics can be harmonized with modern development to address global economic challenges.

Keywords: *Islamic Economics; Minangkabau; Adat; Salingka Nagari; Integration.*



A. Introduction

The Minangkabau people, renowned for their matrilineal system and rich cultural heritage, have long sustained a resilient socio-economic order rooted in values inherited across generations (Darwis & Muslim, 2024; Elfira & Eliza, 2023). The arrival of Islam in the sixteenth century further enriched this system, as Islamic principles and Minangkabau traditions complemented and reinforced one another in shaping community life (Ashadi, 2019). Beyond its spiritual and social dimensions, Islam also provides comprehensive guidance on economic management at both the individual and collective levels, making the integration of Islamic economic values into Minangkabau practices an issue of enduring scholarly interest (Kader, 2021). In recent decades, however, this integration has been increasingly disrupted by the spread of global capitalist principles, which have influenced and, at times, displaced local economic systems (Zaelani et al., 2023). Against this backdrop, Islamic economic thought continues to offer alternative paradigms grounded in justice, accountability, and equitable wealth distribution (El Maghrebi et al., 2023).

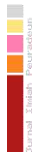
Within Minangkabau customs, Islamic values have historically intersected with traditional practices such as the *Salingka Nagari* system (family system) and cooperative resource management, creating a balanced and sustainable economic framework (Mustafid et al., 2024). These systems ensured stability for centuries, yet the challenges of modernization and globalization raise questions about the extent to which such values remain embedded in contemporary economic life. Issues of natural resource governance, trade, and inheritance are particularly salient, as they directly affect community welfare and reflect the negotiation between local wisdom and Islamic economic principles (Bestari & Kurniasari, 2022; Irawan et al., 2025).

The literature on Islamic economics in Minangkabau provides important insights but also reveals key limitations. Research on *Pagang Gadai* highlights its role as a financial institution emphasizing fairness in profit-sharing between managers and clients (Iska et al., 2023). Comparative analyses explore the dynamism of capitalism vis-à-vis socialism and the potential of Islamic economics as an alternative system (Ahmad & Rakib, 2019), while others

examine capitalism more broadly without grounding their analysis in the Minangkabau context (Berger, 2021). Studies have also considered the reconstruction of inherited wealth through cash waqf (Eficandra, 2022), the social consequences of *Pagang Gadai* contracts (Iska et al., 2022), and the internalization of Minangkabau values in economic education (Armiati et al., 2019). Additional works emphasize the acculturation of Islamic principles with Minangkabau practices (Miswardi et al., 2021). and the contribution of Minangkabau traditions to entrepreneurial success in Indonesia (Tarigan & Naldo, 2022). While these studies make significant contributions, they tend to focus on specific practices or concepts and have not comprehensively addressed the broader historical and contemporary processes through which Islamic economics and Minangkabau traditions are intertwined.

This study, therefore, positions itself differently by analyzing the integration of Islamic economic values within Minangkabau society through two complementary perspectives: historical and contemporary. The historical dimension traces the embedding of Islamic values within customary institutions since the early Islamization of the region, while the contemporary perspective explores how these values are adapted to the realities of modernization, globalization, and the rise of Islamic financial institutions. Through this dual lens, the study aims to provide a more holistic understanding of the interaction between Islamic teachings and local traditions, thereby offering a conceptual framework that enriches Islamic economic thought in culturally specific contexts.

Fundamental Islamic economic principles, derived from the Qur'an, Hadith, and scholarly consensus (*ijma'*), provide the normative foundation for this inquiry. Literature consistently underscores the centrality of social justice, the prohibition of usury (*riba*), and equitable income distribution as core tenets of Islamic economics (Zaman, 2010). Mechanisms such as *zakat*, *waqf*, and *muamalat* are designed to promote collective prosperity and mitigate inequality, thereby situating Islamic economics as a system oriented toward social welfare. Khan further delineates the evolution of Islamic economics as an integration of spiritual, social, and economic dimensions aimed at ensuring justice and sustainability for the *ummah* (Khan, 2016).



