



Analysis of the Impact of Culture in Practicing Islamic Values on the Development of Micro Businesses in Panekan District

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ABSTRACT

Many Indonesian traditions have an Islamic nuance and are usually carried out to commemorate major Islamic holidays. For example, the Sekaten celebration is held to welcome the Prophet Muhammad's birthday. During the month of Ramadan, there is also a tradition of welcoming the holy month with a slametan (known as unggahan poso), followed by another slametan to celebrate Eid al-Fitr. The Eid celebration typically lasts two to three days, beginning with the Sholat Ied (Eid prayer) on the first morning. During this time, Muslims greet each other with handshakes and formal embraces as a way of sharing joy and seeking forgiveness for past mistakes. Beyond that, the tradition of silaturahmi (visiting relatives and neighbors) is also practiced, with families serving sweet treats and giving gifts, especially to children and those in need. The presence of Indonesian traditions that embody Islamic values influences the growth of local micro-businesses. This is particularly evident during major Islamic holidays when deeply rooted traditions create a surge in demand. In Panekan Regency, this phenomenon significantly impacts the development of micro-enterprises during Ramadan and Eid al-Fitr.

Keywords: Culture, Islamic Values, Microenterprise

1. Introduction

Indonesia is the world's largest archipelagic country, consisting of more than 17,000 islands. Its national motto, "*Bhinneka Tunggal Ika*", meaning "*Unity in Diversity*", reflects the heterogeneous nature of Indonesian society while emphasizing unity as a fundamental value. As of 2016, Indonesia's population was estimated at 250 million people, making it the fourth most populous country in the world after China, India, and the United States (Statista, 2016). The population is composed of approximately 300 ethnic groups, including Javanese, Sundanese, Batak, Chinese, Dayak, and Papuans, each with its own distinct dialect. In total, Indonesia is home to more than 360 dialects, enriching its cultural heritage.

Indonesia also exhibits religious diversity. The majority of the population adheres to Islam, while less than 10% of Indonesians practice other religions such as Roman Catholicism, Christianity, Hinduism, and Buddhism. This diversity has given rise to an unparalleled cultural richness, including traditional houses, customary ceremonies, traditional clothing, dances, musical instruments, folk songs, weapons, and various traditional foods.

Islam entered Indonesia alongside its cultural influences. Since Islam originated and spread from the Arab world, its arrival in Indonesia was inevitably intertwined with Arab customs. In the early stages of Islamic propagation, it was difficult to distinguish between Islamic teachings and Arab culture. Many people

equated the behaviors of Arab individuals with Islamic practices, believing that what Arabs did inherently reflected Islamic teachings. Even today, elements of Arab culture remain embedded in Indonesian traditions.

During the development of Islam in Indonesia, religious scholars (*da'i*) incorporated local language and culture into their preaching, following the approach of the *Wali Songo* in Java. These Islamic scholars skillfully blended Islamic teachings with indigenous traditions, allowing Islamic values to become deeply rooted in everyday life. Over time, Islamic elements became inseparable from Indonesian culture, influencing ceremonies, etiquette, and even language (Robiyanto, 2004). Arabic and Quranic vocabulary have been widely adopted into regional languages and standardized Indonesian without people consciously recognizing their Islamic origins.

Many Indonesian traditions have Islamic influences, particularly those linked to major Islamic holidays. For example, the *Sekaten* festival celebrates the birth of the Prophet Muhammad. During Ramadan, there is a tradition of welcoming the holy month with a *slametan* (*unggahan poso*), followed by another *slametan* to mark the arrival of Eid al-Fitr. Eid celebrations typically last for two to three days, beginning with *Sholat Ied* (Eid prayer) on the first morning. During this time, Muslims exchange Eid greetings, shake hands, and embrace as a way of sharing joy and seeking forgiveness for past mistakes. Beyond these rituals, the tradition of *silaturahmi* (visiting relatives and neighbors) is widely practiced, with families serving sweet delicacies and offering gifts, particularly to children and those in need.

