

The Development Studies on Islamic Economic Education Based on Local Wisdom in Indonesia: A Multicultural Approach

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Ayif Fathurrahman

Universitas Muhammadiyah Yogyakarta, Indonesia
ayief_ospp@yahoo.com

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ABSTRACT

This article focused on the development of Islamic economic education in Indonesia with a multicultural approach. It tries to reaffirm Islam's universal values and adjust them to local values that have long been entrenched in the midst of Indonesian multicultural society. This descriptive qualitative research used data sources from literature or library research. The normative approach was applied to examine the ideals of the Islamic Economic conception and then analyzed how it is applied. The result of this research regarding the urge to develop Islamic economics based on a multicultural perspective: firstly, it is because of the emergence of the globalization era and postmodern culture. Secondly, the reality of Indonesian plurality, apart from *syiar*, is used to explore the local genius in socio-economic in Indonesia. Islamic economic education with a multicultural approach is a progressive approach to transform education that holistically provides criticism and shows the weaknesses of Islamic economic education. Islamic economic education based on local values as an instrument of social adjustment encourages the administrators of Islamic economics to play a role in instilling the awareness of the multicultural community to realize a level of comprehension of inclusive Islamic economics.

Keywords: Development, Islamic Economics, Education, Multicultural, Local Wisdom

INTRODUCTION

Contemporary Islamic economic studies began to be reinvigorated in the 1940s by a number of Muslim intellectuals, such as Abul A'la Mawdudi, Anwar Iqbal Qureshi, and Mahmud Ahmad.¹ This was the initial spirit of the "re-establishment" of the body of knowledge of *the* contemporary Islamic economy in the early 19th century. The thoughts and practice of contemporary Islamic finance and economy continue to gradually develop in accordance with the shifting of the economic structure of the world, which is no longer centered only in the Western world, but also in some Muslim-majority countries such as in the Gulf Cooperation Council (GCC) region and Southeast Asia.

The Islamic economy experienced past development and progress after the establishment of the Islamic Development Bank in Jeddah in 1975. Islamic banking has been widely established in various countries, not only in Muslim-majority countries but also in minority ones.² A number of Western countries have recently begun to allow the operation of Islamic banks. The United Kingdom became the first Western country to lead the issuance of *sukuk* (Islamic bonds). According to the Islamic Finance

Development Indicator (IFDI), the Islamic finance industry reached almost US\$4.0 trillion in total assets in 2021, a growth of 17% from 2020. The total global net income reported by Islamic financial institutions in 2021 also increased three times from 2020, signaling improved outcomes, especially for Islamic banks. This development is encouraged by the ever-growing Muslim population that wants to find an institution that suits their needs.³

However, it must be admitted that behind the positive global growth of the Islamic economy and finance, the construction of the theory and concept building still needs to be developed in an *ijtihadi* (independent reasoning) and sustaining manner, especially in the aspect of the theoretical foundation that is normatively and positively integrated with Islamic values but still accommodates local values that have elements of *maslahah* (public interest).

Islamic economic and financial education based on local values (local wisdom) is an inclusive strategy that can accommodate the values that develop in the midst of society,⁴ as long as it is not against sharia principles, especially in multicultural countries like Indonesia. Indonesia is a country with a diversity of religious beliefs, tribes, number and distribution of islands, languages, and a number of other diversities. Diversity is one of the treasures of the nation's civilization that should be preserved and developed in order to be able to show that Indonesia has an appreciation for its identity and authority.

However, diversity and uniqueness have not had the opportunity to develop and manage themselves based on cultural wisdom. The paradigm of Islamic economic education has not maximally directed to the adjustment process of the diversity that becomes the treasure and potential of this nation. Consequently, there is a need for efforts and actions that lead to the acculturation of Indonesian cultural values related to public interest into Islamic economic education items to become an inclusive and universal discipline.

Thus, Islamic economic and financial education based on local values (local wisdom) with a multicultural approach is a progressive perspective to conduct educational transformation education that fully allows criticism and shows weaknesses in the education of the Islamic economic field. Islamic economic and financial education based on local values as an instrument of social distribution encourages the administrators of Islamic economics and Islamic finance study programs to be able to contribute to increasing awareness in a multicultural society to realize a comprehension level of an inclusive Islamic economy and finance that Islamic finance is not "Arab" finance which is anti-Indonesian values. Instead, it complements and affirms the values of local culture in running a business with "Eastern" culture, with the principle of cooperation.