The influence of Islam on Minangkabau society since the sixteenth century has been profound, shaping not only religious life but also socio-economic structures. Historical studies show that Islamic doctrines enhanced rather than displaced traditional customs, providing guidance to reinforce existing matrilineal and cooperative practices (Fitri, 2020). Ulama played a pivotal role in institutionalizing practices such as *zakat* and *waqf* within the Minangkabau context, where communal deliberation and solidarity were highly valued (Azra, 2018; Maulida et al., 2024). Such historical developments illustrate how Islamic teachings enhanced local systems by embedding mechanisms of justice, redistribution, and protection for the vulnerable.

The implementation of Islamic economic principles in the economic activities of the Minangkabau community is evident in many aspects of daily life. Several studies highlight the growing practice of *zakat*, *waqf*, and sharia-compliant transactions. As Muhammad Abdul Manan explains in *Islamic Economics in Indonesia: Between Theory and Practice*, the implementation of *zakat* and *waqf* in Minangkabau transcends mere religious duty and serves as a strategy for economic empowerment of the ummah (Manan, 1992). These practices are often administered by social and religious organizations, with revenues allocated for education, healthcare, and poverty reduction. Nevertheless, challenges remain, particularly concerning transparency and accountability in fund management (Gustina. et al., 2024).

Although there is widespread recognition of the importance of these values, disparities persist in ensuring effective and equitable management. Despite these obstacles, the implementation of *zakat* and *waqf* has significantly contributed to poverty alleviation and community empowerment (Syaikhu et al., 2022; Bintania et al., 2024). Alongside these developments, the adoption of sharia economic principles has become increasingly widespread in Indonesia, including in Minangkabau. Contemporary studies show that sharia-based practices and small and medium enterprises (UMKM) are closely interconnected in promoting community economic empowerment. Many UMKM have shifted to sharia financing and sharia-compliant economic



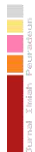
practices (Luthfiyah et al., 2025). This is evident in the use of sharia banks, cooperatives, and microfinance institutions that provide interest-free financial choices aligned with Islamic principles. As noted by Yusgiantoro (2024), the development of Sharia Micro Finance in West Sumatra has enabled equitable financing for many small business operators by prohibiting *riba* and ensuring transparent transactions (Yusgiantoro et al., 2024; Musanna et al., 2025). Despite these achievements, challenges remain in raising public awareness and enhancing literacy regarding Sharia principles in commerce and finance.

Although challenges remain, both historical and contemporary evidence indicate that Islamic economic values have been deeply integrated into the socio-economic fabric of Minangkabau society. Indigenous systems of cooperation and familial solidarity align naturally with Islamic tenets of justice, redistribution, and empowerment. The key task moving forward is to strengthen institutional infrastructure and enhance public literacy on Islamic economic principles to ensure their continued relevance.

This article seeks to contribute to the scholarly discourse by examining how Islamic economics and Minangkabau traditions have historically interacted and how this integration is being reconfigured in the modern era. The novelty of this study lies in its dual perspective—historical and contemporary—providing a comprehensive account of the dynamics of Islamic economics in a specific cultural setting. Beyond its local significance, the Minangkabau case has broader global implications. As many Muslim societies grapple with reconciling tradition and modernity, the Minangkabau experience offers a model of culturally grounded yet globally relevant Islamic economics. This study thus contributes to ongoing international debates on sustainable development, social justice, and the role of indigenous wisdom in shaping alternative economic paradigms.

B. Method

This study employs a qualitative approach to explore how Islamic economic values are integrated into the economic practices of the Minangkabau community. The primary data was obtained from four key informants



representing different elements of society, namely ulama, traditional leaders, academics, and business actors. They included Gusrizal Gazahar, General Chairperson of the Indonesian Ulema Council (MUI) of West Sumatra Province; Musra Dahrizal Katik Rajo Mangkuto, a cultural figure and Minangkabau traditional artist; Andri Ashadi and Duski Samad, from academia; and Silmi, representing business actors. These informants were selected based on their competence and representativeness in providing relevant information to address the research problem.

Interviews were conducted separately in February and March 2024 in Solok Regency, Padang Panjang City, and Bukittinggi City, West Sumatra. The interviews began with general questions to gain a broad understanding of Islamic economic integration before moving toward more specific inquiries. The data collected from informants were treated as raw research material and then processed to identify inter- and intra-relationships, which were subsequently organized into conceptual categories through an interpretive hermeneutic approach (Walidin et al, 2023). To ensure validity, data interpretation was strengthened by employing snowball sampling, triangulation, and peer review involving fellow researchers (Stokes, 2002; Riese, 2018). In this study, special access to informants is important (Stokes, 2021). Therefore, this will be related to the researcher's ability to convince sources to provide information and how researchers protect them (Riese, 2018).

