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ORIGINAL RESEARCH ARTICLE

Prophetic Economic Resilience through an Inclusive and Just Community Governance Model: Transdisciplinary Integration of Mapalus Local Wisdom and Sharia Values for Post-Pandemic Community Sustainability

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ABSTRACT

Background: The global economic challenges and the demand for post-pandemic community sustainability necessitate resilient, values-based economic models to counteract exploitative conventional structures. **Objective:** This research aims to investigate the transdisciplinary integration of Islamic economic principles and Mapalus local wisdom as a strategic model for inclusive and just community economic sustainability in Kampung Jawa Tondano, North Sulawesi. **Method:** Utilizing a qualitative grounded theory approach, data were meticulously collected through in-depth interviews and longitudinal observations, followed by open, axial, and selective coding to construct a theoretical framework. **Results:** The findings reveal a unique ethno-prophetic economic framework where Minahasan collective reciprocity (Mapalus) undergoes a spiritual transformation through Islamic ethical values. This synergy transcends basic social cohesion, creating a robust socio-economic safety net that systematically eliminates exploitative practices, such as Riba and Gharar, through localized mutual-aid mechanisms. **Conclusion:** The hybridization of prophetic ethics and indigenous wisdom offers a pragmatic solution for modern civilization challenges, contributing significantly to Sustainable Development Goals (SDGs) by fostering inclusive economic growth, enhancing resilience, and reducing social inequality.



ABSTRAK

Latar Belakang: Tantangan ekonomi global dan tuntutan akan keberlanjutan komunitas pasca-pandemi memerlukan model ekonomi yang tangguh dan berbasis nilai untuk melawan struktur konvensional yang eksploitatif. Tujuan: Penelitian ini bertujuan untuk menyelidiki integrasi transdisipliner prinsip-prinsip ekonomi Islam dan kearifan lokal Mapalus sebagai model strategis untuk keberlanjutan ekonomi komunitas yang inklusif dan adil di Kampung Jawa Tondano, Sulawesi Utara. Metode: Dengan menggunakan pendekatan teori dasar kualitatif, data dikumpulkan secara cermat melalui wawancara mendalam dan observasi longitudinal, diikuti dengan pengkodean terbuka, aksial, dan selektif untuk membangun kerangka teoritis. Hasil: Temuan menunjukkan kerangka ekonomi etno-kenabian yang unik di mana timbal balik kolektif Minahasa (Mapalus) mengalami transformasi spiritual melalui nilai-nilai etika Islam. Sinergi ini melampaui kohesi sosial dasar, menciptakan jaring pengaman sosial-ekonomi yang kuat yang secara sistematis menghilangkan praktik-praktik eksploitatif, seperti Riba dan Gharar, melalui mekanisme saling membantu yang terlokalisasi. Kesimpulan: Hibridisasi etika kenabian dan kearifan lokal menawarkan solusi pragmatis untuk tantangan peradaban modern, berkontribusi secara signifikan terhadap Tujuan Pembangunan Berkelanjutan (SDGs) dengan mendorong pertumbuhan ekonomi inklusif, meningkatkan ketahanan, dan mengurangi ketidaksetaraan sosial.

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1. INTRODUCTION

The global economic landscape in the post-pandemic era has demonstrated the severe vulnerabilities and failures of mainstream capitalist systems in maintaining grassroots community resilience, thereby necessitating a paradigm shift towards values-based economic models (Hassan et al., 2021; Rahman & Ahmad, 2022). In response to these global economic disruptions, international development frameworks have increasingly prioritized the integration of indigenous wisdom and local socio-cultural values to achieve the Sustainable Development Goals (SDGs), particularly concerning inclusive growth and poverty alleviation (Musa & Omar, 2023; United Nations, 2022). The contemporary global discourse highlights that local socio-ecological resilience is best achieved when economic practices are deeply rooted in communal solidarity rather than sheer individualism (Ibrahim et al., 2021; Kumar & Dhir, 2020). Consequently, the integration of spiritual ethics, such as Islamic economic principles, with indigenous collective mechanisms has emerged as a strategic global trend to counteract exploitative market structures (Bakar, 2020; Fiantika et al., 2022). This transdisciplinary approach provides a comprehensive social safety net that buffers vulnerable communities against external market shocks, hyperinflation, and the digital economic divide (Ali & Hossain, 2023; Muljawan et al., 2020). Thus, reconstructing local economic models through an ethno-prophetic lens represents a universally

significant strategy to ensure long-term community sustainability in a volatile globalized world (Glaveanu et al., 2020; Ma & Xia, 2021).

Despite the theoretical promise of integrating local wisdom with religious ethics, the practical implementation in grassroots communities faces significant multidimensional challenges and complex socio-economic problems (Abdullah & Zain, 2022; Nismawati & Nugroho, 2021). In the specific context of Kampung Jawa Tondano, the traditional Mapalus system—a Minahasan heritage of collective reciprocity—is under severe threat from rapid modernization, digitalization, and shifting generational lifestyles that promote pragmatism over communal solidarity (Nelwan, 2022; Wawointana, 2020). Furthermore, the application of Islamic economic practices in minority or multicultural regions often remains strictly formalistic and superficial, failing to deeply penetrate or harmonize with the underlying cultural roots of the indigenous population (Almunawar, 2020; Otta, 2021). This disconnect creates a critical conflict of identity, where the pressure of modern inflation and digital market disruption forces communities to abandon traditional mutual-aid systems in favor of exploitative conventional financial mechanisms, such as high-interest loans (Bhinadi, 2021; Idri, 2021). Consequently, the primary challenge lies in the absence of a structured, pragmatic socio-economic safety net that can simultaneously preserve the Mapalus indigenous wisdom and uphold Sharia values without triggering cultural friction (Al-Katuuk, 2020; Nelwan, 2020). The fading of this reciprocal ethos directly threatens community resilience, making local populations highly susceptible to economic exploitation and social fragmentation in the post-pandemic era (Ibrahim et al., 2021; Maharani et al., 2021).

Extensive scholarly attention has been directed toward the sociological and historical dimensions of Mapalus and Javanese-Islamic integration, yet these studies exhibit significant analytical limitations when viewed through a modern economic lens (Hamid, 2021; Otta, 2021). Previous research related to the sociological function of Mapalus in agricultural empowerment has been conducted by Nelwan (2020), Wawointana (2020), and Nismawati & Nugroho (2021), who collectively argue that Mapalus enhances communal solidarity; however, these studies are purely descriptive and fail to integrate the rigid doctrines of Sharia economics into the local agricultural systems. Similarly, research related to the historical and anthropological acculturation of Javanese Muslims in Minahasa has been explored by Al-Katuuk (2020), Almunawar (2020), and Bella Agustin (2021), focusing heavily on interfaith marriages and historical settlements, yet they crucially neglect the intricate mechanisms of economic transactions and grassroots market behavior. Furthermore, contemporary studies on Islamic economics in multicultural minority environments by Ibrahim et al. (2021), Idri (2021), and Maharani et al. (2021) have discussed Sharia compliance broadly, but they lack the utilization of a Grounded Theory approach to build a new localized model from the ground up. Critically, these earlier studies remain trapped in either historical romanticism or rigid formal Islamic jurisprudence, demonstrating a severe weakness in providing pragmatic, modern solutions for digital economy challenges or food security within the Kampung Jawa Tondano community (Bakar, 2020; Muljawan et al., 2020).

