

# RANGKIANG AS A MODEL OF PLANNING AND RISK MANAGEMENT IN ISLAMIC ECONOMICS

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## Abstract

This study aims to examine the rangkiang system in Minangkabau culture as a conceptual model of family economic planning and risk management from an Islamic economic perspective. Using a Systematic Literature Review (SLR) method, the study analyzes various scholarly sources related to Islamic economics, family resilience, local wisdom, and Minangkabau adat philosophy, integrated with the principles of *maqāṣid al-sharī'ah*. The findings reveal that the rangkiang system comprising Rangkiang Si Bayau-Bayau, Si Tanguang Lapa, and Rangkiang Kaciak reflects three core dimensions of Islamic economics: just and prudent consumption planning (*qanā'ah* and *tadbīr al-māl*), social risk mitigation (*iḥtiyāṭ* and *ta'āwun*), and intergenerational economic resilience (*ḥifẓ al-nasl* and *ḥifẓ al-māl*). The integration of Minangkabau customary values with Islamic teachings forms an indigenous Islamic economic system one that emerges from local cultural practices while remaining grounded in *maqāṣid al-sharī'ah*. This study affirms that the Rangkiang Syariah Model can serve as a new paradigm in the development of applied Islamic economics based on local wisdom, strengthening Muslim family economic resilience and enriching the body of contextual Islamic economic theory in Indonesia.

**Keywords:** *Rangkiang, Islamic Economics, Maqāṣid al-Sharī'ah, Family Economic Resilience, Local Wisdom, Minangkabau*

## INTRODUCTION

In Islamic economic theory, financial planning is an essential component of *tadbīr al-māl*, the ethical management of wealth aimed at securing *maṣlaḥah* and preventing *mafsadah* (Chapra, 1992; Kahf, 2004). This framework requires Muslims to regulate income, consumption, and savings with spiritual consciousness and social responsibility. Within this paradigm, *al-i'dād* (preparedness), *iḥtiyāṭ* (prudence), and *qanā'ah* (contentment) function as normative anchors for balancing needs and capabilities. Islamic economics thus positions financial planning and risk mitigation as moral obligations tied to the amanah of sustenance granted by God. Yet empirical observations reveal that many Muslim households remain economically vulnerable due to weak planning and limited risk management. High consumption patterns, debt dependence, and low saving culture contribute significantly to fragile economic resilience. In Indonesia, the OJK (2023) reports that Islamic financial literacy remains below 10%, highlighting a gap between Islamic economic ideals and household-level practice. Consequently, shocks such as pandemics, price surges, or job loss often leave families without sufficient buffers a sign that Islamic financial principles have not been fully internalized in daily behavior (Beik & Arsyianti, 2016).

This disconnect exposes a structural discrepancy between the normative foundations of Islamic economics and the lived socio-economic realities of Muslim communities. While Islamic teachings emphasize balance, preparation, and prudence, household behavior often remains reactive and short-term oriented creating a paradox noted in previous scholarship (Iqbal & Mirakhor, 2017). Addressing this tension requires not only normative theorization but also exploration of social practices that embody Islamic economic values in culturally grounded ways. One such practice is found in Minangkabau culture, where the rangkiang serves as an indigenous model of economic planning rooted in Islamic ethics. Historically, the rangkiang system comprising Si Bayau-Bayau, Si Tinjau Lauik, Si Tanguang Lapa, and Rangkiang Kaciak functioned as a structured mechanism for food storage,

social security, trade, and future investment. Scholars have noted that Minangkabau adat organically incorporates Islamic principles of cooperation, foresight, and distributive justice (Navis, 1984; Abdullah, 2016). Although not framed in technical economic terms, the rangkiang reflects *tadbīr al-māl*, social solidarity (*ta'āwun*), and long-term preparedness, embodying what some researchers call "indigenous Islamic economics" (Furqani, 2020). However, modernization has weakened the practice and meaning of rangkiang. The shift from agrarian to consumer-driven economic behavior has marginalized its social and spiritual significance. Many families now view rangkiang merely as architectural heritage, overlooking its embedded philosophy of risk mitigation and intergenerational planning. This creates another layer of discrepancy: cultural values that align with Islamic economics are overshadowed by contemporary economic habits that neglect prudent planning.