The inter- and intra-relationships identified from the data were then grouped into conceptual categories that reflected the main themes and novelty of the findings. This process required the researcher to carefully read and interpret the data, identify meaningful units, and construct initial interpretations. To strengthen credibility, triangulation and peer review were employed, ensuring that the interpretations were critically examined and refined. Data analysis and presentation were thus carried out narratively to provide comprehensive answers to the research questions, culminating in well-grounded conclusions.

In addition, this study adhered to ethical research standards. All informants provided informed consent prior to interviews, their identities



were kept confidential, and the information obtained was used solely for academic purposes. These measures ensured validity, integrity, and ethical responsibility of the research process.

With these methodological procedures, the study was able to generate credible and in-depth findings on the integration of Islamic economic values within the Minangkabau socio-economic context.

C. Results and Discussion

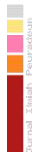
This section presents the findings of the study and their subsequent analysis. The results are organized into two parts: historical aspects, which trace the early integration of Islamic economic principles within Minangkabau customs, and contemporary aspects, which illustrate how these principles continue to be applied in modern economic practices. The data is derived from field interviews with key informants and supported by relevant literature. The presentation of results focuses on empirical findings, while the discussion that follows provides an analytical interpretation of these findings in relation to existing theories and global perspectives.

1. Results

a. Historical aspect: Islamic economic integration in the Minangkabau tradition

The findings from historical investigations indicate that the integration of Islamic economic principles into Minangkabau culture represents a long process of synthesis, where *adat* and Islam reinforced one another rather than stood in opposition. Since the arrival of Islam in the 16th century, customary institutions that had already emphasized collective welfare, fairness, and solidarity began to interact with Islamic concepts of justice, zakat, and equitable inheritance (Mardatiilah & Rosmayani, 2023). This process allowed for a unique socio-economic system that blended matrilineal traditions with sharia-based ethics.

Inheritance was a central area of negotiation and transformation. The matrilineal system, often critiqued as unfair to men (Ismail & Nofiardi, 2024)



was reinterpreted under the influence of Islamic jurisprudence. As explained by a cultural authority:

“Prior to the advent of Islam, the Minangkabau people were already regulated by customary laws. Customs provide just and impartial guidance to the society from any perspective. The distribution of inheritance ensures equitable property allocation for both women and men, reflecting Islamic ideals. Subsequently, with the advent of Islam, the pre-existing regulations were modified and enhanced by Islamic principles. Islam entered Minangkabau to establish a presence aligned with its doctrines” (Interview with Musra Dahrizal Katik Rajo Mangkuto, 2024).

This statement highlights how Islam did not erase matrilineal norms but instead modified them, aligning customary inheritance with the values of justice and equity in faraid. The perception that men were marginalized under *adat*, which later gave rise to the practice of *merantau*, has often been misinterpreted (Siregar et al., 2022). In fact, as this research shows, Islam legitimized complementary gender roles: women safeguarded family stability through land ownership, while men were encouraged to expand opportunities outside their hometowns through trade and migration. An academic reinforced this perspective:

“Customary inheritance in Minangkabau was never meant to marginalize men. The system was based on ensuring women had security, particularly in land ownership. After the arrival of Islam, the distribution became more balanced. Men were encouraged to build livelihoods through trade and migration, while women preserved stability at home” (Interview with Andri Ashadi, 2024).

This testimony reveals how Islam added legitimacy and balance to matrilineal practices. Instead of creating structural inequality, the system established complementary roles that reflected both cultural identity and Islamic ethics of fairness. Another informant added a generational perspective: *“In our families, women inherit land to safeguard lineage, while men are encouraged to work outside and expand networks. Islam legitimized this by teaching us that fairness does not always mean sameness”* (Interview with Gusrizal Gazahar, 2024).

Such perspectives confirm that the integration of Islam with Minangkabau inheritance was not merely formal but shaped economic and social roles across

generations, reframing *merantau* as an adaptive strategy consistent with Islamic ideals of resilience and responsibility. This finding suggests that long-standing assumptions of male marginalization in Minangkabau inheritance require reconsideration, since men were not excluded from the socio-economic system but rather redirected toward broader roles in sustaining communal welfare through mobility, trade, and religious leadership. In this way, inheritance patterns were complemented by mechanisms that ensured men's continued relevance and contribution to society, particularly through the moral and economic responsibilities they carried while living outside their homeland.