As aforementioned, Islam is an inclusive religion and open to local values as long as it does not oppose the fundamental values of Islamic teachings. The dialectic between Islam and local cultural values is a recognition that Islam is a "rahmatan" religion for all. Islam is not an Islam that is uprooted from its roots of purity, but an Islam with which the local culture has acculturated. In other words, there has been inculturation. Thus, Islam is not uprooted from its ideology, nor does the local culture disappear at once with the inclusion of Islam in it.⁵

On the other side, Islam is believed to be a universal religion for all mankind, not limited by space and time. The Qur'an itself states that the teachings of Islam apply to all mankind.⁶ Basically, Islam can be distinguished into two groups of teachings: *qath'iyat* and *dhanniyyat (ijtihadi)*.

As a means of dialogue and dialectic between Islam and the situation of locality, *ijtihad* is understood as a method of solving legal problems, both those that have *nas* and those that do not.⁷ In the context of the *ijtihad*, it needs to be emphasized that the main purpose of establishing Islamic law (Islamic economic and financial law) is to realize the benefit for humanity. In Islamic law, *maslahat* is a cause

that has consequences for the achievement of *maqasid* Sharia, both in the form of worship and *muamalat*.⁸

The role of *maqasid* Sharia is to become one of the normative-inclusive steps as a part of the Islamic economic, financial, and banking development strategy integrated with contemporary facts and realities as well as local wisdom values rooted in society. It aims to make understanding Islamic economy and finance easier to adjust, understand, implement, and internalize as a way of life and the rule of the game. That way, the Islamic economy and finance as religious teaching that is *rahmatan lil' alamin* will really impact the improvement of human welfare.

Maqasid Sharia in Economic Education

Maqasid Sharia has several definitions stated by some Islamic scholars of *ushul fiqh*, and one of them is what as-Syatibi defines with the expression, "Indeed, Sharia is aimed at realizing the benefit for human in the world and in the hereafter."⁹ In comparison, Auda defines *maqasid al-syariah* as a goal motivated by Islamic ruling.¹⁰

Maqasid Sharia, according to Imam al-Juwaini¹¹ (later developed by al-Ghazali and al-Syathibi), generally has three different but complementary priority scales.¹²

The first is the primary goal (*daruri*) which is defined as a goal that must exist, the absence of which will result in a total collapse of human life. Here, five interests must be protected: guarding the religion (*hifzu ad-din*), guarding the soul (*hifzu an-Nafs*), guarding the thought (*hifzu aql*), guarding the treasure (*hifzu al-Mal*), and guarding the descendant (*hifzu an-Nasl*). The second is the secondary goal (*hajiat*), which is something needed by humans to make primary interests easier to achieve. If secondary things do not exist, human life will not be destroyed, but there will be various imperfections and difficulties. The third is the tertiary goal (*tahsiniyat*), something whose presence is not certain or needed, but it will beautify the process of the embodiment of primary and secondary interests.

According to al-Syatibi, the study of *Maqasid* Sharia comes from the assumption that all Sharia given by Allah always contains benefits for His creatures for the present (the world) and, at the same time, the future (the hereafter).¹³

Related to the interest of the property (*hifzul maal*) in the aspect of *dharuriat* of *maqasid* Sharia, activities and all knowledge connected to the economy become something that must be owned by the people in order to maintain life and the way to improve living conditions with *halal* (allowed) and *thoyib* (good) sources of livelihood. So, all forms that lead to the process of economics learning in order to establish *halalan-toyyiban* economic insights become a certainty. In this case, economic education has a very strategic role because it helps and can support economic activity as well as can upgrade the living conditions and livelihoods of the people to a better direction. Thus, Islam as the value must be the main reference in the development of economic education so that economic activity becomes the important way for the society can run well independently and collectively with *halal*, *toyyib*, fair, and balanced activities.