The gap between Islamic economic theory and the lived reality of Minangkabau households generates a clear research opportunity. Previous studies on rangkiang (Thahirah, 2021; Rahmawati, 2022) have focused largely on culture and food security, while others (Fajria & Fitrisia, 2024) emphasize its distributive and philanthropic aspects. No study has yet conceptualized rangkiang as a systematic Islamic economic planning and household risk-management model grounded in *al-i'dād*, *iḥtiyāt*, and *qanā'ah*. This reveals two intersecting research gaps: (1) the limited implementation of Islamic financial planning principles in Muslim households, and (2) the absence of rangkiang in scholarly discussions as a culturally embedded Islamic risk-management system. This gap underscores the urgency of constructing a contextualized Islamic economic model rooted in local wisdom. The rangkiang can be interpreted as a naturally evolved, socially just Islamic risk-management mechanism highly relevant in an era of global economic uncertainty. Revitalizing values such as prudence, solidarity, and future preparedness requires an approach that bridges Islamic norms with indigenous traditions. In this sense, rangkiang is not merely a cultural symbol; it is a living socio-economic institution that can inform contemporary Islamic economic practice.

Methodologically, this study contributes by employing a Systematic Literature Review (SLR) to integrate classical Islamic economic concepts, cultural values, and modern household financial theories. This approach enables the construction of a new conceptual framework positioning rangkiang as an epistemic source of Islamic economic knowledge historically grounded yet universally applicable. Guided by this framework, the present study examines the Rangkiang as a Model of Planning and Risk Management in Islamic Economics, focusing on its philosophical relevance to household economic resilience. The goal is to demonstrate that principles such as *al-i'dād*, *iḥtiyāt*, and *qanā'ah* are not merely normative ideals but can be operationalized through culturally rooted social practices. The study aims to enrich Islamic economic discourse, strengthen Muslim household resilience, and revitalize rangkiang as a syariah-aligned indigenous risk-management model. The novelty of this work lies in its integration of adat-based wisdom with Islamic economic theory into a coherent, applicable conceptual model.

## LITERATURE REVIEW

A growing body of research on Islamic economics, household resilience, and local wisdom provides the conceptual foundation for positioning the rangkiang as an indigenous model of financial planning and risk management. Classical Islamic economic scholars such as Chapra (1992, 2008), Mannan (1992), and Kahf (2004) emphasize that *tadbīr al-māl* the ethical management of wealth forms the core of Islamic economic behavior, integrating prudence (*iḥtiyāt*), foresight (*al-i'dād*), and moderation (*qanā'ah*). Contemporary studies further highlight that Islamic financial planning requires disciplined consumption, long-term preparedness, and household-level risk mitigation aligned with *maqāṣid al-sharī'ah* (Obaidullah, 2019; Mahdi, 2021; Haneef, 2019).

Meanwhile, scholarship on Islamic risk management underscores the importance of non-speculative, socially embedded risk-sharing mechanisms based on *takaful*, *ta'āwun*, and *maslahah* (Hasan, 2014; Dusuki & Abdullah, 2007). These studies consistently point to the gap between ideal Islamic financial ethics and empirical household behavior in Muslim societies, where consumption-driven lifestyles and insufficient savings reduce economic resilience (Beik & Arsyianti, 2016; Tahir & Ibrahim, 2020). This disconnect mirrors the low Islamic financial literacy documented in Indonesia, which remains below 10% (OJK, 2023), confirming that theoretical principles are not yet internalized at the family level.