Trade practices also highlight this synthesis. Informants consistently emphasized that honesty and fairness were core values long embedded in Minangkabau commerce, later reinforced by Islamic teachings. The Chairman of the Indonesian Ulema Council (MUI) of West Sumatra explained:

"The Minangkabau tradition has Islamic origins. Although Islam emerged as a doctrine and faith subsequently, historically, the Minangkabau people, who did not follow Islam, have adopted the Prophet's trading system, commonly referred to as sharia trade. The Minangkabau people have a traditional saying: 'ikot ukuak iko add paragiah nyoperai sajo' (this is an advantage plus free giving). This signifies that, in commerce, the Minangkabau people seek to avoid incurring losses in their business endeavors while simultaneously striving not to disadvantage or burden consumers. This phenomenon introduces the trading system employed by the Prophet" (Interview with Gusrizal Gazahar, 2024).

This observation shows that trade in Minangkabau was not solely driven by profit motives but was embedded in moral frameworks, aligning with Islamic notions of transparency and justice. Traders themselves echoed this perspective, describing commerce as both an economic and spiritual practice: *"In markets, profit is important, but cheating customers is shameful. Traders believe Allah sees every transaction, and this fear of God guides business practices" (Interview with Silmi, 2024).*

Similarly, a religious leader highlighted how trade was a moral obligation: *"Minangkabau trade is not purely about profit. Traders here always consider moral*



obligations, such as avoiding deception and ensuring transparency in weighing. These are practices we can trace back to the Prophet's principles" (Interview with Duski Samad, 2024).

These findings confirm that Minangkabau commerce is inseparable from Islamic ethics, with honesty and fairness shaping transactions. Compared to other ethnic groups, such as Chinese or Madura traders, Minangkabau trading practices display a distinctive moral foundation rooted in both culture and faith (Jumadi et al., 2024). These findings highlight that Minangkabau trade embodies a localized model of Islamic business ethics, where economic activity is never divorced from religious obligations and communal values. In this sense, market transactions were not merely economic exchanges but also moral acts that reinforced social cohesion and spiritual accountability. Such practices could not be sustained without the institutional role of ulama and *adat* leaders, who acted as both spiritual guides and economic regulators, ensuring that commerce remained aligned with collective norms.

The role of *ulama* and *adat* leaders further illustrates this synthesis. Informants described them as both spiritual guides and economic regulators. As noted by one academic: "The ulama in Minangkabau are not limited to teaching religion. They are trusted in *zakat* and *waqf*, ensuring wealth distribution is just. *Adat* leaders, meanwhile, make sure decisions are made through consensus" (Interview with Andri Ashadi, 2024).

Another cultural leader added: "Ulama and *adat* are inseparable. Both are guardians of fairness. Together, they manage economic affairs from land disputes to community cooperatives" (Interview with Musra Dahrizal Katik Rajo Mangkuto, 2024).

These accounts highlight a dual authority where religious and customary leaders collaborated in maintaining economic justice and social harmony (Shulthoni & Saad, 2018; Burhanuddin & Khairuddin, 2022). Taken together, the historical evidence shows that Islamic economics did not replace *adat* but rather enhanced it, producing a resilient socio-economic framework grounded in justice, solidarity, and cultural continuity. This dual authority between *adat* and Islam reflects a distinctive institutional synthesis that



allowed Minangkabau society to navigate external pressures, such as colonial interventions and later modernization, without losing its ethical and cultural anchors. By reinforcing one another, *adat* and Islam established a framework in which economic practices—ranging from inheritance distribution to communal resource management—were legitimized both spiritually and socially. This synthesis ensured not only the stability of economic life but also the preservation of collective identity, laying the foundation for a model of development that remains relevant in contemporary debates on how tradition and religion can shape sustainable and just economic systems.

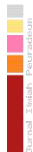
b. Contemporary aspects: The application of Islamic economic values in modern life

In modern Minangkabau society, Islamic economic principles continue to play a significant role, though they are increasingly mediated by state regulation, institutional frameworks, and the pressures of globalization. Three areas in particular illustrate this persistence: zakat and waqf institutions, cooperative practices such as *julo-julo*, and the role of micro, small, and medium enterprises (UMKM).