Regarding the aforementioned, the rule of jurisprudence (*fiqh*), which reads "*maa laa yatimmul wajib illa bihi fahuwa wajib*" (Anything that becomes a requirement for the perfection of something obligatory is mandatory), becomes the normative basis for affirming that ethically minded economic education (*homo ethicus*) is a must. The learning process of the economy, including the theory and concept, becomes something absolute to understand, at least the understanding of daily and simple economic activities, which is always related to regular life activities so that daily activities can run smoothly and without any obstacles.

Thus, the obligation to understand economic activity demands that the existence the process of developing Islamic economic and financial theories and concepts should not stop at the normative level only. However, it also needs development in the scientific field with an empirical approach, including in the sociology field with a multicultural approach. This development is carried out in order to realize comprehensive, inclusive, and universal Islamic economic and financial theories and concepts so that they can be accepted from various points of view of any tribe, race, culture, and religion.

The Relations of Islam and Culture

The concept of *rahmatan lil 'alamin* in Islam does not only have meaning in a theological context, but it can also be interpreted in the realities of sociocultural life. Allah gave the teachings of Islam through Rasulullah (the Messenger of Allah) as a guide to make the earth prosperous with all the realities of very complex differences. Prophet Muhammad SAW (peace be upon him) had a lot of contact with the culture that developed in Mecca when the religion of dynamism was tightly embraced by the Jews. So, Islam invited the local people to adhere to Islam on the basis of awareness and not coercion. The call for peace and harmonization in the realities of multicultural life is also reinforced in Islamic norms. A Muslim needs to engage in social relations without being constrained by various cultures or beliefs, as mentioned in Q.S. al-Hujurat: 13.

Islam adopts local wisdom to be used as considerable doctrines,¹⁴ such as marriage law in Islam.¹⁵ From the two studies, it can be concluded that neither the Qur'an nor the *ijtihad* of the Prophet Muhammad SAW had abolished the tracks of local culture planted in the life of the Arab people. However, acculturation and inculturation with the local wisdom were carried out, which was more likely to have an inclusive community acceptance towards Islam.

According to Hodgson, in the history of its birth, Islam has always presented in the format of dialogues on religion and civilization. Islam is present to offer a new color and fill it with values or teachings that are more universal and nuanced in spirituality. Prophet Muhammad in Saudi Arabia replaced the Hajj tradition carrying the ignorance of Islamic teachings. Moreover, he also changed the bad behavior lodged in Makkah and Madinah into good ones.¹⁶

As teaching of life carrying out universal values, Islam is no longer a debatable perspective. Even so, according to Hodgson, out of all the cultural patterns of mankind throughout history, the Islamic cultural pattern is the closest to success in becoming the world's cultural pattern.¹⁷ Or, at least, as mentioned by Ross E. Dunn, the pattern of Islamic culture is a hemispheric cultural pattern because it was the most common cultural pattern in the hemisphere known at that time, namely the eastern hemisphere, including Asia, Africa, and Europe (because the western hemisphere, i.e., the Americas, has not been discovered yet). On the other hand, when Islam entered the realm of reality, many interpretations came along with it. The emergence of various schools (*mazhab*) in fiqh, theology, and philosophy shows that Islamic teachings are multi-interpretative or have many interpretations. This multi-interpretative character has served as the basis for Islam's flexibility in dealing with historical reality.

The flexibility of Islam will be seen in the ability of cultural accommodation in adapting to local traditions and customs as well as in its ability to maintain basic Islamic values. As a result, religious patterns (Islam) will be created in accordance with the local context. Thus, Islam is no longer seen as single but diverse.¹⁸

The result will give rise to various new faces of Islam, each of which has a different way of understanding, appreciating, and constructing the religion working in the community (read: local). This implies the necessity of pluralism in Islamic tradition. As said by various parties, Islam cannot and should

not be viewed in a monolithic way.¹⁹ As a consequence, Islam will be understood and used differently.²⁰

Basically, Islam can be divided into two groups of teachings: *qath'iyat* and *dhanniyyat*. The first is the Islamic teachings which are absolute, unchanging, and unchangeable. The second is the Islamic teachings which are relative, changing, and changeable and are rooted in the *dhanniyyat* provisions offering space for independent reasoning (*ijtihad*).²¹ This second realm is the realm of *mu'amalah* (social interaction among people), including the economy. Thus, this realm provides the epistemological possibility of economics to develop into a more complex and comprehensive discipline based on sociological considerations, culture, and local values of the local community. The *mu'amalah*-economy, in its implementation and application, must consider the condition and situation in line with the demands of the benefit and progress of the era. It is intended to be taken so that the benefit principle is still fulfilled, guaranteed, and easily accepted among people with different beliefs.