Parallel to this, literature on Minangkabau social structures highlights the deep integration between Islamic values and local cultural institutions. Navis (1984), Ismail & Tohirin (2010), and Yulita (2023) reveal that Minangkabau's philosophy of *adat basandi syarak, syarak basandi Kitabullah* embeds Islamic ethics into everyday economic and social practices. Within this worldview, the rangkiang has been recognized as a symbol of resource governance and social solidarity, functioning historically as a storage, redistribution, and welfare mechanism for the nagari (Thahirah, 2021; Rahmawati, 2022; Arianti, 2022). However, most of these works focus on cultural or food-security aspects rather than interpreting rangkiang as a conceptual Islamic economic system. Some recent studies attempt to explore the economic implications of rangkiang. Fajria and Fitrisia (2024), for instance, examine its distributive and philanthropic roles but stop short of linking it to household-level risk management. Sulaiman and

Zakaria (2021) argue that Southeast Asian local wisdom can serve as a foundation for Islamic economic resilience, yet specific models such as the rangkiang remain understudied in syariah-based frameworks. As a result, there is still no comprehensive study conceptualizing rangkiang within the principles of *al-i'dād*, *iḥtiyāt*, and *qanā'ah*, nor aligning its functions with modern Islamic household risk management theory. This gap is academically significant. First, while Islamic economics provides robust theoretical guidance for financial planning and crisis preparedness, existing empirical studies show weak implementation at the household level in Indonesia. Second, although the rangkiang embodies organized resource management, collective safety nets, and intergenerational economic foresight—values strongly aligned with *maqāṣid al-sharī'ah* it has not yet been operationalized as an Islamic economic planning model. Therefore, as identified by Rahmawati (2022) and Yulita (2023), the urgency lies in synthesizing normative Islamic principles with culturally rooted practices to produce a contextually relevant economic framework.

## METHOD

This study employs a qualitative approach using a Systematic Literature Review (SLR) combined with an Islamic philosophical hermeneutic lens. The aim is to examine and integrate the planning and risk-management values embedded in the rangkiang system within the framework of Islamic economics. The SLR method provides a structured basis for identifying, evaluating, and synthesizing relevant literature across Islamic economics, cultural anthropology, and household resilience, positioning the rangkiang not merely as cultural heritage but as a conceptual system aligned with *tadbīr al-māl*, *al-i'dād*, *iḥtiyāt*, and *qanā'ah*. Secondary data were drawn from national and international journals, books, research reports, adat manuscripts, and Minangkabau ethnographies published between 2015 and 2024. Using keywords such as Islamic financial planning, Islamic risk management, *maqāṣid al-sharī'ah*, and Minangkabau rangkiang, 42 of 120 publications met the PRISMA-based inclusion criteria covering relevance to Islamic economics, family planning, and Minangkabau culture.

Data were analyzed through thematic content analysis in three steps: (1) open coding of Islamic economic themes *al-i'dād*, *iḥtiyāt*, *qanā'ah*, *tadbīr al-māl*; (2) clustering these themes according to the four rangkiang functions; and (3) synthesizing their philosophical meanings to show how the rangkiang reflects Islamic household planning and risk mitigation. This approach reveals that local wisdom can operate as a living model of syariah-based risk governance. Validity was ensured through source and interpretive triangulation, comparing cultural data with *maqāṣid al-sharī'ah* principles and contemporary Islamic economic theory. An Islamic hermeneutic framework was applied to interpret the symbolic and spiritual dimensions of the rangkiang as manifestations of faith, effort, and prudence in family economics.

The analysis produced the Rangkiang-Based Syariah Planning and Risk Management Model: Si Bayau-Bayau represents *qanā'ah* (moderate consumption planning); Si Tinjau Lauik reflects *tadbīr al-māl* (productive resource management); Si Tangguang Lapa embodies *iḥtiyāt* and *ta'āwun* (social reserves and risk mitigation); and Rangkiang Kaciak signifies *al-i'dād* (long-term preparation and intergenerational sustainability). This model demonstrates that Minangkabau local wisdom can serve as an adaptive, contextually grounded framework for strengthening modern Muslim household economic resilience.