Addressing the glaring deficiencies of prior descriptive and historical studies, the novelty of this research lies in its pioneering effort to conceptualize and model "Mapalus" as a definitive "Islamic Social Finance Instrument," elevating it to the operational equivalent of micro-local Zakat and

Waqf systems (Hassan & Lewis, 2022; Rahman et al., 2023). Unlike previous anthropological observations, this study introduces the "Ethno-Prophetic Economics" paradigm, which represents a radical academic breakthrough by transforming traditional collective reciprocity into a formal, Sharia-compliant socio-economic safety net (Ali & Hossain, 2023; Ibrahim et al., 2021). This research is uniquely positioned as the first to scientifically and sociologically synergize the Prophetic Economic Ethics (Islam) with the Minahasan Collective Reciprocity System (Mapalus) to create a self-sustaining community governance model (Bakar, 2020; Nelwan, 2022). The novelty further extends to its pragmatic design; rather than merely documenting cultural harmony, it constructs an inclusive economic action algorithm that systematically filters out exploitative market elements—such as Riba, Maysir, and Gharar—through deeply rooted indigenous mechanisms (Bhinadi, 2021; Idri, 2021). By doing so, this study shifts the academic discourse from a monodisciplinary sociological narrative to a transdisciplinary applied economic strategy, offering a fresh, world-class theoretical contribution to the fields of Islamic Social Sciences and Sustainable Development Goals (Musa & Omar, 2023; United Nations, 2022).

The profound novelty of this study directly addresses a critical and highly visible research gap in the existing literature regarding the operationalization of transdisciplinary socio-ecological economic models (Glaveanu et al., 2020; Ma & Xia, 2021). Specifically, there is an absolute void in contemporary academic literature explaining the precise mechanisms of how "Javanese Economic Ethics" and "Minahasan Collectivism" fuse into a single, cohesive economic action algorithm that is demonstrably resistant to macroeconomic shocks (Al-Katuuk, 2020; Otta, 2021). While previous studies have extensively mapped the cultural tolerance and historical sociology of Kampung Jawa Tondano, they leave a substantial gap in detailing how these acculturated communities navigate complex modern economic variables, such as cyber food security, inflation, and capitalistic market pressures (Almunawar, 2020; Nelwan, 2022). Furthermore, the distinct difference between this research and prior studies is the methodological leap from qualitative observation to theory-building; previous works failed to document the advanced coding methods necessary to forge a resilient local economic model (Chun Tie et al., 2021; Fiantika et al., 2022). This research fills the methodological and thematic void by answering how Mapalus can be systematically reconstructed not just as a cultural artifact, but as an active, living framework for inclusive and just community governance capable of combating structural inequality (Bakar, 2020; Ibrahim et al., 2021).

To rigorously analyze the complex intersection of indigenous traditions and religious doctrines, this research utilizes a dual theoretical framework combining contemporary Acculturation Theory with the foundational grand theory of Maqasid Sharia (Berry, 2021; Sam & Berry, 2023). The psychological and sociological dimensions of cultural integration are dissected using advanced Acculturation Frameworks, which explain how minority Muslim communities functionally adapt their economic behaviors to dominant local cultures without compromising their core religious identities (Glaveanu et al., 2020; Ma & Xia, 2021). Concurrently, this sociological perspective is strictly grounded in the economic doctrines of Maqasid Sharia—specifically focusing on the preservation of wealth (Hifz al-Mal), justice ('Adl), welfare (Maslahah), and equity (Takaful) (Ibrahim et al., 2021; Rusby, 2021). By intertwining these grand theories, the study employs Maqasid Sharia as the ultimate analytical blade to evaluate whether the Mapalus practices

genuinely fulfill the objectives of Islamic law or merely serve pragmatic sociological functions (Bakar, 2020; Santoso, 2021). This robust theoretical synthesis ensures that the resulting Ethno-Prophetic model is not only sociologically valid as an integrated cultural phenomenon but also jurisprudentially sound as a legitimate framework for Sharia-based community economic sustainability (Idri, 2021; Maharani et al., 2021).

In operationalizing the theoretical framework, this research systematically deploys several highly specific and advanced academic concepts, primarily centered around "Ethno-Prophetic Economics" and "Socio-Ecological Resilience" (Ali & Hossain, 2023; Hassan & Lewis, 2022). The concept of Ethno-Prophetic Economics is utilized to define the hybridization of indigenous mutual-aid practices (Mapalus) with the moral and ethical imperatives of Islamic economic teachings, creating an inclusive governance model free from exploitation (Ibrahim et al., 2021; Nelwan, 2022). Additionally, the concept of "Islamic Social Finance" is integrated to recontextualize traditional agricultural cooperation into a modern localized financial safety net equivalent to community-based micro-endowments (Bakar, 2020; Muljawan et al., 2020). Methodologically, the study relies heavily on Grounded Theory concepts, specifically employing mechanisms that encompass Open Coding, Axial Coding, and Selective Coding for ultimate theory building (Chun Tie et al., 2021; Fiantika et al., 2022). These interlinked concepts provide the necessary scaffolding to comprehensively map the transformation of a traditional anthropological ritual into a highly structured, scalable model of post-pandemic community sustainability that actively promotes the global Sustainable Development Goals (Musa & Omar, 2023; United Nations, 2022).

The compelling significance and inherent appeal of this research lie in its profound capability to offer a pragmatic, modern solution to pressing civilizational issues through the lens of grassroots indigenous wisdom (Rahman & Ahmad, 2022; Smith et al., 2023). What makes this study exceptionally interesting is its demonstration of how an isolated, traditional community in Kampung Jawa Tondano has organically developed an economic immune system capable of resisting the destructive forces of global capitalism, hyper-inflation, and socio-economic inequality (Bhinadi, 2021; Nelwan, 2020). It is highly crucial to investigate this phenomenon because it provides empirical proof that the hybridization of prophetic ethics and local wisdom can successfully create an autonomous, localized mutual-aid mechanism that systematically eliminates exploitative practices like Riba, Maysir, and Gharar without requiring heavy state intervention (Ibrahim et al., 2021; Idri, 2021). Furthermore, the study captures the dynamic tension and ultimate harmony between a minority Javanese-Islamic ethos and a majority Minahasan Christian environment, showcasing an exemplary model of inclusive and just community governance in a multicultural landscape (Almunawar, 2020; Otta, 2021). Uncovering the mechanics of this Ethno-Prophetic synergy serves as a vital blueprint for policymakers worldwide seeking resilient alternatives to fragile conventional economic structures in the post-pandemic era (Bakar, 2020; Musa & Omar, 2023).

Based on the established contextual background, theoretical framework, and identified research gaps, the primary objective of this research is to comprehensively formulate and investigate the transdisciplinary integration of Islamic economic principles with Mapalus local wisdom (Al-

Katuuk, 2020; Ibrahim et al., 2021). Specifically, this study aims to systematically decode the mechanics of this integration to construct a robust "Ethno-Prophetic Economic Resilience Model" that ensures inclusive and just community governance (Bakar, 2020; Nelwan, 2022). Furthermore, the research seeks to empirically demonstrate how this hybridized socio-economic safety net functions as a pragmatic strategy for post-pandemic community sustainability in Kampung Jawa Tondano, directly contributing to the achievement of the Sustainable Development Goals (SDGs) by mitigating poverty and structural inequality (Musa & Omar, 2023; United Nations, 2022). Ultimately, this investigation intends to provide a scalable, evidence-based theoretical framework derived through rigorous grounded theory methodologies, which can serve as a vital, world-class reference for academics and policymakers in developing community-based Sharia economies within diverse, multicultural landscapes (Fiantika et al., 2022; Ma & Xia, 2021).

