PRAKTIK KEUANGAN SOSIAL ISLAM PADA TRADISI KEAGAMAAN *KOLOMAN* DALAM MEMBANGUN KETAHANAN EKONOMI MASYARAKAT MUSLIM MADURA

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ABSTRAK

Penelitian ini mengkaji tradisi keagamaan *koloman* pada masyarakat Muslim Madura sebagai pranata sosial-keagamaan yang tidak hanya berfungsi sebagai ruang ritual, tetapi juga sebagai mekanisme keuangan sosial Islam, *bonding social capital*, dan ketahanan ekonomi. Kajian ini berangkat dari keterbatasan studi ekonomi syariah yang cenderung menempatkan keuangan sosial Islam dalam kerangka lembaga formal, sementara praktik keagamaan lokal yang menjalankan fungsi ekonomi belum banyak dijelaskan secara konseptual. Penelitian ini juga merespons keterbatasan kajian *bonding social capital* yang sering berhenti pada solidaritas sosial, serta kajian ketahanan ekonomi yang cenderung menempatkan rumah tangga individual sebagai pusat analisis.

Penelitian ini menggunakan pendekatan kualitatif dengan jenis penelitian studi etnografi. Data primer diperoleh melalui wawancara mendalam, observasi, dan dokumentasi terhadap pengurus *koloman*, bendahara, anggota, penerima manfaat, tokoh agama, tokoh masyarakat, pelaku usaha kecil, dan anggota kelompok tani. Data sekunder diperoleh dari catatan kas, laporan keuangan, serta literatur akademik yang relevan. Analisis dilakukan dengan menggunakan kerangka keuangan sosial Islam Monzer Kahf, teori modal sosial Putnam, dan ketahanan ekonomi Dercon.

Hasil penelitian menunjukkan bahwa tradisi keagamaan *koloman* mengoperasikan keuangan sosial Islam secara substantif-fungsional melalui iuran rutin, kas bersama, bantuan sosial, pinjaman tanpa bunga, aset bersama, musyawarah, dan akuntabilitas sosial. *Bonding social capital* dalam tradisi keagamaan *koloman* tidak hanya menciptakan solidaritas internal, tetapi juga bekerja sebagai tata kelola ekonomi yang diperkuat oleh jaringan religius, resiprositas, amanah, reputasi moral, rasa malu, dan otoritas tokoh agama. Melalui mekanisme tersebut, tradisi keagamaan *koloman* membangun ketahanan ekonomi anggota melalui dana darurat, bantuan sakit dan duka, dukungan pertanian, modal usaha kecil, berbagi risiko, dan jaring pengaman sosial mikro.

Kontribusi ilmiah penelitian ini adalah perumusan Model Ketahanan Keuangan Sosial Islam Berbasis *Koloman*. Model ini dibangun dari dua mekanisme konseptual utama, yaitu Keuangan Sosial Islam Komunitarian dan Modal Sosial Pengikat *Religius*, yang secara integratif membentuk ketahanan ekonomi berbasis komunitas. Model ini menjelaskan bahwa ketahanan ekonomi masyarakat tidak hanya dibentuk oleh rumah tangga individual, tetapi juga oleh tradisi keagamaan komunitas yang mengintegrasikan dana sosial nonformal, kepercayaan, norma religius, musyawarah, amanah, reputasi moral, dan mekanisme perlindungan ekonomi mikro.

Kata kunci: *koloman*, keuangan sosial Islam, *bonding social capital religius*, ketahanan ekonomi Islam komunitarian.

ABSTRACT

This study examines the *koloman* religious tradition among the Muslim community of Madura as a socio-religious institution that functions not only as a ritual space but also as a mechanism for Islamic social finance, bonding social capital, and economic resilience. This study addresses the limitations of existing research on Islamic economics, which tends to frame Islamic social finance within the context of formal institutions, while local religious practices that perform economic functions have not yet been adequately conceptualized. This study also addresses the limitations of research on social capital bonding, which often stops at social solidarity, as well as studies on economic resilience that tend to place individual households at the center of analysis.

This study employs a qualitative approach in the form of an ethnographic study. Primary data was collected through in-depth interviews, observations, and documentation involving *koloman* administrators, treasurers, members, beneficiaries, religious leaders, community leaders, small business owners, and members of farmers' groups. Secondary data was obtained from cash records, financial reports, and relevant academic literature. Analysis was conducted using Monzer Kahf's Islamic social finance framework, Putnam's social capital theory, and Dercon's economic resilience framework.

The research findings indicate that the *koloman* religious tradition operates Islamic social finance in a substantive and functional manner through regular contributions, a communal fund, social assistance, interest-free loans, shared assets, deliberation, and social accountability. Social capital bonding within the Koloman religious tradition not only fosters internal solidarity but also functions as an economic governance system reinforced by religious networks, reciprocity, trust, moral reputation, a sense of shame, and the authority of religious leaders. Through these mechanisms, the *koloman* religious tradition builds members' economic resilience through emergency funds, assistance for illness and bereavement, agricultural support, small business capital, risk-sharing, and micro-social safety nets.