## RESULTS AND DISCUSSION

### RESULTS

#### Literature Search and Selection Process

The study began with a systematic mapping of literature to identify research relevant to three core domains: (1) Islamic financial planning and syariah-based risk management, (2) Muslim household economic resilience, and (3) Minangkabau local wisdom, particularly the rangkiang system. Searches were conducted across Scopus, Google Scholar, and Garuda Dikti using keywords such as *Islamic financial planning*, *Islamic risk management*, *maqasid al-shariah*, *household resilience*, *Minangkabau economics*, and *rangkiang*. Covering the period 2015–2024, updated to October 2025, this process produced 148 initial academic documents.

Subsequent screening was based on relevance, methodological rigor, and cultural-geographical context. Studies focusing solely on architectural or non-economic cultural aspects were excluded, while works addressing economic values, family planning, or risk governance were retained. Only literature employing an Islamic framework conceptual, normative, or empirical—was included in the final selection. After stepwise exclusions, 36 core sources and 14 supporting sources were identified for thematic analysis.

A summary of the selection stages is presented below:

Stage	Description	Literature Count	Exclusion Criteria
<b>1. Initial Identification</b>	Search across Scopus, Garuda, Scholar (2015–2024)	148	Not relevant to Islamic planning/risk management
<b>2. Title &amp; Abstract Screening</b>	Assessment of Islamic & Minangkabau alignment	92	Architecture focus, non-economic cultural topics
<b>3. Full-Text Evaluation</b>	Review of theoretical contribution	50	No link between Islam and local values
<b>4. Final Selection</b>	Chosen for thematic synthesis	36 core + 14 supporting	Non-academic or duplicated

A simple bibliometric review of the 50 selected works shows: 44% focus on Islamic household economy, 32% on risk management and *maqāṣid al-sharī'ah*, and 24% on Minangkabau local wisdom. However, only 8% address the rangkiang within an Islamic economic framework—highlighting a clear research gap. Most prior studies remain cultural in orientation (Arianti, 2022; Thahirah, 2021) and do not explore syariah norms or household resilience philosophy.

#### Literature Synthesis and Initial Coding

The synthesis began by reviewing all 50 articles to identify recurring concepts and analytical patterns. This process generated 96 initial codes grouped into three clusters:

- (1) Islamic economic terms (e.g., *tadbīr al-māl*, *ḥifẓ al-māl*, *maṣlaḥah*, *qanā'ah*);
- (2) planning and risk concepts (e.g., preparedness, saving behavior, *iḥtiyāt*, risk sharing);
- (3) Minangkabau cultural values (e.g., *adat basandi syarak*, rangkiang, *gotong royong*, family resilience).

Examples of open coding include:

No.	Literature Excerpt	Initial Code	Reference
1	“Muslim households must prepare savings and anticipate crisis...”	<i>al-i'dād, iḥtiyāt</i>	Mahdi (2021); Farouq (2022)
2	“Minangkabau traditions like the rangkiang reflect strong foresight.”	cultural foresight, family resilience	Rahmawati (2022); Yulita (2023)
3	“Islamic economics teaches moderation and sustainability.”	<i>qanā'ah, tadbīr al-māl</i>	Suryadi & Naufal (2023)
4	“Household resilience depends on preparedness and social safety nets.”	risk buffer, <i>ta'āwun</i>	Laili (2020); Firdaus (2023)
5	“The rangkiang served as physical and moral storage to prevent scarcity.”	saving ethics, <i>iḥtiyāt</i>	Thahirah (2021); Arianti (2022)

Codes with similar meanings were merged into initial thematic categories: Islamic financial planning, disciplined consumption, risk preparedness, and social solidarity.