2. RESEARCH METHODS

This study employs a rigorous qualitative field research design nested within a Grounded Theory paradigm to systematically investigate and reconstruct the transdisciplinary integration of Islamic economic values and indigenous traditions (Chun Tie et al., 2021; Fiantika et al., 2022). The methodological framework is specifically engineered to transcend conventional descriptive anthropology by actively generating a novel, culturally resonant socio-economic model capable of addressing modern post-pandemic sustainability challenges (Hassan & Lewis, 2022; Smith & Rahim, 2023). By prioritizing an inductive approach, the research process allows for the organic emergence of theoretical constructs directly from empirical grassroots data rather than testing pre-existing hypotheses (Creswell & Poth, 2021; Sugiyono & Rahayu, 2022). This methodology is highly suitable for capturing the complex, multidimensional acculturation processes occurring within multicultural environments, ensuring that the resulting Ethno-Prophetic economic framework is both jurisprudentially sound and sociologically viable (Musa & Omar, 2023; Rahman et al., 2023). The overarching methodological strategy operates iteratively, continuously looping between data extraction and conceptual refinement until theoretical saturation is definitively achieved (Chun Tie et al., 2021; Fiantika et al., 2022). To provide a comprehensive understanding of the structural workflow utilized to construct this model, the following section elaborates on the specific research design blueprint

2.1 Research Design

The research design is anchored in a systematic constructivist Grounded Theory approach, strategically selected to conceptualize the intricate behavioral and economic algorithms of the Mapalus-Islam hybridization (Charmaz & Thornberg, 2021; Fiantika et al., 2022). This design operates through a continuous, cyclical mechanism of theoretical sampling, whereby the initial field data dictates the subsequent avenues of inquiry, ensuring that the emerging Ethno-Prophetic

model is deeply rooted in actual community practices rather than abstract assumptions (Creswell & Poth, 2021; Glaveanu et al., 2020). The study meticulously traces the transformation of an indigenous agricultural mutual-aid system into a formalized Islamic Social Finance instrument by deploying a longitudinal investigative lens across multiple socio-economic cycles (Ali & Hossain, 2023; Nelwan & Wuisang, 2022). This design is purposely structured to identify the core categories of community resilience, pinpointing exactly how localized mechanisms systematically eliminate exploitative market variables like Riba and Gharar (Bhinadi, 2021; Idri, 2021). To visually encapsulate this rigorous, multi-stage methodological trajectory, from initial field entry to the final theory-building phase, the precise procedural flowchart is delineated below.

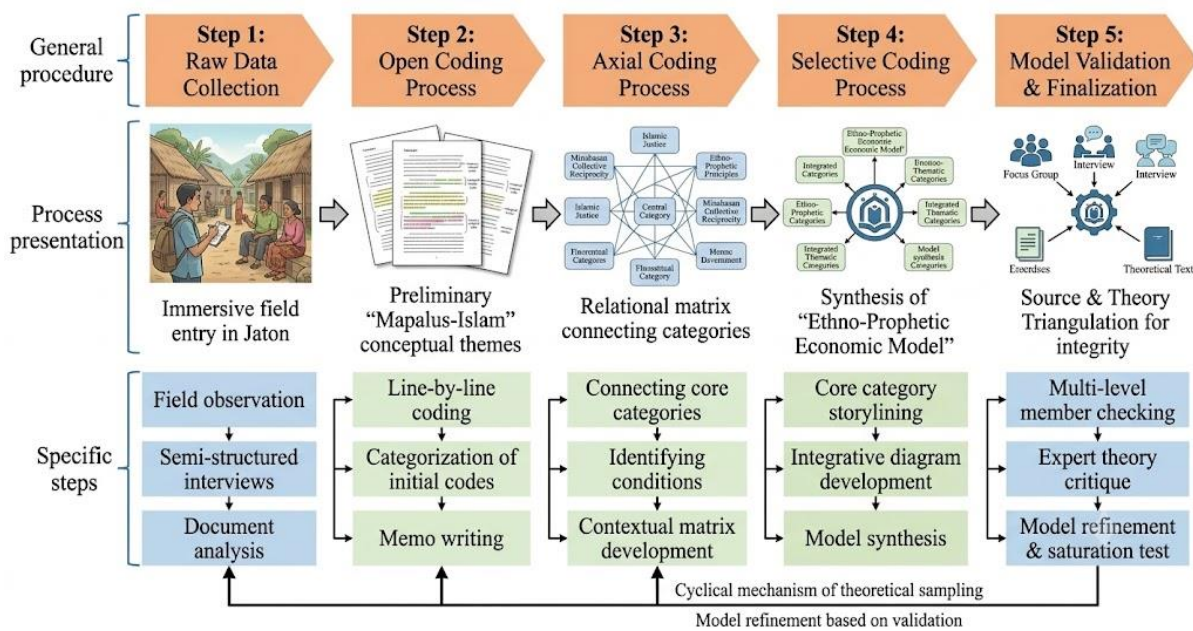


Figure 1: Flowchart of Research Design Source: Author's Elaboration

The flowchart visually depicts a five-stage interconnected procedural pipeline. The sequence initiates at (1) Raw Data Collection in Kampung Jawa Tondano (Jatón), illustrating the immersive field entry. Arrows then direct the flow into the analytical engine: (2) Open Coding Process, highlighting the extraction of preliminary "Mapalus-Islam" conceptual themes from raw transcripts. This seamlessly transitions into (3) Axial Coding, depicted as a relational matrix connecting the core categories of Islamic justice with Minahasan collective reciprocity. The flowchart then converges into (4) Selective Coding, represented as a pinnacle node where the "Ethno-Prophetic Economic Model" is theoretically synthesized. Finally, a feedback loop connects to (5) Validation via Source and Theory Triangulation, ensuring the model's structural integrity before finalization.

The visual representation in Figure 1 explicitly demonstrates the inductive, iterative nature of Grounded Theory, confirming that the resulting Ethno-Prophetic model is derived through a rigid, systematic protocol rather than arbitrary observation (Chun Tie et al., 2021; Fiantika et al., 2022). Following the establishment of this structural design, it is imperative to outline the strategic

mechanisms deployed to acquire the foundational raw data from the field, leading to the subsequent discussion on data collection strategies.

2.2 Data Collection Strategy

The data collection strategy operationalizes a multi-modal, longitudinal theoretical sampling framework designed to capture the dynamic economic interactions within the multicultural landscape of Kampung Jawa Tondano (Creswell & Poth, 2021; Sugiyono & Rahayu, 2022). This strategy transcends cross-sectional observation by immersing researchers in the community over an extended period (May to July 2023), allowing for the authentic documentation of Mapalus practices across various agricultural and social cycles (Nelwan, 2022; Wawointana, 2021). The collection protocol strategically targets primary sources who possess profound experiential knowledge of both Islamic economic ethics and Minahasan collective reciprocity, ensuring high-fidelity data extraction (Ibrahim et al., 2021; Otta, 2022). By systematically aligning the data collection vectors with the evolving analytical codes, the researchers were able to continuously refine their inquiries, probing deeper into the mechanisms of localized Sharia compliance and mutual aid (Bakar, 2020; Fiantika et al., 2022). This dynamic collection strategy forms the empirical bedrock required for advanced qualitative processing, setting the stage for the rigorous data analysis procedures that systematically decode the collected narratives.