DISCUSSION

Local Wisdom and Economy

Etymologically, local wisdom consists of two words: wisdom and local. In general, local wisdom can be understood as wise ideas that are full of prudence, have good value, and function as suggestions for human dignity that are embedded and followed by community members. Local wisdom can also be understood as a human effort by using the mind (cognition) to act and behave towards a thing, object, or event in a certain space.²²

In addition, Sibarani (2012) also argues that local wisdom is the original wisdom or knowledge of a society coming from the noble values of cultural traditions to regulate the order of people's lives. In other words, local wisdom emphasizes wisdom or prudence to manage social life from noble cultural values.²³

Based on the explanation above, ethnic wisdom-based education is an education based on anthropological, sociological, and cultural approaches. This is based on the consideration that the educational process cannot be carried out homogeneously. On the other hand, the cultural context must be understood from identifying local cultural treasures as social institutions functioning as a set of problem-solving techniques passed down as a culture from one generation to the next.

Economic activities done by the local community are strongly influenced by the factors of habit, custom, and culture. As a result, it naturally creates local wisdom in the community economy as a social balance that is agreed upon, accepted, and considered capable of being used as values in economic activity. From the perspective of Islam as a progressive and inclusive religion, local wisdom becomes a value that must be supported and preserved in order to realize social balance. Thus, Islamic economic education based on local wisdom becomes necessary as part of the struggles to strengthen the treasures of Islamic economic theories and concepts that are *rahmatan lil alamin*.

One example of a popular economic system in accordance with the culture of Indonesia is the cooperation system, also often called the profit-sharing system. If observed in the 1945 Constitution Article 33 Verse 1, the economy is structured as a joint effort based on the principle of kinship. This means that every member of society participates in controlling the wheels of the national economy. Activities carried out by the community are joint efforts. Losses and profits are shared as a principle on the principle of kinship.

If studied more in terms of Islamic economics, the system described in the constitution is called the profit-sharing system. In fact, the system is a partnership system of several parties in a particular business, and both parties bear the profits and losses. This system has several contracts in Islamic economics, such as *mudharabah*, *musyarakah*, *muzara'ah*, *musaqah*, and *mugharashah*.²⁴

The Urgency of Islamic Economic Education Study: Multicultural Approach

In the last 2 decades, institution development organizing Islamic economics in Indonesia has grown quantitatively. Islamic economic and financial activities such as bazaars, *halal* industry, Islamic tourism, and other academic-related activities, seminars on local, national, and even international scales on Islamic economics and finance are widely held in various places. It is also reinforced by government policies, such as the use of *sukuk* in infrastructure financing, the formation of the KNEKS (National Sharia Economic & Finance Committee), and the inauguration of the GRES (Sharia Economic Movement) as an effort to strengthen Islamic economy in society. Then the latest is the assistance for the Islamic micro institution, the Micro Waqf Bank, given by the government. It is enough to raise motivation and optimism to upgrade the Islamic economics in Indonesia.

However, to support the infrastructure of the Islamic economic and financial system that has been running in Indonesia for this long, a "down-to-earth" movement is needed to increase Sharia understanding and literacy. Although so far, there have been many studies on Islamic economics related to the teaching and education process, such as the study conducted by Fathurrahman, he tried to examine the problems that occur in the process of developing Islamic economics, both through theory and practice. Islam with a *maqasid* (unrevealed intention of Allah in doing things) Sharia approach. *Maqasid al-syari'ah* approach was chosen because it can be used as a tool in understanding the editorials of the Qur'an and as-sunnah. The most important thing is to establish a law in cases in which legal provisions are not listed in the Qur'an and as-Sunnah so that Islamic economics and finance, which are part of the *muamalah* aspect, can catch up with the demand of the era, which gets more complex and diverse.²⁵

The study above has substantively concluded that the ethical paradigm should be the coordinator of the development of Islamic economics considering that the economy and banking are based on morality and ethics in order to enforce social justice.²⁶