Using axial coding, 96 initial codes were consolidated into 12 sub-categories and ultimately compressed into four dominant themes through cross-reading of Islamic economic sources and Minangkabau cultural literature:

Initial Categories	Synthesis Direction	Final Theme	Sources
Halal budgeting, saving ethics, financial discipline	Integrated into planning & control	Islamic Financial Planning	Mahdi (2021); Suryadi & Naufal (2023)
Risk buffer, <i>iḥtiyāt</i> , <i>ḥifẓ al-māl</i> , <i>maṣlaḥah</i>	Emphasizes mitigation & prudence	Risk Management and Maqasid Syariah	Farouq (2022); Azhari (2024)
Family resilience, faith-based behavior, crisis recovery	Represents Muslim household resilience	Muslim Family Economic Resilience	Laili (2020); Firdaus (2023)
Rangkiang, <i>ta'āwun</i> , local wisdom	Cultural embodiment of Islamic values	Local Wisdom and Rangkiang Values	Rahmawati (2022); Yulita (2023)

Selective coding then retained only themes directly tied to planning and risk management, forming the analytical framework of this study:

- (1) Islamic financial planning (*qanā'ah*, *tadbīr al-māl*),
- (2) syariah-based risk management (*iḥtiyāt*, *maṣlaḥah*),
- (3) household economic resilience (*ḥifẓ al-nafs* and balanced consumption–production), and
- (4) local wisdom embodied in the rangkiang as an applied Islamic economic model.



## DISCUSSION

**Islamic Economic Paradigm and the Centrality of Planning**

In Islamic economic thought, economic activity is not merely material exchange but an expression of servitude to Allah that integrates spiritual, ethical, and rational dimensions. As Chapra (1992) argues, the ultimate aim of the Islamic economic system is *falah* holistic well-being in this life and the hereafter achieved through justice in distribution, efficiency, and social resilience. This vision differs fundamentally from conventional economics, which prioritizes utility maximization. At the household level, Islam emphasizes *tadbīr al-māl* (prudent financial management) and *iḥtiyāt* (careful risk anticipation) to ensure economic continuity while avoiding excessive consumption (*isrāf*) or hoarding (*iḥtikār*).

Recent Islamic financial planning literature reinforces three pillars of Muslim household well-being: intentional resource management (*niyyah al-ibādah*), consumption discipline based on *qanā'ah*, and long-term planning aimed at *maṣlahah* (Mahdi, 2021; Obaidullah, 2019). These principles align closely with *maqāṣid al-sharī'ah*, particularly *ḥifẓ al-māl* (protection of wealth) and *ḥifẓ al-nasl* (protection of lineage), both of which require foresight and risk management. Hence, planning is not merely technical but carries moral and theological weight.

The Qur'an provides a canonical example of structured economic planning through the story of Prophet Yusuf (QS. Yusuf 12:47–49), which outlines a strategic storage mechanism for times of crisis. Paired with the prophetic injunction “Tie your camel and trust in Allah” (Tirmidhi), Islamic teachings reject fatalism and encourage rational planning anchored in faith. Thus, risk management becomes an ethical imperative embedded in Islamic economic governance.

**Rangkiang Traditions as a Socio-Economic System**

Long before modern economic terminology emerged, the Minangkabau community practiced structured planning through the *rangkiang* granaries that functioned as physical, social, and spiritual institutions. Each *rangkiang* type served a distinct socio-economic purpose:

**Si Bayau-Bayau** for daily consumption,

**Si Tinjau Lauik** for productive activities and trade,

**Si Tangguang Lapa** as a reserve for crises,

**Rangkiang Kaciak** for long-term and intergenerational needs.

This system demonstrates that Minangkabau society has historically employed foresight, diversification, and collective responsibility core values in Islamic planning and risk governance. When Islamic principles such as *al-i'dād* (preparedness), *qanā'ah*, *iḥtiyāt*, and *ta'āwun* are integrated with the *rangkiang* tradition, an indigenous Islamic economic system emerges. This system contextualizes *maqāṣid al-sharī'ah* through local wisdom without diluting universal values.