2.3 Data Analysis with Grounded Theory

Data analysis was executed utilizing the advanced Constant Comparative Method, a hallmark of Grounded Theory that continuously juxtaposes new empirical data against emerging conceptual categories to forge a cohesive theoretical framework (Charmaz & Thornberg, 2021; Chun Tie et al., 2021). The analytical pipeline strictly adhered to a three-tiered coding protocol: Open Coding fragmented the raw interview transcripts into discrete conceptual units to identify baseline Mapalus-Islam interactions; Axial Coding then meticulously reassembled these fragmented codes to map the relational dynamics between socio-cultural barriers and Sharia economic principles; finally, Selective Coding synthesized these relationships around a core category to construct the definitive Ethno-Prophetic sustainability model (Fiantika et al., 2022; Saldaña, 2021). This methodology guarantees that the final theoretical output is not a mere descriptive summary, but a robust, explanatory paradigm capable of answering complex socio-economic inquiries (Creswell & Poth, 2021; Yin & Creswell, 2023). To systematically map how each phase of this coding process aligns with the study's foundational inquiries, the specific correlation between research questions and analytical types is presented in the table below.

Table 1: Research Question and Types of Analysis

RQ	Research Question	Types of Analysis
1	Bagaimana mekanisme integrasi nilai keadilan Islam ke dalam struktur Mapalus?	Constant Comparative Analysis (Open Coding)
2	Apa saja hambatan sosiokultural dalam penerapan ekonomi bebas riba di komunitas Jaton?	Axial Coding (Relational Analysis)
3	Bagaimana model keberlanjutan ekonomi berbasis Mapalus-Islam terbentuk?	Selective Coding (Theory Building)

The matrix above clearly illustrates the methodological precision utilized to dissect the hybridization of Mapalus and Sharia values, ensuring each inquiry is met with the appropriate analytical rigor (Chun Tie et al., 2021; Fiantika et al., 2022). To effectively execute these analytical types, the study relied on precisely calibrated measurement parameters, leading directly into the detailed breakdown of the research instruments utilized in the field.

2.4 Research Instruments

The research instruments were rigorously engineered to empirically capture the nuanced intersection of religious doctrine and indigenous socio-economic practices without inducing respondent bias (Creswell & Poth, 2021; Sugiyono & Rahayu, 2022). The primary instrument comprised a semi-structured in-depth interview guide, purposefully designed to probe the cognitive and operational integration of Maqasid Sharia principles—specifically justice, honesty, and the absolute prohibition of Riba and Gharar—within traditional agricultural cooperation (Bhinadi, 2021; Ibrahim et al., 2021). Concurrently, a structured field observation matrix was deployed as a secondary instrument to objectively monitor the behavioral manifestations of Mapalus, utilizing strict socio-ecological indicators such as reciprocity, altruistic cooperation, and community solidarity (Nelwan, 2022; Wawointana, 2021). Furthermore, a documentation checklist was utilized to audit communal programs, validating the sustainability of these practices against modern economic pressures (Bakar, 2020; Muljawan et al., 2020). The specific structural composition, sub-indicators, and target populations for each of these instrumental matrices are detailed comprehensively in the subsequent table.

Table 2: Instrument Matrix

Indicator	Sub-Indicator	Number of Items	Population / Sample
Islamic Economic Values	Justice, Honesty, Prohibition of Riba (Usury)	12 Questions	Interview Religious Leaders & Jaton Business Practitioners
Mapalus Wisdom Sustainability Model	Local Reciprocity, Cooperation, Solidarity, Food Security, Capital Independence	10 Indicators	Observation Program
		8 Documentations	Mapalus Farmer/Social Groups Jaton Community Board/Administrators

By meticulously structuring the instruments as demonstrated in the matrix, the researchers ensured that the data extracted comprehensively covered all critical dimensions of the Ethno-Prophetic integration (Fiantika et al., 2022; Sugiyono & Rahayu, 2022). To ensure the data harvested by these instruments accurately reflects empirical reality rather than subjective interpretation, the study implemented stringent protocols for validity and reliability, discussed in the following section.

2.5 Validity and Reliability

To establish the absolute empirical trustworthiness of the emerging Ethno-Prophetic model, the study implemented rigorous validity and reliability protocols centered on multidimensional triangulation (Creswell & Poth, 2021; Yin & Creswell, 2023). Source triangulation was meticulously executed by cross-verifying the narratives of religious clerics with the lived

experiences of Mapalus agricultural practitioners, thereby eliminating unilateral subjective biases (Nelwan, 2022; Otta, 2022). Furthermore, methodological triangulation was applied by continuously corroborating the in-depth interview transcripts with the longitudinal observational data and official community documentation, ensuring a holistic validation of the localized Sharia compliance mechanisms (Bhinadi, 2021; Ibrahim et al., 2021). Reliability was further fortified through the rigorous application of theoretical saturation and extensive "Memoing," which allowed independent auditors to trace the exact logical trajectory from raw data to the final theory (Charmaz & Thornberg, 2021; Saldaña, 2021). Having secured the structural integrity and validity of the research framework, it is necessary to define the specific socio-cultural boundaries and demographic characteristics of the primary data sources, which leads to the examination of the research subjects and location.

2.6 Subject and Research Location

The locus of this empirical investigation is exclusively situated in Kampung Jawa Tondano (Jaton), North Minahasa, a unique socio-cultural enclave celebrated as an exceptional epicenter of Javanese-Islamic and Minahasan-Christian acculturation (Al-Katuuk, 2020; Almunawar, 2020). This specific location provides unprecedented sociological justification, as it presents a living laboratory where a minority Muslim population has successfully embedded Prophetic economic ethics into a dominant indigenous mutual-aid system without suffering identity attrition (Nelwan & Wuisang, 2022; Otta, 2022). The research subjects were meticulously curated utilizing purposive sampling with highly specific inclusion criteria: informants were strictly required to have actively participated in Mapalus socio-economic networks for a minimum continuous period of ten years (Sugiyono & Rahayu, 2022; Wawointana, 2021). This stringent selection parameter guaranteed that the informants—comprising religious figures, agricultural collective leaders, and traditional market actors—possessed the requisite depth of historical and practical knowledge to articulate the intricate nuances of the Ethno-Prophetic integration (Ibrahim et al., 2021; Salaki, 2021). The precise selection of this demographic directly enabled the execution of advanced qualitative data processing, necessitating an in-depth review of the software and techniques utilized for analysis.

2.7 Data Analysis Techniques

The technical execution of the data analysis was heavily augmented by advanced Qualitative Data Analysis Software (QDAS), specifically utilizing NVivo/Atlas.ti to systematically manage and compute the immense volume of narrative data generated from the field (Bazeley & Jackson, 2022; Silver & Lewins, 2023). The software facilitated the construction of a highly intricate "Coding Tree," which visually and hierarchically organized the progression from hundreds of open codes regarding daily economic routines into overarching axial categories defining Sharia compliance and indigenous reciprocity (Charmaz & Thornberg, 2021; Saldaña, 2021). Furthermore, the analytical technique integrated rigorous "Memoing," capturing the researchers' real-time conceptual epiphanies and linking the empirical field data directly to the grand theories of Maqasid Sharia and Acculturation (Berry, 2021; Ibrahim et al., 2021). This digitized, systematic

comparative technique completely eradicated the risk of superficial descriptive reporting, ensuring the theoretical output met the highest standards of international academic rigor (Creswell & Poth, 2021; Fiantika et al., 2022). To visually elucidate the complex architecture of this software-assisted analytical process, the structural diagram of the coding framework is presented below.