The management of zakat and waqf has undergone major changes, with authority shifting from *adat*-based institutions such as LKAM to state-run agencies like BAZNAS (Diatmoko et al., 2025). A religious scholar explained:

“In West Sumatra, the Amil Zakat Institution operates as a subsidiary of the National Amil Zakat Agency (BAZNAS). It collects from offices, entrepreneurs, and affluent individuals, distributing to recipients according to central guidelines. Unlike LKAM, however, this system feels more bureaucratic” (Interview with Duski Samad, 2024).

While this centralization provides greater standardization and accountability, it also reduces the personal and community-oriented nature of zakat once administered by *adat* institutions. A cultural leader reflected on this shift: *“LKAM used to manage zakat openly, with meetings and direct distribution. Now everything is formalized. It has benefits for regulation, but people feel adat institutions lost some of their role”* (Interview with Musra Dahrizal Katik Rajo Mangkuto, 2024).



These perspectives highlight both the strengths and tensions of institutionalization. On one hand, BAZNAS ensures legality and uniformity; on the other, it risks weakening the social intimacy once central to zakat practices in Minangkabau (Mohammad Qutaiba et al., 2024; Gustina et al., 2024). Alongside state institutions, indigenous cooperative practices like *julo-julo* remain vibrant. Despite the expansion of Islamic banks, *julo-julo* persists due to its simplicity, transparency, and cultural embeddedness. As one informant described: “Prior to the proliferation of Islamic banks, the Minangkabau had already established usury-free cooperatives called *julo-julo*... still operational today” (Interview with Duski Samad, 2024).

A business actor elaborated: “People trust *julo-julo* because it is simple and transparent. Everyone knows each other, no hidden costs, and it reflects our solidarity. Many traders prefer it to formal banks” (Interview with Silmi, 2024).

An academic emphasized its cultural depth: “*Julo-julo* is more than saving money. It is about trust, kinship, and reciprocity. These are Islamic values lived through *adat* practices” (Interview with Andri Ashadi, 2024). These accounts demonstrate how *julo-julo* serves as a localized form of Islamic microfinance, bridging indigenous practices and sharia principles (Mursal, 2016; Abdul-Baki & Uthman, 2017). These findings reveal that local cooperative practices continue to sustain Islamic economic ethics by embedding principles of fairness, mutual responsibility, and collective benefit into daily economic transactions, ensuring that sharia values are not only preserved in theory but also enacted in the lived realities of the community.

Finally, UMKM represent another important arena where Islamic values are embedded in modern commerce. Informants stressed that halal assurance, avoidance of *riba*, and fairness in pricing are defining features of local businesses. One business actor explained: “In Minangkabau, mini-markets are family-run, with 80% of goods locally sourced. They are small, but they provide jobs, fairness, and halal assurance. That is why people trust them” (Interview with Silmi, 2024).

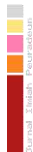
This view was echoed by an academic who noted that UMKM are not merely economic units but also a vehicle for cultural reproduction. According

to him, “UMKM are not just businesses; they preserve Minangkabau identity. Local raw materials, family management, and fairness all reflect Islamic values” (Interview with Andri Ashadi, 2024). His statement suggests that UMKM simultaneously sustain livelihoods and transmit intergenerational values that bind economic activity with religious morality.

This interpretation was further reinforced by cultural leaders who see UMKM as a daily site of convergence between adat and Islam. As one informant emphasized, “In UMKM, we see how Islam and adat meet daily. From food preparation to selling methods, people are careful to uphold both cultural customs and religious obligations” (Interview with Musra Dahrizal Katik Rajo Mangkuto, 2024). In this sense, UMKM are not only economic actors but also moral institutions that embody social trust, continuity of tradition, and resilience against external economic pressures. They represent a microcosm of the broader Minangkabau philosophy where commerce, culture, and religion are inseparable, ensuring that modernization does not erode but rather strengthens the cultural-religious foundations of economic life.