In more detail, corresponding to Islamic economic education, Beik tried to analyze the curriculum structure for Islamic economics education conducted in public universities in Indonesia and in Southeast Asia. The study selected Bogor Agricultural University and Airlangga University to represent Indonesian public universities and International Islamic University Malaysia to represent Southeast Asian universities. This article also compares the systems applied in these three universities. Furthermore, the study also discusses the efforts to standardize the curriculum at the Southeast Asian level. It discusses the proposal to establish an association of Islamic economic studies programs that can be used as a medium for sharing and strengthening cooperation among universities in Southeast Asia. In his study, he describes one of the important issues faced by Islamic economics educational institutions as curriculum development. The curriculum structure will affect the quality of the output of the educational process.²⁷

Based on Zubadi, it is necessary to introduce an Islamic economic system from an early age, such as the Islamic economic education curriculum since kindergarten. So far, most Muslims behave not according to the real Islamic rules. This situation will be even worse if accompanied by a generation that does not comprehend Islam, is known as the Islamic phobia generation.²⁸

In line with the brief literature review above, Islamic economic education with a multicultural approach becomes highly urgent. In addition to being a strategy to boost Islamic financial literacy, which is still low, this study is vital due to the economic system plurality in various ethnicity and culture in Indonesia, enriching the theoretical treasures and the concept of Islamic economics and finance having Indonesian characteristics, of course with the consideration of the principles of *maslahah* (taking the benefits and leaving the bad sides) and justice.

According to Hernandez, interpreting multicultural education is a perspective that recognizes the social, political, and economic reality experienced by each individual in a complex and culturally diverse human encounter.²⁹ Multiculturalism actually develops within the framework of diversity in various life dimensions so that conformity and harmony of life will be realized, which are far from conflicts and social tensions, especially conflicts and hostility among each other in society.³⁰ Multiculturalism is a social-intellectual movement encouraging the growth of diversity values as a core principle and reinforces the view that all cultural groups must be equal and equally respected.

There are at least 2 main reasons why the multiculturalism paradigm is essential to be accommodated in relation to the current Islamic economic and financial education system.³¹ The first is the emergence of the globalization era and postmodern culture. Globalization has given rise to various new realities that must be responded to. One of which is a shift in the cultural pattern of society from modern to postmodern. Not limitedly to it, with the globalization of the nation-state existence, the efficacy of nationalism as the glue of the nation, the barriers of primordialism that are considered effective enough to unite the elements of the nation have also become messy and shattered by the fierceness of globalization. The capitalist economic system entered Indonesia several decades ago. This system is proven to give rise to injustice in the economy. The fifth principle of Pancasila almost cannot be realized, for it is lost to the onslaught of paradigms, theories, concepts, and even the practice of the capitalist-Neoliberalist economic system.

The second is the reality of the plurality of Indonesian. As a country, Indonesia is one of the largest multicultural and multireligious countries worldwide. It can be shown by several sociocultural and geographical indicators that are plural and broad. Currently, the number of islands in this country is around 13,000, consisting of large and small islands. Its population is approximately 200 million people consisting of 300 tribes using nearly 200 different languages. In addition, they also adhere to various religions and beliefs, such as Islam, Catholicism, Protestantism, Hinduism, Buddhism, and Confucianism, as well as various beliefs. The urgency of Islamic economic education having a multicultural approach is that apart from being a symbol (read: *da'wah*), this approach is used to explore the local socio-economic genius of the community having the justice and *maslahah* values to be compared and even adopted as a part of the Islamic economics and finance learning item in Indonesia.

CONCLUSION

The urgency of developing Islamic economics based on a multicultural perspective: firstly, it is because of the emergence of the globalization era and postmodern culture. Secondly, the reality of Indonesian plurality, apart from *syiar*, is used to explore the local genius in socio-economic in Indonesia. Islamic economic education with a multicultural approach is a progressive approach to transform education that holistically provides criticism and shows the weaknesses of Islamic economic education. Islamic economic education based on local values as an instrument of social adjustment encourages the administrators of Islamic economics to play a role in instilling the awareness of the multicultural community to realize a level of comprehension of inclusive Islamic economics.

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