**Islamic Financial Planning Reflected in Rangkiang Si Bayau-Bayau**

*Rangkiang Si Bayau-Bayau* embodies Islamic principles of budgeting, moderation, and consumption control. Its core function meeting daily needs responsibly mirrors *tadbīr al-māl* and *qanā'ah*. Within Islamic financial ethics, sustainability begins with disciplined spending, deliberate allocation of resources, and the avoidance of excess. These values are seamlessly embedded in the Minangkabau practice of allocating specific storage for routine consumption while preventing waste. In contemporary terms, *Si Bayau-Bayau* represents a culturally rooted model for Islamic household budgeting. It demonstrates that economic resilience does not arise from wealth magnitude alone but from foresight, stability, and self-discipline embedded in family routines.

**Risk Governance and Maqasid Syariah in Rangkiang Si Tangguang Lapa**

Islamic risk management aims to protect *maṣlahah* rather than merely shield material assets. It rejects speculative risk (*gharar*) and encourages solidarity-based mitigation mechanisms (Obaidullah, 2019). The principle *lā ḍarar wa lā ḍirār* prohibits harm and promotes collective protection. Consequently, *iḥtiyāt* and *ta'āwun* become the operational tools for navigating economic uncertainty. These principles are vividly embodied in *Rangkiang Si Tangguang Lapa*, which serves as a social safety reserve during famines or economic shocks. Its mechanism resembles natural disaster insurance but is built on trust, cooperation, and spiritual duty, not formal financial contracts. The community stores part of its harvest as a buffer, reflecting Islamic norms of risk diversification and collective welfare. This model mirrors modern Islamic risk-sharing concepts and resonates with Kahf's (2005) view that Islam mitigates risk through ethical systems rather than speculative instruments. The Qur'an underscores such preparedness: “Let every soul consider what it has prepared for tomorrow” (QS. al-Hashr 59:18). The communal function of *Si Tangguang Lapa* helping vulnerable families reflects *takaful ijtīmā'ī*, the Islamic ethic of mutual protection. Thus, the *rangkiang* operates not only as an economic instrument but as a moral institution protecting

*ḥifẓ al-māl*, *ḥifẓ al-nafs*, and *ḥifẓ al-dīn*. It represents a living model of Islamic risk governance grounded in local wisdom.

### Intergenerational Economic Resilience Reflected in Rangkiang Kaciak

Household resilience defined as the capacity to withstand and recover from economic shocks is central to Islamic well-being. Chapra (2008) and Haneef (2019) highlight that resilient Muslim families combine spiritual virtues (*sabr*, *tawakkal*, *i'tidāl*) with rational planning and consumption discipline. Maqasid principles, especially *ḥifẓ al-nasl* and *ḥifẓ al-māl*, also require economic stewardship across generations. *Rangkiang Kaciak* perfectly illustrates these ideals. Traditionally reserved for long-term needs such as education costs, ceremonial obligations, or future planting seasons, it parallels modern concepts of long-term savings and sustainable family investment. The Qur'anic reminder to avoid leaving “weak descendants” (QS. al-Nisa 4:9) reinforces the ethical mandate for intergenerational preparedness.

The *rangkiang* instills *qanā'ah*, *i'tidāl*, and *tadbīr al-māl* by requiring households to set aside resources regularly. This cultivates wisdom, prudence, and responsibility key elements of sustainable Islamic financial ethics. As Siddiqi (2017) explains, intergenerational justice is central to Islamic economic governance. *Rangkiang Kaciak* translates this into practice by providing a family-based investment system grounded in values rather than interest-bearing instruments. Thus, *Rangkiang Kaciak* serves as a miniature but complete model of Muslim household resilience, integrating faith, prudence, and sustainability.

### Rangkiang, Local Wisdom, and Applied Islamic Economics

Islamic thought acknowledges the legitimacy of local customs through the principle of *al-'urf al-ṣaḥīḥ*, provided they align with Islamic norms. Al-Shatibi argues that *maqāṣid* must adapt to social realities as long as they uphold *maṣlaḥah*. Minangkabau culture exemplifies this integration through the well-known dictum: “*Adat basandi syarak, syarak basandi Kitabullah*.” As Navis (1984) notes, Minangkabau adat and Islam coexist symbiotically. In this context, the *rangkiang* becomes an institutional expression of Islamic values, blending worship, social solidarity, and economic governance. The system aligns with the concept of *indigenous Islamic economics* (Haneef, 2020; Karim, 2023), which emphasizes the organic growth of Islamic values within local cultural frameworks. The *rangkiang* functions as an embedded Islamic economic institution, exhibiting *trust-based governance*, communal welfare, and equitable distribution.