These narratives reveal that UMKM function as cultural as well as economic institutions, transmitting local identity while embedding Islamic ethics into everyday practices (Batubara et al., 2024; Luthfiyah et al., 2025). Taken together, the contemporary findings demonstrate that Islamic economics in Minangkabau thrives through a dual framework: formal institutions such as BAZNAS and Islamic banks on the one hand, and indigenous practices like *julo-julo* and UMKM on the other. This duality illustrates the resilience of a socio-economic system where *adat* and Islam remain inseparably intertwined, ensuring justice, fairness, and community welfare in the modern era. This persistence of Islamic values in UMKM demonstrates their relevance not only locally but also in broader discourses on ethical and sustainable development.

In this sense, the Minangkabau experience demonstrates how Islamic economics does not operate in isolation from cultural traditions but rather finds vitality through continuous negotiation with local wisdom. The synergy between *adat* and Islam produces an economic order that is both contextually rooted and normatively guided, allowing practices such as UMKM and



community-based financial networks to embody principles of fairness, solidarity, and accountability. More importantly, this integration provides a living model of how Islamic economics can adapt to changing socio-economic conditions while preserving its ethical foundation. The findings, therefore, highlight that the endurance of Islamic values in Minangkabau society is not merely symbolic but deeply functional, shaping economic behaviors and sustaining communal resilience across generations.

2. Discussion

The socio-economic system of Minangkabau has been historically structured by cultural values and the traditional government that emphasized collective well-being, expressed in the concept of *Salingka Nagari* prosperity (Asmorojati et al., 2022). This model reflects a cultural logic that placed solidarity, fairness, and cooperation as the basis of social and economic interaction. Within this framework, the arrival of Islam did not create disruption but rather reinforced the moral dimension of economic practices. Religious authority soon emerged as a critical force, guiding the discourse of Islamic economics across Minangkabau society and working alongside traditional structures to preserve the harmony of cultural and economic life (Niam, 2023). This integration allowed Islam to operate not as an external imposition but as a complement that gave renewed legitimacy to existing systems of resource distribution, inheritance, and trade.

Even as conventional banking authorities and capitalist structures expanded globally, offering new forms of financial accumulation, Minangkabau society showed resilience by maintaining its cultural dialogue. The capitalist economy was indeed a challenge, but the society's openness to discussion and the presence of trusted figures such as ulama and traditional leaders enabled Islamic values to remain visible in practice (Akhmadi, 2019). Deliberative forums within villages provided a cultural mechanism for filtering external influences, ensuring that modernization could be adapted rather than uncritically adopted. This dynamic demonstrates that global structures did not necessarily erase local practices; instead, Islamic economics, embedded in

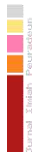


Minangkabau culture, was strengthened through cultural negotiation and public discourse (Patriani & Burhan, 2019).

The continuity of Islamic economic practices in Minangkabau is closely linked to the fact that most regions maintain a strong attachment to Islamic identity. This deep religiosity facilitated the development of sharia economics within society (Ratna et al., 2021). Nevertheless, the influence of global capitalism remained a serious challenge. Consumerist culture, interest-based banking, and modern economic rationality gradually penetrated daily life, creating tensions with community-based solidarity. To counterbalance this, access to extension activities and educational forums was promoted, spreading awareness about Islamic economics and strengthening its position as a social and cultural safeguard (Idris et al., 2022). The partnership between the community and traditional government institutions was essential in sustaining this awareness, since collaboration provided legitimacy and continuity (Leksana, 2021).

Beyond these cultural and institutional mechanisms, wider social and linguistic factors also shaped the adaptation of Islamic economics in Minangkabau. As has been shown in other parts of Indonesia, cultural transformations were influenced not only by political policy but also by language use, interethnic relations, and patterns of education (Auni et al., 2022). In this regard, the recognition of local wisdom becomes essential for conflict resolution in increasingly diverse settings, especially in urban contexts. Research has shown that acknowledgment of indigenous practices plays an important role in resolving inter-ethnic and inter-religious tensions, providing stability for communities facing modernization and urbanization (Rasyid et al., 2023). In the case of Minangkabau, this recognition affirms the continued relevance of Islamic values within *adat* and their potential role in broader conflict management. The embedding of Islamic economics in cultural practices thus operates not only as a local phenomenon but also as a model for how religious values can mediate diversity.

The importance of education in strengthening Islamic economic practices also cannot be overstated. Character education outside formal institutions has proven essential to sustain moral values that support Islamic economics



(Amilda et al., 2023). In Minangkabau, education takes multiple forms: it emerges through formal schooling, but equally through informal networks such as sermons, study circles, and religious assemblies. Public religious spaces like the *Majelis Taklim* have long functioned as nodes where values of justice, fairness, and redistribution are transmitted to society (Nirzalin & Febriandi, 2020). These spaces transform Islamic economics from an abstract theory into lived practice, ensuring that successive generations internalize the idea that economic activities must be guided by ethical principles.

