



KONGSI KEMATIAN AS AN ECONOMIC SUPPORT INSTITUTION IN MINANGKABAU SOCIETY: AN ISLAMIC ECONOMIC LAW PERSPECTIVE

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ABSTRACT

Kongsi kematian is one of the forms of local wisdom practiced by the Minangkabau community which functions as a social and economic support system for families experiencing bereavement. Despite its important role in strengthening social solidarity and providing financial assistance during funeral arrangements, academic studies examining this institution from the perspective of Islamic economic law remain limited. This study aims to analyze the conceptual model, social function, and legal status of kongsi kematian within the framework of Islamic economic law. This research employs a qualitative approach using a library research method by collecting and analyzing relevant books, journal articles, and scholarly works related to kongsi kematian and Islamic economic principles. The collected data were examined through content analysis involving identification, comparison, interpretation, and synthesis of relevant literature. The findings indicate that kongsi kematian plays a significant role in easing the economic burden of bereaved families through collective financial contributions and mutual assistance mechanisms rooted in local cultural values. From the perspective of Islamic economic law, the financial practices within kongsi kematian fulfill the principles of Sharia-compliant transactions and can be categorized under the wadi'ah contract, as they involve clear parties, entrusted assets, and mutually agreed terms that avoid elements of gharar. This study contributes to the development of Islamic economic discourse by highlighting the compatibility between local community institutions and Sharia economic principles, and it encourages further empirical research on similar community-based economic practices in Muslim societies.

Keywords: *Kongsi Kematian, Local Wisdom, Economic Support Institution, Minangkabau Society, Islamic Economic Law.*

1. INTRODUCTION

In many Muslim societies, social solidarity plays an essential role in addressing economic and social challenges faced by communities. Islamic teachings emphasize the

principle of ta'āwun (mutual assistance), which encourages individuals to cooperate in promoting welfare and alleviating hardship among members of society (Cader, 2017; Santoso et al., 2025). This principle is closely related to broader Islamic ethical values that guide social interaction and economic activities within Muslim communities. In this context, collective support systems often emerge as practical mechanisms through which communities respond to crises, including poverty, illness, and bereavement. As part of social life, the practice of helping others reflects the Islamic moral framework that encourages cooperation, compassion, and collective responsibility (Noorul et al., 2020). Such practices demonstrate how religious values can shape socio-economic institutions that support community resilience.

Within the Indonesian context, the tradition of mutual cooperation has long been embedded in the cultural concept of gotong royong, which functions as an important form of social capital in community life (Lukiyanto & Wijayaningtyas, 2020). This value becomes particularly significant in situations where individuals or families face unexpected difficulties that require collective assistance. Among the various cultural communities in Indonesia, the Minangkabau people are widely known for maintaining strong traditions of social solidarity and local wisdom that guide their social organization (Darwis & Muslim, 2024). One manifestation of these cultural values is reflected in the Minangkabau philosophy "barek samo dipikua, ringan samo dijinjiang," which emphasizes the importance of sharing burdens collectively within the community (Remiswal et al., 2021). Based on these cultural values, the Minangkabau community has developed several community-based institutions aimed at supporting members who experience social and economic hardship. One of these institutions is known as kongsi kematian, a social organization formed to assist families who experience the death of a family member.

The existence of kongsi kematian reflects a form of community-based solidarity that integrates cultural traditions, religious values, and economic cooperation. In practice, this institution functions as a collective support mechanism where members contribute funds and assistance to support funeral arrangements and provide financial relief to bereaved families (Winbaktianur et al., 2023). The institution also demonstrates the strong spirit of cooperation that characterizes Minangkabau society, where social solidarity and communal responsibility are deeply embedded in everyday life (Annisa et al., 2025; Nopriyasman et al., 2025; Setiawati et al., 2020). Previous studies have highlighted that kongsi kematian contributes significantly to strengthening social solidarity and easing the burden experienced by families during funeral processes (Listyawati & Ayal, 2018). In addition to providing financial assistance, the activities carried out within kongsi kematian also include coordinating funeral arrangements, organizing communal prayers, and facilitating collective mourning activities that strengthen social bonds within the community (Wulandari & Marh, 2025).