The integration of Islamic values into Indonesian culture significantly impacts local microeconomic growth (Agustien, 2017). During major Islamic holidays, longstanding traditions create new and substantial market demand, influencing the development of micro, small, and medium enterprises (MSMEs) in Panekan Regency, particularly during Ramadan and Eid celebrations.

Based on this background, the author seeks to analyze regional microeconomic growth, focusing on the microeconomic landscape of Magetan Regency, which is shaped by Indonesia's rich cultural heritage and Islamic values. Specifically, the study examines how cultural influences impact the growth of MSMEs in Panekan District, particularly during Ramadan and Eid al-Fitr, when traditional practices create new and significant market demands. The findings are expected to benefit various stakeholders, including researchers, investors, and business owners, by offering a reference for future studies and serving as a benchmark for assessing the economic impact of cultural and religious traditions on local businesses. Additionally, the study seeks to identify which MSME sectors hold the greatest potential for strengthening Indonesia's economy.

2. Literature Review

2.1. Culture

Etymologically, the word *budaya* or *kebudayaan* in the Indonesian language originates from Sanskrit, specifically *buddhayah*, which is the plural form of *buddhi* (meaning intellect or reason). In general, this term can be interpreted as "things related to human intellect and reason." In English, the equivalent term for *kebudayaan* is *culture*, which etymologically derives from the Latin word *colere*, meaning "to cultivate or work on," or "to cultivate land or farm." In Indonesian, the term *culture* is translated as *kultur* to align its meaning with the English concept of culture (S. Koentjaraningrat, 1993).

To gain a more comprehensive understanding of culture, here are definitions provided by experts:

- a. Clifford Geertz (in Tasmuji (2011)) defines culture as a system of structured meanings and symbols through which individuals interpret their world, express their emotions, and make judgments. These patterns of meaning are transmitted historically and manifested symbolically through communication, devotion, and knowledge development. Thus, culture can be understood as a symbolic system that must be read, translated, and interpreted.
- b. Edward B. Taylor (in Haviland et al. (2017)) describes culture as a complex whole that includes all knowledge, beliefs, arts, morals, customs, and any other capabilities and habits acquired by humans as members of society.

Based on these definitions, it can be understood that culture is a complex phenomenon inherently linked to human existence. Culture is not a simple concept, and any attempt to oversimplify its meaning may result

in an incomplete understanding of a society's cultural identity. Therefore, uncovering the depths of a culture requires a comprehensive and profound approach. For students or cultural researchers, understanding culture demands in-depth study and analysis due to its intricate and multifaceted nature.

2.1.1. Forms of Culture

Koentjaraningrat (2009) classifies culture into three forms as follows:

a. Culture as an Ideational System

Culture in the form of an ideational system is highly abstract, intangible, and cannot be photographed, as it exists within the minds of individuals who adhere to that culture. This cultural form manifests in daily life through norms, customs, religion, and laws or regulations. One example of culture as an ideational system is social norms, which serve as guidelines for human behavior. These norms are generally unwritten but are collectively recognized by members of society. However, in a concrete form, cultural ideas can be found in written laws and regulations.

b. Culture as an Activity System

Culture as an activity system refers to patterned social activities performed by individuals within a society. This system consists of human interactions that occur continuously within a social structure. Unlike ideational culture, this form is tangible, observable, and can be documented through photographs or recordings.

Halal products, for instance, are regulated under Indonesian Law No. 33 of 2014 concerning Halal Product Assurance. Article 1 of the law defines products as goods and/or services related to food, beverages, medicine, cosmetics, chemical products, biological products, genetically engineered products, and other consumer goods used by the public. A product is considered halal if it has been declared compliant with Islamic law.