A significant component of this educational process has been Sufism, which in Minangkabau has shaped spiritual life as well as economic ethics. Sufism promotes moderation, honesty, and humility, values that directly sustain the operation of an economy based on trust and fairness (Chanifah et al., 2021). The connection between spirituality and economics is not unique to Minangkabau; globally, Sufi movements have played similar roles, especially in urban areas where they have redirected communities toward ethical, sharia-based practices in trade and consumption (Dodi & Abitolkha, 2022). This international resonance shows that the Minangkabau case is not an isolated example but part of a larger phenomenon where spirituality informs economic ethics. At the same time, the development of Islamic economics in Minangkabau has not been without contestation. In several regions of Indonesia, particularly in urban contexts, polemics surrounding the rejection of Islamic economics remain visible (Adil & Jamil, 2023). These debates reveal that while Islamic economics has gained institutional and cultural legitimacy, its interpretation and implementation vary according to context, and this creates space for negotiation, resistance, and adaptation (Nasir & Rijal, 2021).

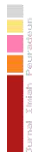
The pattern that emerges from these findings demonstrates that Minangkabau society has developed an integrated framework where *adat* and Islamic economics reinforce one another. Traditional values of fairness in inheritance, deliberation in decision-making, and cooperation in community life correspond directly with Islamic teachings on justice, redistribution, and solidarity. Far from being incompatible, the two systems overlap in meaningful ways, producing a coherent model for socio-economic governance.



This coherence is significant because it offers a framework for broader societal understanding and provides empirical evidence against the assumption that local traditions lack systematic economic thought. Instead, Minangkabau demonstrates that local culture can generate models relevant for both national and international debates.

In terms of novelty, the findings suggest that Minangkabau has created a distinct model of integration that can be described in three dimensions. First, there is a normative alignment where Islamic principles such as zakat, waqf, and *mu'āmalah* are translated into customary obligations. Second, institutional collaboration occurs between religious authorities, *adat* leaders, and state bodies to oversee the functioning of the economy. Third, practical implementation takes shape in daily practices such as *julo-julo* and family-based trading systems, where values of honesty and fairness are directly operationalized. This tripartite framework demonstrates how a society can embed universal values into local structures, generating not only cultural legitimacy but also systemic resilience.

The implications of this integrated system are both theoretical and practical. Theoretically, the Minangkabau model contributes to Islamic institutional economics by showing how indigenous traditions can serve as vehicles for universal values, providing a typology for understanding how societies negotiate between religion and culture. It also enriches the field of indigenous economics by illustrating how matrilineal traditions can coexist with and even strengthen Islamic teachings. Practically, Minangkabau offers lessons for policy-making in financial inclusion and social development. Community-based mechanisms rooted in *Salaingka Nagari* resonate with participatory governance and modern microfinance models (Burhanuddin & Khairuddin, 2022). Commitments to fairness in trade align with global frameworks of ESG and CSR, suggesting that Islamic economic ethics can productively intersect with international standards of responsible business (Schmidt, 2024). The institutionalization of zakat and waqf demonstrates that religious obligations can function as sustainable financing mechanisms, offering models for poverty alleviation and social welfare (Khamim et al., 2025; Maulida et al., 2024).



These convergences are summarized in the following table, which illustrates how Minangkabau economic systems intersect with modern conventional economic systems:

Table 1. Comparison of Islamic Economic Practices in Minangkabau and Contemporary Models

Minangkabau Islamic Economic System	Modern Conventional Economic System	Meeting Point
Microfinance based on ethics and trust	Conventional microfinance	Value-driven microfinance
Deliberation in policy	Participatory governance	Inclusive decision-making
Profit-sharing	Venture capital, equity sharing	Shared risk and reward
Zakat, infaq, and waqf	CSR, philanthropy, ESG	Wealth distribution and sustainability
Ethical trade practices rooted in Islam	ESG standards and corporate ethics	Business ethics and social responsibility

The table shows that Minangkabau practices are not archaic but share common ground with global frameworks, while adding a spiritual and cultural dimension that enriches their ethical basis. This comparative perspective illustrates the global potential of Minangkabau economics: what is locally rooted can serve as inspiration for international frameworks of inclusive and sustainable development.