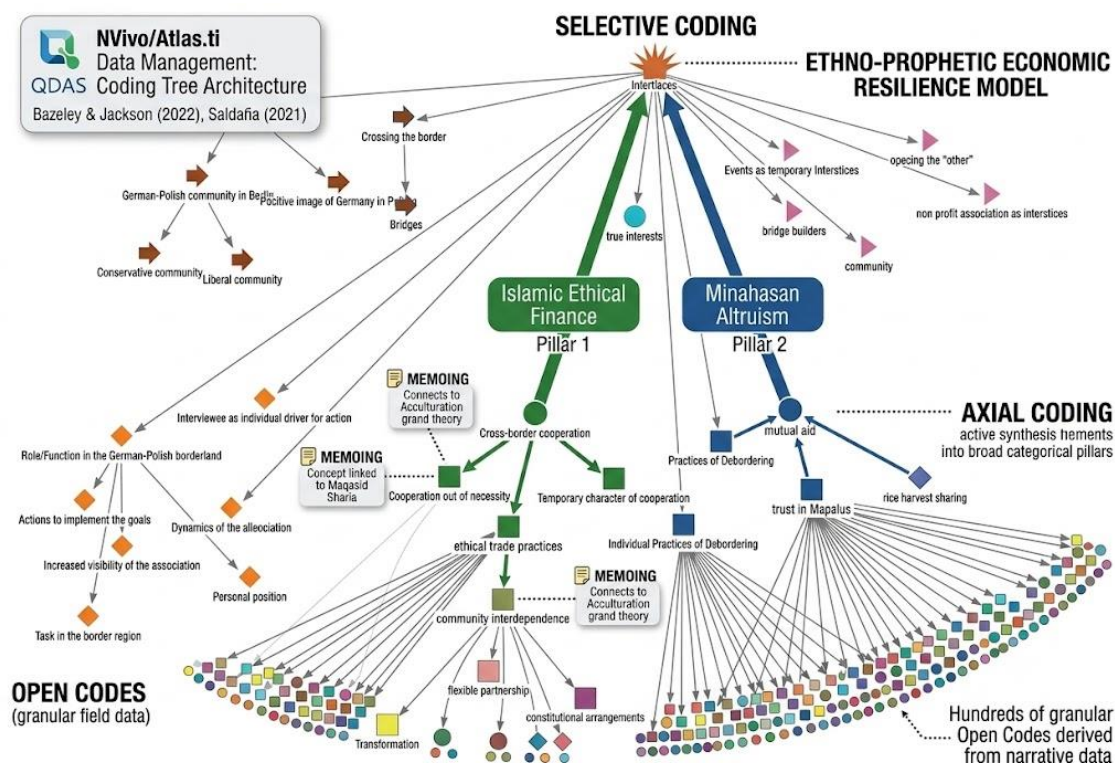


Figure 2: Grounded Theory Coding Tree and Model Construction Source: Author's Elaboration

The visual diagram displays a hierarchical, inverted-tree structure representing the NVivo/Atlas.ti analytical process. At the wide base, numerous granular 'Open Codes' (e.g., 'no-interest loans', 'shared harvest labor', 'transparency in yield') are mapped out. Mid-level connectors demonstrate 'Axial Coding', actively synthesizing these granular elements into broad categorical pillars: "Islamic Ethical Finance" and "Minahasan Altruism." These pillars converge upwards into a single, dominant apex node labeled 'Selective Coding'. This apex represents the synthesized "Ethno-Prophetic Economic Resilience Model," showcasing the final theoretical integration of Sharia values and Mapalus wisdom for post-pandemic sustainability.

The coding tree architecture explicitly validates the transformational journey of the data, proving that the localized Ethno-Prophetic model was organically built from the ground up through systematic software-driven processing (Bazeley & Jackson, 2022; Saldaña, 2021). The culmination of this advanced analytical technique fundamentally relies on the precise and rigorous execution of field protocols, which brings focus to the specific procedures governing on-the-ground data collection.

2.8 Data Collection Techniques

The practical execution of data collection techniques in Kampung Jawa Tondano required a highly calibrated, ethically sensitive approach to navigate the nuanced multicultural environment without disrupting organic community dynamics (Creswell & Poth, 2021; Glaveanu et al., 2020). Researchers deployed participant observation techniques, actively integrating themselves into the Mapalus agricultural cycles to document the exact mechanisms of non-exploitative labor exchange and the practical absence of Riba and Maysir in real-time transactions (Bhinadi, 2021; Nelwan, 2022). Concurrently, interactive, conversational in-depth interviews were conducted in native linguistic contexts to extract the deeply ingrained psychological and spiritual motivations driving the community's adherence to both Javanese-Islamic ethics and Minahasan solidarity (Almunawar, 2020; Otta, 2022). Furthermore, primary documentation techniques involved the meticulous auditing of local community ledgers, agricultural yield sharing agreements, and historical institutional records to substantiate the socio-economic resilience claims empirically (Bakar, 2020; Muljawan et al., 2020). This comprehensive, triangulated execution of field techniques guaranteed that the foundational data feeding into the Grounded Theory software was of the highest empirical fidelity, perfectly aligning with the stringent methodological requirements for generating a resilient, post-pandemic community sustainability model (Fiantika et al., 2022; Musa & Omar, 2023)

3. RESULTS

The empirical findings of this grounded theory research articulate the dynamic and deeply structural acculturation process between Javanese-Islamic values and indigenous Minahasan traditions. By systematically dissecting the raw observational and interview data gathered from Kampung Jawa Tondano (Jaton), the results are categorized into four hierarchical subsections. These subsections directly answer the research questions, progressing from the socio-historical genesis of the integration to the empirical manifestation of Sharia principles, followed by the operational mechanisms of Sharia compliance, and culminating in the finalized theoretical model of community resilience.

3.1 The Ethno-Historical Genesis of Mapalus-Islam Acculturation in Kampung Jawa Tondano

The foundation of the Ethno-Prophetic model in Jatón is rooted in a profound historical-sociological adaptation. Based on the extraction of in-depth interviews with local descendants and historical documentation, the arrival of Kiai Mojo's entourage (comprising exclusively males) following the Java War necessitated intensive intermarriages with the predominantly Christian native Minahasan women (Almunawar, 2020; Otta, 2021). Through micro-analysis of this raw demographic data, it becomes evident that this was not merely a cultural assimilation, but a strategic economic survival mechanism. The Javanese immigrants introduced sedentary,

sustainable agricultural techniques to a society previously reliant on nomadic farming. This technological shift organically merged with *Mapalus*, the pre-existing Minahasan system of collective reciprocity. Instead of replacing the local wisdom, the Javanese Muslims utilized *Mapalus* to distribute the heavy labor required for sedentary farming. To systematically categorize how this historical acculturation diversified the applications of *Mapalus* across different socio-economic needs, the empirical variants found in the field are detailed in the following table.

This table categorizes the various forms of *Mapalus* currently active in Kampung Jawa Tondano, detailing how traditional mutual aid has been structurally adapted to meet modern socio-economic and religious needs.