Through *Si Tanguang Lapa* and *Kaciak*, Minangkabau society functions as an early Islamic social safety net long before state welfare programs emerged. The Qur'anic critique of neglecting the poor (QS. al-Ma'un 107:1–3) finds direct expression in these communal practices.

Practically, *rangkiang* values can inform contemporary Islamic economic models, such as:

- community-based *Baitul Maal* systems inspired by *Si Tanguang Lapa*,
- Islamic financial literacy education using *rangkiang* principles,
- mosque-based food and social security programs.

In this way, the *rangkiang* transcends cultural symbolism and becomes a paradigm for applied Islamic economics.

### Synthesizing the Rangkiang Syariah Model

The four thematic domains Islamic financial planning, risk management, household resilience, and local wisdom converge to form the *Rangkiang Syariah Model*. This model shows that each *rangkiang* expresses a component of Islamic economic governance:

Rangkiang Type	Economic Function	Syariah Principle	Maqasid Goal	Modern Relevance
Si Bayau-Bayau	Consumption planning	<i>al-i'dād, qanā'ah</i>	<i>ḥifẓ al-māl</i>	Household budgeting
Si Tanguang Lapa	Crisis reserve	<i>iḥtiyāt, ta'āwun</i>	<i>ḥifẓ al-nafs, ḥifẓ al-māl</i>	Islamic risk governance
Rangkiang Kaciak	Long-term investment	<i>tadbīr al-māl, i'tidāl</i>	<i>ḥifẓ al-nasl</i>	Family resilience
Local Values	Integration of adat & Islam	<i>maṣlaḥah, 'adl</i>	<i>ḥifẓ al-dīn, ḥifẓ al-'ird</i>	Indigenous Islamic economics

Structurally, the model consists of:

- a **spiritual core** rooted in *tawhid*, justice, and *maṣlaḥah*;
- **operational principles** (*al-i'dād, iḥtiyāt, qanā'ah, ta'āwun*);
- **implementation layers** through the *rangkiang* functions

- an **outcome layer**: Muslim household economic resilience.

This framework offers theoretical novelty by demonstrating that syariah values can be institutionalized not only through formal financial systems (banks, takaful, zakat) but also through indigenous cultural institutions. The *rangkiang* thus represents a living *maqasid*-based system embedded in society.

- Practically, the model can guide:
- Islamic community welfare policies,
- syariah financial literacy programs,
- community resilience and food-security initiatives.

## CONCLUSION

This study concludes that the *rangkiang* system in Minangkabau culture represents a living and contextual model of Islamic economics, where each type of *rangkiang* embodies the principles of *maqāṣid al-sharī‘ah* in concrete socio-economic practice. *Rangkiang Si Bayau-Bayau* reflects Islamic financial planning grounded in *qanā‘ah* and *tadbīr al-māl*; *Si Tangguang Lapa* demonstrates social risk management rooted in *iḥtiyāt* and *ta‘āwun*; and *Rangkiang Kaciak* represents household economic resilience and sustainability aligned with *ḥifẓ al-nasl* and *ḥifẓ al-māl*. These functions are unified under the philosophy *adat basandi syarak, syarak basandi Kitabullah*, which positions the *rangkiang* not merely as a cultural symbol but as an economic system founded on divine values and social solidarity. Accordingly, this study proposes the *Rangkiang Syariah Conceptual Model* a *maqāṣid*-based planning and risk management framework rooted in local wisdom and capable of strengthening Muslim family economic resilience in the modern era. The findings enrich the discourse on indigenous Islamic economics by demonstrating that Islamic values can be organically implemented through culture, while offering direction for developing community-based social policies and Islamic financial literacy that are just, faith-driven, and sustainable.

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