Ultimately, the Minangkabau experience contributes to the international debate on how Islamic economics can be localized without losing global relevance. Similar to the role of *Baitul Māl wa Tamwīl* in Malaysia, Islamic microfinance in Turkey, and community-based waqf initiatives in North Africa, Minangkabau demonstrates that local institutions can innovate within universal frameworks. This provides a corrective to the assumption that globalization and tradition are incompatible. On the contrary, the Minangkabau case proves that indigenous wisdom, when integrated with Islamic teachings, produces economic models that are both resilient and forward-looking. Far from being confined to local application, such models have implications for global discussions on sustainable development, ethical finance, and social justice.



The discussion therefore reaffirms that Islamic economics in Minangkabau is not merely a continuation of religious doctrine nor a survival of tradition, but rather a negotiated synthesis that sustains community welfare while engaging modernity. Its significance lies not only in preserving cultural authenticity but also in offering models that can inform international discourses. By aligning *adat*, religion, and state institutions, Minangkabau has created a framework of economic life that is simultaneously faithful to Islamic principles, respectful of local traditions, and relevant to global debates.

D. Conclusion

This study shows that the economic life of the Minangkabau people is deeply shaped by the dynamic interaction between *adat* (customary laws and socio-cultural traditions) and Islamic values. Rather than being imposed from outside, Islam became embedded in the community, reinforcing cooperative traditions and enriching moral and social obligations. Practices such as inheritance, trade, and communal solidarity were reshaped through Islamic teachings, producing an economic system that is both culturally authentic and religiously grounded. The persistence of mechanisms such as *julo-julo* illustrates that traditional models remain effective, even as they coexist with modern institutions such as Islamic banks and formal zakat management bodies.

The main contribution of this article lies in its demonstration that integration takes place across three interconnected dimensions. First, normative alignment, where Islamic principles of justice, fairness, and redistribution are absorbed into cultural practices. Second, institutional collaboration, where *adat* leaders, ulama, and government agencies collectively regulate and preserve economic life. Third, practical application, where daily practices of trade, finance, and social welfare embody values of honesty, cooperation, and shared responsibility. This tripartite framework enriches scholarship in Islamic institutional economics and indigenous economics by showing that local traditions can serve as active vehicles for embedding universal Islamic principles.



Practically, the Minangkabau experience highlights how Islamic economics can address contemporary needs without losing cultural legitimacy. Community-based mechanisms resonate with modern discourses on microfinance, participatory governance, and corporate ethics. Zakat and waqf illustrate how religious obligations can be formalized into structured instruments for poverty alleviation, education, and healthcare. These mechanisms echo global concerns embodied in CSR and ESG, demonstrating that indigenous Islamic practices can offer lessons for responsible and sustainable economic governance at the international level.

Globally, this research affirms that the Minangkabau case contributes to wider debates on how tradition and modernity can be harmonized. Comparable to Malaysia's *Baitul Māl wa Tamwīl*, Turkey's Islamic microfinance, and North Africa's community waqf, the Minangkabau model shows that local traditions can generate globally relevant Islamic financial structures. Its unique feature lies in combining a matrilineal system with Islamic values, producing a hybrid framework that balances cultural identity with ethical universality. Such insights are valuable as Muslim societies seek models that maintain authenticity while meeting the demands of globalization and sustainable development.

Nevertheless, this research also acknowledges certain limitations. The number of informants and time available for fieldwork were limited, restricting the depth of empirical data. Perspectives from national policymakers and large financial institutions were not fully represented, and questions of how the Minangkabau model might be adapted to other contexts remain open. These limitations, however, provide opportunities for further study, particularly comparative research across regions in Indonesia and other Muslim-majority societies, to examine how indigenous traditions interact with Islamic economics in diverse settings.

In conclusion, the integration of Islamic economics into Minangkabau life represents more than a local phenomenon. It is a case that illustrates how indigenous wisdom, when aligned with Islamic ethics, can produce systems that are adaptive, sustainable, and globally significant. This study therefore contributes both theoretically and practically to the field of Islamic economics,



offering a model of resilience and innovation that speaks not only to local realities but also to broader global challenges in building ethical and inclusive economic systems.

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