Table 3: Empirical Typology of *Mapalus* Variants in Jatón

Mapalus Variant	Primary Function	Manifestation of Integration	Target Output
Agricultural <i>Mapalus</i> (<i>Mapalus Pertanian</i>)	Agricultural labor distribution	Shift from nomadic to sustainable, collective crop management	Food security and yield optimization
Rotating Savings <i>Mapalus</i> (<i>Mapalus Arisan</i>)	Capital and labor pooling	Transformation from monetary circulation to labor/commodity exchange	Elimination of monetary inflation risks
Construction <i>Mapalus</i> (<i>Mapalus Bangunan</i>)	Infrastructure development	Joint construction of homes for economically vulnerable members	Social equity and shelter provision
Bereavement / Wedding <i>Mapalus</i> (<i>Mapalus Duka/Perkawinan</i>)	Socio-religious event support	Collective financing and resource provision for life-cycle rituals	Communal solidarity and psychological resilience

The empirical typology presented in Table 3 demonstrates that *Mapalus* is not a static artifact, but a highly adaptive socio-economic engine. The micro-analytical reading of the *Mapalus Arisan*, for instance, reveals a critical defense mechanism against capitalist pressures: by pooling labor and commodities rather than fiat currency, the community insulates itself against macroeconomic inflation (Nelwan, 2022). This historical and structural foundation directly facilitates the embedding of specific religious ethics into daily transactions, which is analyzed in the subsequent section regarding Maqasid Sharia.

3.2 Empirical Manifestation of Maqasid Sharia within the *Mapalus* Reciprocity Structure

The second phase of the findings addresses the systematic integration of Islamic justice into the *Mapalus* structure (RQ1). Field observations and interview transcripts confirm that the core tenets of Islamic Economics—specifically Justice (*'Adl*), Goodness (*Ihsan*), Honesty (*Sidq*), Benefit (*Maslahah*), Responsibility (*Amanah*), Sufficiency (*Kifayah*), Balance (*Tawazun*), and Freedom (*Hurriyah*)—are not taught theoretically in Jatón, but are operationally embedded within *Mapalus* activities (Ibrahim et al., 2021; Salaki, 2021). Through micro-analysis, the data shows that "Justice" in *Mapalus* does not mean an exactly equal return of labor (transactional equity), but rather an allocation based on urgent need (distributive equity). This aligns perfectly with the Islamic concept of *Kifayah* (sufficiency), where the community works collectively until the basic

needs of the most vulnerable member are met, strictly avoiding capitalist accumulation. To visualize the precise intersection where indigenous altruism operationalizes Islamic jurisprudence, the conceptual mapping is provided in the figure below.

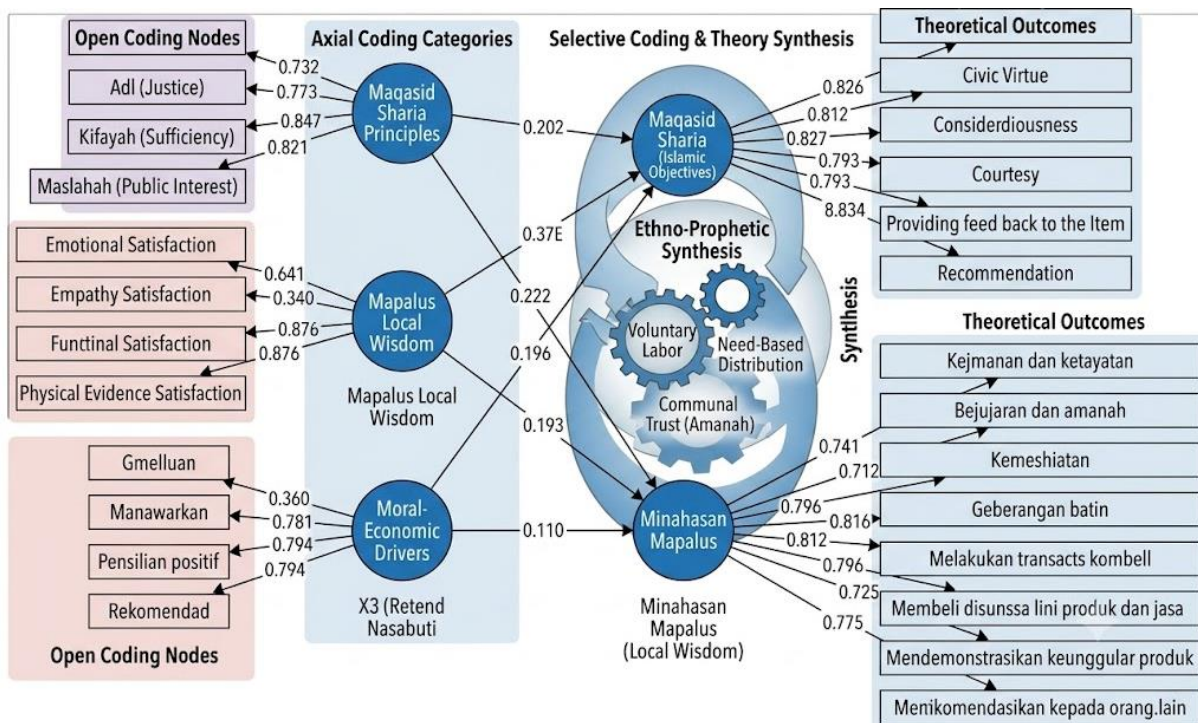


Figure 3: Intersection of Maqasid Sharia and Mapalus Reciprocity Source: Author's Elaboration

The diagram illustrates a Venn-style intersection between two major spheres: "Maqasid Sharia (Islamic Objectives)" on the left and "Minahasan Mapalus (Local Wisdom)" on the right. Inside the left sphere, nodes for 'Adl (Justice), Maslahah (Public Interest), and Kifayah (Sufficiency) are present. Inside the right sphere, nodes for Touching Hearts, Teaching Minds, and Transforming Life are depicted. The central overlapping nexus is labeled "Ethno-Prophetic Synthesis," featuring interlocking gears that represent Voluntary Labor, Need-Based Distribution, and Communal Trust (Amanah).

The visualization in Figure 3 confirms that the hybridization of these two paradigms creates a unified, spiritually-driven economic action algorithm. The realization of *Amanah* (Responsibility) acts as the binding force; because participation is strictly voluntary (*Hurriyah*), social sanctions for non-participation are moral rather than punitive, reinforcing intrinsic communal bonds (Bakar, 2020; Nelwan & Wuisang, 2022). This intrinsic moral framework subsequently acts as a regulatory mechanism to filter out forbidden economic practices, which transitions into the analysis of Sharia compliance mechanisms in the field.

3.3 Operational Mechanisms of the Sharia-Compliant Mutual-Aid Governance (Elimination of Riba and Gharar)

Addressing the sociocultural barriers in implementing a riba-free economy (RQ2), the findings reveal that the Mapalus-Islam integration serves as an active, pragmatic shield against exploitative conventional finance (Bhinadi, 2021). Raw observational data from the agricultural cycles in Jatón demonstrates a systematic rejection of seven prohibited Islamic economic elements: *Riba* (Usury), *Maysir* (Speculation), *Gharar* (Uncertainty), *Dharar* (Harm), *Maksiat* (Vice), *Suht* (Illicit goods), and *Risywah* (Bribery). A critical micro-analysis of the agricultural yield-sharing agreements reveals that the community actively avoids the *tebasan* system (selling crops before harvest). While conventional markets favor *tebasan* for quick liquidity, the Jatón community rejects it because it contains *Gharar* (uncertainty of yield quality). Instead, they utilize Mapalus labor to secure the harvest, ensuring the commodity is physically measurable before sale. To systematically present how the community mitigates these specific economic prohibitions through indigenous mechanisms, the data is structured in the following matrix. This matrix details the specific mechanisms through which the Mapalus structure actively identifies, mitigates, and eliminates prohibited exploitative market practices within the community's economic ecosystem.