Although previous research has examined the cultural and social aspects of kongsi kematian, most studies have primarily focused on its role as a cultural institution that promotes solidarity and communal cooperation. Studies such as those conducted by Listyawati & Ayal (2018) and Wulandari & Marh (2025) emphasize the social benefits of kongsi kematian in strengthening communal relations and facilitating funeral arrangements. However, these studies rarely analyze kongsi kematian within the framework of Islamic economic law, particularly in relation to the financial mechanisms involved in its operation. In practice, kongsi kematian involves regular contributions from

members, collective fund management, and the distribution of financial assistance to families experiencing bereavement. These activities indicate that kongsi kematian also functions as a form of community-based economic institution. Consequently, questions arise regarding whether the financial mechanisms implemented within kongsi kematian comply with the principles of Islamic economic law, including aspects of justice, transparency, contractual clarity, and the avoidance of gharar (uncertainty).

This issue highlights an important research gap in the existing literature. While previous studies have recognized the cultural and social importance of kongsi kematian, there is still limited scholarly discussion examining its economic mechanisms from the perspective of Islamic economic law. Specifically, questions related to the contractual framework used in collecting and distributing contributions, the management and transparency of funds, and the conformity of these practices with Sharia-based financial principles remain insufficiently explored. Considering that Islamic law provides comprehensive guidelines governing economic transactions and financial cooperation among individuals, analyzing kongsi kematian through this framework becomes particularly relevant (Rahman, 2024). Moreover, Islamic teachings emphasize that economic transactions should uphold principles of fairness, clarity, and mutual consent while avoiding elements that may lead to injustice or uncertainty (Syukur et al., 2026).

Based on these considerations, this study aims to analyze the implementation of kongsi kematian within the Minangkabau community from the perspective of Islamic economic law. Specifically, the research examines the conceptual model of kongsi kematian, its position and function within the Minangkabau social system, and its compliance with the principles of justice, transparency, and the avoidance of gharar in Islamic economic transactions. By examining this local institution through the lens of Islamic economic law, this study contributes to the development of academic discourse on community-based economic institutions rooted in local wisdom. Furthermore, the findings of this research are expected to provide a deeper understanding of how traditional social institutions can operate in harmony with Islamic economic principles and potentially serve as models for strengthening community-based economic resilience in Muslim societies

2. RESEARCH METHOD

This study was conducted using a qualitative approach with a library research method. This method involves the process of identifying and searching for literature sources that provide factual information or personal/expert opinions in order to answer research questions (George, 2008; Sugiyono, 2014). In other research methods, this is also a very important component. This method is carried out by documenting relevant books, peer-reviewed journal articles, and scientific notes (Wahid et al., 2025). In this study, the literature collected and analyzed consists of works related to kongsi kematian and its connection to Islamic economic law, which will then be subjected to content analysis through identification, comparison, and subsequent analysis and synthesis.

3. RESULT AND ANALYSIS

Conceptual Model of the Implementation of Kongsu Kematian in Minangkabau Customary Society

Indonesia is a country with a highly diverse culture, to the extent that it is referred to as a pluralistic country (Chia, 2022; Lengauer, 2023; Nurman et al., 2022). This cultural diversity has given rise to a wide range of ideas, actions, and ways of life in various areas, including the economy. One of the products of this local wisdom is kongsu kematian. Kongsu kematian represents a form of economic system established based on the local culture of the Minangkabau. It has already spread widely across various regions in West Sumatra, for example, among the communities in Padang, Pariaman, Sulik Air, Maninjau, and Pesisir Selatan (Amir et al., 1985). There are even cities outside of West Sumatra, which are located in Indonesia but have Minangkabau communities within them.

Kongsu kematian is a part of local wisdom and represents a form of diversity that strengthens community members in achieving social resilience (Listyawati & Ayal, 2018). This system is a form of system that directs the community to jointly collect money among members within a certain period of time, with the aim of easing the burden on members who experience the death of a family member in carrying out the funeral process until the burial. In this death consortium, there are also administrators who are specifically assigned to take care of the body until the burial. Furthermore, all the necessary expenses are borne by the administrators of kongsu kematian.

To enhance the effectiveness of kongsu kematian implementation, there is a very important element known as the "equipment bank," which consists of items owned by kongsu kematian. This bank provides various supplies, ranging from coffins, tents, and cleaning tools to electric generators, all of which can be used by members experiencing the misfortune of death (Wulandari & Marh, 2025). This clearly helps the community's economy. Based on this, we can see how this will have a very positive impact on the economic resilience of communities experiencing disasters. As research conducted by Wulandari & Marh (2025) states, since its establishment in 2015, the kongsu kematian institution has made a significant contribution in ensuring the continuity of funeral proceedings in accordance with Islamic teachings in Parak Pagambiran.