2.1.2. Elements of Culture

As a structure, culture consists of various elements that form its foundation. Koentjaraningrat (2009) explains that culture, as a structured system, consists of seven elements: language, knowledge systems, social organization, life equipment and technology, livelihood systems, religious systems, and arts. These cultural elements are manifested in the form of cultural systems/customs (cultural complexes, cultural themes, and ideas), social systems (social activities, social complexes, social patterns, and actions), and physical cultural elements (cultural objects).

Koentjaraningrat (2009) further explains these cultural elements in detail:

a. Language System

Language serves as a means for humans to fulfill their social needs, enabling interaction and communication with others. The ability of humans to build cultural traditions, create an understanding of social phenomena expressed symbolically, and pass them on to future generations heavily depends on language. Therefore, language plays a crucial role in the analysis of human culture. This is why Geertz emphasized that linguistic research is inseparable from cultural studies.

b. Knowledge System

The knowledge system in cultural universals is closely related to the system of life equipment and technology since knowledge is abstract and exists in human ideas. The scope of knowledge is broad, encompassing human understanding of various elements used in daily life. Many ethnic groups cannot survive without precise knowledge, such as the seasonal migration patterns of fish to upstream rivers. Additionally, humans cannot create tools without an in-depth understanding of the raw materials they use. Every culture possesses a set of knowledge regarding nature, plants, animals, objects, and people in their surroundings.

c. Social System

The cultural element of kinship systems and social organization is essential in anthropology to understand how humans form societies through various social groups. Every society is governed by customs and regulations that define different units within their social environment. The closest and most fundamental social unit is the family, including the nuclear family and extended relatives. Beyond the family, individuals are categorized into geographic localities, forming social organizations within their daily lives.

d. Life Equipment and Technology System

Humans continually strive to sustain their lives, leading them to create various tools and objects. Early anthropological studies on human culture focused on the technological aspects of societies, examining tools and objects used for survival, which were often simple in design. Hence, discussions on cultural elements related to life equipment and technology primarily revolve around material culture.

2.2. Islamic Culture in Indonesia

The spread of Islam in Indonesia was accompanied by art and cultural expressions, making it inseparable from Arab culture. Initially, distinguishing between Islamic teachings and Arab culture was challenging. However, Islamic teachings in Indonesia were adapted through various means, including language and local traditions, as practiced by Islamic preachers (*Wali Allah*) in Java. These preachers successfully integrated Islamic values into the local culture, gradually transforming traditions and customs into elements inseparable from Indonesian culture. For example, many traditional ceremonies incorporate Arabic (Qur'anic) phrases, which have seamlessly merged into regional languages and Indonesian culture. This phenomenon reflects the unintentional adoption of Islamic teachings into daily life (Discussion Workshop MPK UGM, 2003).

The comprehensive nature of Islamic teachings is also evident in the celebration of Eid al-Fitr (1st of Shawwal) in Indonesia. Originally, this occasion was celebrated collectively and simultaneously by all Muslims worldwide. However, in Indonesia, it evolved into a month-long tradition known as "*syawalan*" or "*halal bil halal*", during which people from all social and religious backgrounds engage in visits and gatherings. This tradition, rooted in Islamic values, fosters strong social bonds through *silaturahmi* (mutual visits), strengthening family and community ties.

The influence of Islamic values on Indonesian culture is also reflected in the architectural styles of mosques. The design and structure of mosques in Indonesia have evolved over time, integrating both Islamic and local architectural elements. For instance, The mosques built by the Pancasila Muslim Charity Foundation are generally similar to the Javanese joglo. The development of Islamic culture found in mosques can be clearly shown, namely the existence of old mosques which are then repaired by adding new construction or replacing wooden poles with stone or concrete poles, stone floors with tiles and partition walls with wooden walls. This can be exemplified by several mosques that added buildings, namely the Banten Great Mosque (tower building and madrasah), the Kudus Tower Mosque (the front building in the form of a gate and dome in the style of Indonesian wooden architecture), the Surakarta Great Mosque (the gate building and the perimeter wall with three hollow doors with pointed arches and outboard towers that have a dome crown, are the result of modifying the gates of mosques in India. Madura Sumenep Mosque (gate building in European architectural style), Padang Panjang Jami' Mosque, Tanah Datar, Sarik Mosque (Bukittinggi), West Sumatra Mosque (construction of a fallen peak with a dome crown).