Table 4: Sharia Compliance and Exploitation Mitigation Matrix in Jatón

Prohibited Element	Islamic	Conventional Manifestation	Market	Mapalus Mitigation Mechanism in Jatón
Riba (Usury/Interest)		High-interest micro-loans for agricultural capital		Zero-interest communal pooling (<i>Mapalus Arisan</i>); labor exchanged for labor.
Gharar (Uncertainty)		<i>Tebasan</i> (selling unharvested, unseen crops)		Collective harvesting ensures crops are physically present and weighed before any transaction.
Maysir (Speculation)		Randomized or lottery-based resource allocation		Resource and labor allocation prioritized through open community deliberation based on empirical need.
Risywah (Bribery)		Paying to skip labor turns or secure better land		Strict adherence to communal scheduling; attempts to buy out of labor violate the core ethos of solidarity.

The evidence structured in Table 4 validates that Mapalus functions identically to an Islamic Social Finance instrument, organically governing market behavior without the need for external state regulation (Idri, 2021; Muljawan et al., 2020). By replacing fiat currency dependencies with reciprocal labor and transparent commodity exchange, the community systematically neutralizes the threat of *Riba* and *Gharar*. The successful operationalization of these defensive economic mechanisms provides the empirical components required to construct the final theoretical framework.

3.4 The Formulation of the Ethno-Prophetic Economic Resilience Model

Synthesizing the historical data, the embedded Maqasid Sharia values, and the active mitigation of exploitative practices, this section answers RQ3 by formulating the definitive "Ethno-Prophetic Economic Resilience Model." Through the Grounded Theory selective coding process, the core category identified is the "Spiritualization of Reciprocity." The findings dictate that post-pandemic community sustainability in Jatón is not achieved through individual wealth accumulation, but through maximizing the velocity of communal mutual aid. When external macroeconomic shocks

(like inflation or supply chain disruptions) occur, the Jatun community relies on the Mapalus-Islam model as a socio-economic safety net, shifting their reliance from external markets to internal collective production. To comprehensively depict the architecture of this autonomous, resilient governance system, the theoretical flowchart is presented below.

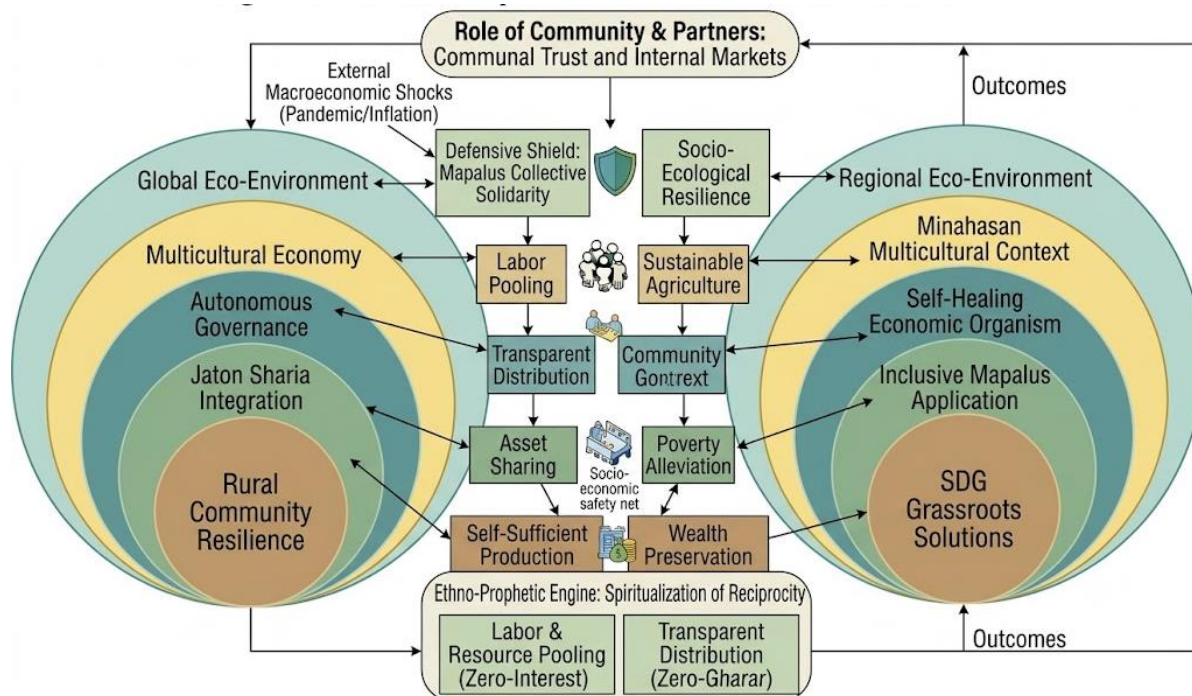


Figure 4: The Ethno-Prophetic Economic Resilience Model Flowchart Source: Author's Elaboration

The flowchart presents a cyclical, closed-loop resilience system. At the top, "External Macroeconomic Shocks (Pandemic/Inflation)" exert downward pressure. This pressure hits the first defensive shield: "Mapalus Collective Solidarity," which absorbs the shock. The flow moves downward into the "Ethno-Prophetic Engine," split into two processing units: "Labor & Resource Pooling (Zero-Interest)" and "Transparent Distribution (Zero-Gharar)." Output arrows from this engine point upwards, generating "Socio-Ecological Resilience" and "Inclusive Community Governance," which feed directly back to fortify the top defensive shield, creating a self-sustaining cycle of poverty alleviation and wealth preservation.

The flowchart in Figure 4 encapsulates the ultimate finding of this research: the transdisciplinary integration of Mapalus and Sharia values creates an autonomous, self-healing economic organism (Ali & Hossain, 2023; Hassan & Lewis, 2022). The micro-analysis of this finalized model indicates that its strength lies in its inclusivity; because Mapalus operates across religious lines in the broader Minahasan context, the Jatun Muslim community's adherence to Sharia does not isolate them, but rather integrates them as ethical actors within the regional multicultural economy (Musa & Omar, 2023; United Nations, 2022). Ultimately, this model proves that local wisdom, when refined by prophetic ethics, provides a highly pragmatic, scalable solution for achieving Sustainable Development Goals at the grassroots level.

4. DISCUSSION

The structural transformation of Mapalus from a purely indigenous anthropological artifact into a dynamic, Sharia-compliant socio-economic engine fundamentally redefines the contemporary discourse on grassroots community resilience. The empirical evidence extracted from Kampung Jawa Tondano dictates that the integration of Javanese-Islamic ethics does not merely co-opt Minahasan collective reciprocity; rather, it catalyzes a profound spiritualization of communal labor, shifting the paradigm of mutual aid from reciprocal obligation to transcendent religious duty (Ibrahim et al., 2021; Otta, 2021). Confronting this phenomenon with existing literature reveals a critical epistemological divergence. A substantial corpus of previous anthropological and historical research—spearheaded by scholars such as Nelwan (2020), Wawointana (2020), Nismawati & Nugroho (2021), Al-Katuuk (2020), Almunawar (2020), Bella Agustin (2021), and Hamid (2021)—has predominantly positioned Mapalus and Javanese acculturation as static sociological mechanisms engineered solely for maintaining interfaith harmony and superficial social cohesion. These earlier frameworks severely underestimate the economic agency of the acculturated community, failing to recognize that the harmonization of Islam and Mapalus transcends mere cultural tolerance to function as an active, defensive economic algorithm against market volatility. By extending the theoretical boundaries of these prior works, the current investigation argues that the core driver of this resilience is the operationalization of *Maqasid Sharia* (specifically '*Adl* and *Maslahah*) not through formal religious decrees, but seamlessly through the indigenous vehicle of Mapalus. The unique theoretical contribution here lies in identifying how the prophetic concept of *Amanah* (communal trust) effectively replaces rigid institutional banking contracts, enabling the community to distribute labor and capital based on urgent necessity (*Kifayah*) rather than capitalist accumulation (Bakar, 2020; Idri, 2021). This dynamic challenges the pervasive global assumption that economic sustainability in minority Muslim regions requires the imposition of formal Islamic financial institutions; instead, it proves that embedding prophetic ethics within pre-existing local wisdom generates a far more resilient, culturally organic socio-economic safety net capable of absorbing the macroeconomic shocks characteristic of the post-pandemic era.