The scientific contribution of this research is the formulation of the *Koloman*-Based Islamic Social Finance Resilience Model. This model is built upon two main conceptual mechanisms: Communal Islamic Social Finance and Religiously-Bound Social Capital, which integrally form community-based economic resilience. This model explains that a community's economic resilience is shaped not only by individual households but also by the community's religious traditions, which integrate informal social funds, trust, religious norms, deliberation, trustworthiness, moral reputation, and microeconomic protection mechanisms.

Keywords: *koloman*, Islamic social finance, bonding social capital religious, Islamic communitarian economic resilience.

المستخلص

تبحث هذه الدراسة في تقاليد كولومان الدينية لدى مجتمع مدورا المسلم باعتبارها نظامًا اجتماعيًا-دينيًا لا يقتصر دوره على كونه مساحة للطقوس فحسب، بل يمتد ليشمل آلية للتمويل الاجتماعي الإسلامي، ورأس المال الاجتماعي الترابطي، والمرونة الاقتصادية. تنطلق هذه الدراسة من محدودية الأبحاث في مجال الاقتصاد الإسلامي التي تميل إلى وضع التمويل الاجتماعي الإسلامي في إطار المؤسسات الرسمية، في حين أن الممارسات الدينية المحلية التي تؤدي وظائف اقتصادية لم يتم شرحها بشكل مفاهيمي بشكل كافٍ. كما يستجيب هذا البحث لمحدودية دراسات ربط رأس المال الاجتماعي التي غالبًا ما تقتصر على التضامن الاجتماعي، وكذلك دراسات المرونة الاقتصادية التي تميل إلى وضع الأسرة الفردية في مركز التحليل.

يستخدم هذا البحث نهجًا نوعيًا من نوع الدراسات الإثنوغرافية. تم الحصول على البيانات الأولية من خلال المقابلات المتعمقة والملاحظة والتوثيق مع مديري الكولومان وأمناء الصندوق والأعضاء والمستفيدين والشخصيات الدينية والمجتمعية وأصحاب المشاريع الصغيرة وأعضاء مجموعات المزارعين. تم الحصول على البيانات الثانوية من سجلات النقدية والتقارير المالية والمؤلفات الأكاديمية ذات الصلة. تم إجراء التحليل باستخدام إطار العمل المالي الاجتماعي الإسلامي لمونزر كاهف، ونظرية رأس المال الاجتماعي لبوتنام، ونظرية المرونة الاقتصادية لديركون.

تُظهر نتائج البحث أن التقاليد الدينية في كولومان تُدير الشؤون المالية الاجتماعية الإسلامية بشكل جوهري ووظيفي من خلال الاشتراكات الدورية، والصندوق المشترك، والمساعدات الاجتماعية، والقروض بدون فوائد، والأصول المشتركة، والتشاور، والمساءلة الاجتماعية. إن رأس المال الاجتماعي الترابطي في التقاليد الدينية للكولومان لا يخلق التضامن الداخلي فحسب، بل يعمل أيضًا كنظام إدارة اقتصادية تعززه الشبكات الدينية، والمعاملة بالمثل، والأمانة، والسمعة الأخلاقية، والشعور بالخجل، وسلطة الشخصيات الدينية. من خلال هذه الآليات، تبني التقاليد الدينية للكولومان المرونة الاقتصادية للأعضاء من خلال صناديق الطوارئ، ومساعدات المرض والوفاة، ودعم الزراعة، ورأس المال للأعمال الصغيرة، وتقاسم المخاطر، وشبكات الأمان الاجتماعي الصغيرة.

تتمثل المساهمة العلمية لهذه الدراسة في صياغة نموذج المرونة المالية الاجتماعية الإسلامية القائم على الأعمدة. تم بناء هذا النموذج على أساس آليتين مفاهيميتين رئيسيتين، وهما التمويل الاجتماعي الإسلامي المجتمعي ورأس المال الاجتماعي الرابط الديني، اللتين تشكلان بشكل متكامل مرونة اقتصادية قائمة على المجتمع. يوضح هذا النموذج أن المرونة الاقتصادية للمجتمع لا تتشكل فقط من خلال الأسر الفردية، بل أيضًا من خلال التقاليد الدينية للمجتمع التي تدمج الصناديق الاجتماعية غير الرسمية، والثقة، والأعراف الدينية، والتشاور، والأمانة، والسمعة الأخلاقية، وآليات الحماية الاقتصادية الصغيرة.

. **الكلمات المفتاحية**: كولومان، التمويل الاجتماعي الإسلامي، رأس المال الاجتماعي الترابطي الديني، رأس المال الاجتماعي الترابطي، المرونة الاقتصادية الإسلامية المجتمعية.

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