Some mosques in Indonesia emphasize such a new (modern) style, for example: Medan Grand Mosque, Banda Aceh Baiturrahman Mosque which imitates the architectural style of mosques in India (Encyclopedia of Islam, 1997). The Indonesian nation after gaining independence also established many new model mosques, namely: Makassar Grand Mosque (Ujung Pandang), Syuhada Mosque (Yogyakarta), Al Azhar Grand Mosque (Jakarta), Istiqlal Mosque (Jakarta), Salman ITB Mosque (Bandung). Mosques have a number of components, namely the dome, minaret, mihrab, and pulpit; the mosque component that is characterized by Indonesia is the drum (Gazalba, 1975). The largest drum in Indonesia is found in the Jami' Purworejo mosque, made by Indonesians and designed in accordance with Islamic values and Indonesian culture.

Islam, as a *rahmatan lil alamin* (blessing for all creation), influences all aspects of Indonesian life, including social, political, economic, and religious dimensions. As a result, Islamic values are deeply embedded in Indonesian culture, making them an integral part of the nation's identity.

2.3. Islamic Values

Education and the implications of Islamic values in environmental education require a discussion on Islamic values regarding the environment and the manifestation of environmental awareness in children. Especially considering that children's education is closely related to value systems. In human life, there are beneficial elements that ensure the survival of individuals or societies. Therefore, based on the values embedded in a person, these values will be reflected outwardly in various behaviors, attitudes, ways of thinking, and the development of certain emotions.

Thus, it can be said that values serve as attributes that grant appreciation to something based on its usefulness in life. Since values are closely related to human life, they are often referred to as life values or values of life (Madkour et al., 1988). Various perspectives highlight different classifications of values. Noeng Muhadjir presents the views of Edward Spranger and Abdullah Sigit regarding values as follows: Edward Spranger introduced six life values (*levens waarden* or values of life), namely: economic, political, social, scientific, artistic, and religious values. Meanwhile, Abdullah Sigit modified these six life values into seven, which are: scientific, economic, aesthetic, political, religious, familial, and physical values.

The six values introduced by E. Spranger include economic, political, social, scientific, artistic, and religious values (Schwartz, 2012). The difference in Abdullah Sigit's perspective is that he referred to artistic value as aesthetic value, social value as familial value, and added one more category, physical value. The remaining four values remain the same: economic, political, scientific, and religious values. Thus, Abdullah Sigit argued that there are seven life values: aesthetic, familial, economic, political, scientific, religious, and physical values. Meanwhile, Noeng Muhadjir classified life values into nine, which represent both a philosophical review and epistemological criteria, as well as their psychological and sociological relevance to human beings. These nine life values are rational-ethical, aesthetic, dignity and honor, physical, social-ethical, power for service, humane efficiency, human rights, and belief.

Islamic values, in essence, are a collection of life principles and teachings that guide how humans should live in this world. These principles are interconnected, forming an inseparable and unified whole. Values are also ideas or concepts regarding what an individual perceives as important in their life. Through values, one can determine objects, people, ideas, and behaviors that are considered good or bad.

3. Methodology

This study was conducted using an ethnographic research design. Ethnography is the practice of describing a culture, with its primary objective being to understand a way of life from the perspective of its native inhabitants. Spradley (1979) stated that the core of ethnography is the effort to interpret the meanings of actions and events experienced by the people being studied. Iskandar (2008) explained that to understand and describe culture from this perspective, a researcher must analyze events or phenomena through the lens of the people being studied. An ethnographic researcher must explain human behavior by describing what is known, enabling them to act in accordance with the general behavior of the studied community.