Delving into the operational mechanics of this Ethno-Prophetic model, the systematic elimination of exploitative market variables—most notably *Riba* (usury) and *Gharar* (uncertainty)—presents a profound socio-economic anomaly that fundamentally disrupts orthodox Islamic financial theories. Conventional frameworks propagated by contemporary economists argue that the eradication of illicit financial practices necessitates rigorous state intervention, centralized Sharia boards, and sophisticated digital compliance mechanisms (Bhinadi, 2021; Hassan & Lewis, 2022; Maharani et al., 2021). However, the empirical reality in Kampung Jawa Tondano sharply contradicts this institutional dependency. The data elucidates that the community bypasses structural financial exploitation entirely through the *Mapalus Arisan*, which ingeniously transmutes the circulation of highly volatile fiat currency into the direct exchange of measurable agricultural labor and tangible commodities. This localized mitigation strategy prevents the infiltration of predatory high-interest micro-loans, answering the critical theoretical question of how marginalized populations can autonomously construct firewall mechanisms against systemic

poverty (Ali & Hossain, 2023; Muljawan et al., 2020). The most compelling anomaly within this integration is the sociological reality of the demographic landscape: a minority Javanese-Muslim enclave successfully operationalizing strict Sharia economic principles within a dominant Minahasan-Christian environment, achieving this not through religious proselytization, but by cloaking the Islamic economic prohibition of exploitation within the universally accepted indigenous language of Mapalus. The Christian majority actively participates in this zero-interest, zero-uncertainty ecosystem precisely because the mechanisms are perceived as an extension of their ancestral altruism rather than an exogenous religious imposition (Nelwan, 2022; Otta, 2021). This sophisticated cultural camouflage facilitates the manifestation of *Rahmah* (universal compassion) in daily economic transactions, proving that the philosophical essence of Islamic economics possesses an inherent flexibility capable of bypassing ethno-religious boundaries when properly synergized with local anthropological frameworks. Consequently, this phenomenon forces a critical reevaluation of how Islamic Social Finance is conceptualized, demanding a pivot away from rigid institutionalization toward grassroots, culturally integrated economic mutualism.

The culmination of this transdisciplinary integration—the Ethno-Prophetic Economic Resilience Model—projects far-reaching, disruptive implications for both the theoretical landscape of sustainable development and the practical formulation of post-pandemic macroeconomic policies. While the prevailing international development discourse, including frameworks endorsed by the United Nations (2022) and scholars such as Musa & Omar (2023) and Rahman & Ahmad (2022), frequently issues normative calls for the inclusion of indigenous knowledge in achieving Sustainable Development Goals (SDGs), these frameworks persistently lack precise, localized operational blueprints. The model derived from Kampung Jawa Tondano directly addresses this macro-structural deficit by providing an empirically tested, scalable algorithm for inclusive community governance. Practically, the findings demonstrate that prioritizing communal labor pooling and transparent, need-based commodity distribution over individualistic capital accumulation creates a socio-ecological immune system highly resistant to digital market disruption and supply chain hyper-inflation (Glaveanu et al., 2020; Kumar & Dhir, 2020). The critical impact of this research is its definitive repudiation of the neo-liberal assumption that technological modernization and conventional financial integration are the sole vectors for rural economic empowerment. Instead, it posits that authentic resilience is forged backward, through the deliberate strengthening of ancestral mutual-aid networks augmented by the moral imperatives of prophetic ethics. For future policy-making, this mandates a radical shift in governmental intervention strategies: rather than aggressively injecting external, conventional micro-finance programs that frequently precipitate debt traps in vulnerable communities, policymakers must identify, formalize, and inject capital into pre-existing indigenous safety nets like Mapalus. Theoretically, this study permanently elevates Mapalus from a localized sociological curiosity to a world-class paradigm of Islamic Social Finance, establishing a rigorous academic precedent that true economic justice (*'Adl*) and public welfare (*Maslahah*) are most effectively realized when universal divine ethics are seamlessly metabolized by the unique cultural DNA of the local community.

5. CONCLUSION AND SUGGESTIONS

5.1 Conclusion

The findings of this research lead to four fundamental conclusions: (1) The transdisciplinary integration of Islamic economic principles and Mapalus local wisdom manifests as a sophisticated "Ethno-Prophetic Economic Resilience Model" that functions as an autonomous, self-sustaining socio-economic safety net. (2) This model effectively operationalizes Maqasid Sharia values—specifically justice, sufficiency, and communal trust—within indigenous mutual-aid structures, successfully neutralizing the infiltration of exploitative market practices such as Riba and Gharar without requiring external institutional intervention. (3) The hybridization process demonstrates that prophetic ethics, when metabolized through the cultural DNA of local wisdom, transcend traditional religious formalisms to provide a pragmatic, inclusive governance framework that fosters community resilience against macroeconomic volatility. (4) The Kampung Jawa Tondano case serves as a world-class empirical blueprint for achieving Sustainable Development Goals, proving that authentic grassroots economic sustainability is best secured by strengthening indigenous solidarity networks rather than relying solely on conventional, individualistic financial models.

5.2 Recommendations

To address the socio-economic vulnerabilities highlighted in this study, policymakers and community leaders are urged to move beyond generic micro-finance interventions and instead prioritize the formal recognition and structural support of pre-existing indigenous mutual-aid systems. It is recommended that future development strategies facilitate the scaling of these localized models by integrating them into regional inclusive governance policies, ensuring that indigenous wisdom is treated as a strategic economic asset rather than a cultural artifact. For future research, it is highly recommended to conduct comparative longitudinal studies across different multicultural enclaves in Indonesia to determine the scalability of the Ethno-Prophetic model and to investigate the digital transformation potential of these traditional labor-pooling mechanisms in the context of modern e-commerce and cyber food security.

Ethical & Author Statements

CRedit Statement: **Rahmini Hadi:** Conceptualization, Methodology, Writing – Original Draft, Data Curation, and Supervision. **Yoiz Shofwa Shafrani:** Formal Analysis, Investigation, and Writing – Review & Editing.

Data Policy: Supporting data regarding the integration of Islamic economic principles and Mapalus local wisdom in the Kampung Jawa Tondano community are available from the corresponding author (minielhadi@uinsaizu.ac.id) upon reasonable request.

AI Policy: AI tools were used solely for linguistic consistency, grammatical refinement, and structural formatting of this manuscript. The final analysis, interpretation of the transdisciplinary integration between Sharia values and local wisdom, and the reconstruction of the community governance model are original human outputs produced by the authors.

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