3.1. Research Object

Nuryaman (2015) define the research object as the characteristics inherent to the research subject. In this study, the research object consists of MSME actors and culture with Islamic values in Panekan District.

3.2. Data Sources and Types

Data sources and types are fundamental aspects of research, as they determine where the data is obtained and what kind of information is collected.

a. Data Sources

Data sources can be categorized into two types: primary and secondary data. This study primarily relies on primary data sources. Secondary data refers to data obtained directly, collected from residents who were born and reside in Panekan District.

b. Data Types

Data types are classified into two categories: qualitative and quantitative data. This study employs qualitative data, which is collected through field research. According to Danim (2007), qualitative research is a systematic and subjective approach used to explain life experiences and assign meaning to them.

3.3. Data Analysis Techniques

Once data collection is completed, the data is analyzed to draw conclusions. The analysis techniques applied in this study include:

a. Descriptive Analysis

Descriptive analysis involves gathering and organizing data, followed by an analysis of the collected information. The data collected is in the form of words, images, and not numbers, as this study follows a qualitative approach. Additionally, all collected information has the potential to serve as key insights into the research findings. As a result, the research report will include data excerpts and data processing to present a comprehensive picture of the findings.

b. Content Analysis

This study applies content analysis as an analytical method. Descriptive data is often analyzed based on its content, which is why this approach is referred to as content analysis. As stated by Hadari Nawawi, cited by Soejono & Abdurrahman (1999), content analysis in research aims to uncover the content of a book, illustrating the author's perspective and the social conditions at the time of writing. Bungin (2010) defines content analysis as a research technique used to make replicable and valid inferences from data while considering its context. Content analysis is closely related to communication and its content. In qualitative research, content analysis focuses on the consistency of communication content and how researchers interpret symbolic interactions occurring within communication.

3.4. Data Collection Techniques

This study employs data collection techniques through interviews, documentary studies, and literature reviews. The documentary study involves downloading reports on the development of businesses operating in the halal industry from the official website of Indonesia's Central Bureau of Statistics. A literature review is also used as a reference for the study.

3.5. Problem-Solving Framework

The problem-solving framework in this study begins with selecting a research topic, followed by formulating research problems to identify the key issues to be examined. Next, the researcher collects relevant data and conducts an analysis based on the collected information. The study then draws conclusions based on the descriptive analysis performed. Finally, the research findings are compiled into a report.

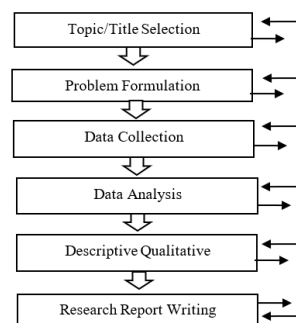


Figure 1. Problem Solving Framework

4. Results and Discussion

Islam in Indonesian culture has been influenced by preachers who spread Islam throughout the country, shaping local traditions with Islamic values. These values have become an integral part of Indonesian customs, serving as benchmarks for norms, ethics, and moral standards in various regions. Some of these traditions include:

- a. Birth, Marriage, and Death Rituals
- b. Islamic Holiday Celebrations
- c. *Sholawat* and *Marhaban* (Islamic chants)
- d. Eid al-Adha Celebrations
- e. The Commemoration of the Prophet Muhammad's Birthday (Maulid Nabi)
- f. *Tahlilan* (prayer gatherings for the deceased)

In carrying out these cultural traditions, Muslims distribute staple food packages or meal gifts to neighbors, relatives, and fellow Muslims. These traditions have beneficial impacts on society, aligning with Islamic values such as:

4.1. Islamic Business Ethics: Honesty and Trustworthiness

One of the core values in Islam is honesty and trust (*amanah*). In managing micro-enterprises, these values are crucial as they help build long-term relationships between business owners, customers, and partners. Ethical business practices, such as avoiding deception, refraining from unjust profiteering, and maintaining product quality, foster trust within the community (Medriyansah, 2017). As a result, customer loyalty increases, ultimately enhancing the competitiveness and sustainability of micro-enterprises.

Cultural Impact: Honesty and trustworthiness are highly valued in Indonesian society, where trust plays a significant role in business dealings. The emphasis on transparency and integrity in Islamic teachings provides long-term advantages for micro-enterprises by fostering mutually beneficial relationships over time.

4.2. Business Blessings: Halal Principles and Avoiding Riba

In Islam, all forms of transactions involving *riba* (interest) are prohibited. This principle influences how micro-enterprises manage their finances. Islamic micro-entrepreneurs tend to avoid high-interest debt and opt for fair financing models such as profit-sharing (*musyarakah* or *mudharabah*).

Cultural Impact: Many micro-enterprises in Indonesia are increasingly adopting Islamic financial principles, which promote fair and transparent financial alternatives. Entrepreneurs adhering to halal principles and avoiding *riba* tend to achieve long-term financial stability, as they are protected from the burdens of high-interest debt that could jeopardize their businesses.

4.3. Social Responsibility and Economic Justice: Zakat and Charity

Islam mandates the giving of *zakat* (almsgiving) and charity (*sadaqah*) to support those in need, which significantly influences micro-entrepreneurs. Islamic entrepreneurs often have a strong social awareness, dedicating a portion of their profits to help others through *zakat*, *infaq*, and *sadaqah*.

Cultural Impact: The culture of giving and caring for community welfare strengthens social networks and fosters good relationships with local communities. Micro-enterprises actively contributing to social and economic well-being often receive community support and trust, which, in turn, drives business growth.

4.4. Fairness in Transactions: Avoiding Exploitative Practices

Islam emphasizes the importance of fairness in all business transactions. For micro-enterprises, this means avoiding exploitative practices against employees and customers while ensuring reasonable pricing that does not burden others (Nitisusastro, 2010).

Cultural Impact: In Indonesia, where the principles of mutual cooperation (*gotong royong*) and consensus-building (*musyawarah*) are valued, fairness in business is highly relevant. Micro-entrepreneurs who uphold justice in their dealings earn respect and community support, positively influencing their business development. Fairness in transactions fosters sustainable, mutually beneficial relationships between business owners and consumers.

4.5. Sustainable Resource Management: Respecting Nature and the Environment

Islam teaches the importance of preserving nature and avoiding environmental harm. Micro-enterprises that adopt these principles, such as using eco-friendly raw materials and managing waste responsibly tend to thrive amid growing environmental awareness.

Cultural Impact: Indonesian society is increasingly embracing sustainability, aligning with Islamic teachings that emphasize environmental stewardship. Eco-friendly micro-enterprises gain positive consumer support, as people are becoming more conscious of sustainability when choosing products and services.

4.6. Cooperation and Social Networks: Collaboration Among Micro-Enterprises

A key Islamic value is cooperation and mutual support. In the micro-enterprise sector, this is reflected in business collaborations, knowledge-sharing, and the development of supportive networks.

Cultural Impact: The strong tradition of mutual cooperation (*gotong royong*) in Indonesia encourages micro-enterprises to work together in business development (Pratiknjo et al., 2023). Entrepreneurs can share resources, information, and market opportunities, ultimately enhancing their competitive advantage.

5. Conclusion

The impact of a culture of practicing Islamic values on the development of micro-enterprises in Indonesia is profound. Values such as honesty, justice, social responsibility and sustainability are in line with the principles of good and ethical business. In this context, micro-enterprises run with Islamic values in mind are not only focused on material gain, but also on social benefit and sustainability. Thus, micro-enterprises that implement Islamic values have the potential to grow steadily, improve community welfare, and have a positive impact on the Indonesian economy as a whole.

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