In implementing what has been described above, sufficient financial support is certainly needed. In this case, all social activities require funding (Winbaktianur et al., 2023). Therefore, it is necessary to discuss where the community's financial resources come from. Based on various analyzed literature, it was found that all operational costs incurred by kongsu kematian in assisting members experiencing misfortune are funded by contributions from all members (Erniwati et al., 2025; Winbaktianur et al., 2023) who participate in the kongsu kematian. Thus, in this context, it can be understood that kongsu kematian is an economic system based on savings/contributions. The funds collected from each member are then distributed in turn to members whose families experience the misfortune of death.

Based on the previous discussion, the operational concept of kongsu kematian can be understood. Starting from the duties of personnel, the funeral arrangements, and the financing system. Therefore, by discussing this topic, we can introduce it to readers so that this community can become a local wisdom-based economic system that can be

recognized and implemented throughout Indonesia, thereby improving various aspects of the social environment, such as brotherhood, mutual assistance, and empathy.

The Position and Benefits of Kongsu Kematian within the Framework of Minangkabau Customary Society

The Minangkabau people are a wise society. This can be seen from the fact that today the Minangkabau people possess a wealth of local wisdom (Darwis & Muslim, 2024; Siska et al., 2022). Similarly, kongsu kematian, with all its benefits, is a product of the thoughtful wisdom of the Minangkabau people. Thus, in this context, the position of kongsu kematian is very important, as it represents a culturally-based system that must be maintained and preserved. Similarly, in other customs and cultures in West Sumatra, the Chinese community also strongly upholds and preserves their kongsu kematian (Erniwati et al., 2024).

The important position of this community is also evident from the benefits it brings to the Minangkabau people. In various existing literature, it is mentioned that kongsu kematian provides significant benefits to the community. One of the biggest benefits is that it greatly eases the burden borne by communities experiencing the death of a family member. This relief comes in various forms, one of which is the arrangement of funerals (Listyawati & Ayal, 2018). Communities experiencing the death of a family member are responsible for finding someone to arrange the funeral, from bathing the body to burying it. However, with the presence of kongsu kematian within the Minangkabau community, they no longer need to worry about these matters, as the entire responsibility for organizing the funeral is taken over by the kongsu kematian. This is certainly very helpful and greatly eases the burden for the affected community. Therefore, members of kongsu kematian should also possess the skills for conducting funeral rites as taught by the Prophet Muhammad (SAW), which can be achieved through training or community empowerment for the members of kongsu kematian (Halim et al., 2023; Yudhiani & Fitrah, 2019).

In addition, the Minangkabau people also feel the economic impact of such tragedies. In this case, the death of a family member will certainly have an impact on the family's finances. The costs of organizing the funeral until its completion are certainly quite high. The costs of surviving after the death of a family member also need to be prepared for. In this regard, kongsu kematian also makes a significant contribution, one of which is the establishment of an "equipment bank" in each kongsu kematian. Through this, all tools and items needed for funeral arrangements are provided and can be used free of charge by members of kongsu kematian, such as coffins, tents, cleaning tools, electric generators, and other necessary equipment. This greatly eases the financial burden on families who have suffered a death, because with the death benefit fund, families no longer have to worry about these costs. In addition, the death benefit fund also seeks to provide financial relief to bereaved families by providing compensation from the regular contributions that have been collected.

The benefits provided by kongsu kematian as a product of the wisdom of the Minangkabau people are clearly evident. In addition, there are many other advantages of kongsu kematian, one of which is strengthening brotherhood among the Minangkabau community. In this context, brotherhood is a deeply ingrained value within Minangkabau

society (Annisa et al., 2025; Kusmayanti et al., 2022). Through kongsi kematian, the community becomes more united and caring toward one another. Research conducted by Listyawati & Ayal (2018) clearly demonstrates this, showing that kongsi kematian can enhance social solidarity. Similarly, the study by Wulandari & Marh (2025) shows that the presence of kongsi kematian can strengthen solidarity within the community.

Another benefit of the kongsi kematian is that it strengthens the spirit of mutual assistance and cooperation among the Minangkabau people (Siregar &., 2025). As humans are social beings (Gordon et al., 2011; Grossmann & Johnson, 2007; Morhenn et al., 2012; Over & Carpenter, 2009; Tamir & Hughes, 2018), they need each other. Therefore, the values of mutual assistance and cooperation are essential in human social life. The Qur'an clearly encourages all humans to help one another in doing good. The Minangkabau community is known for its high religiosity because their philosophy of life is "Adaik basandi syara', syara' basandi kitabullah" (Abror et al., 2020; Alfurqan et al., 2025; Fakhriati & Erman, 2022; Iska et al., 2023; Zurnetti & Muliati, 2022). Therefore, it is not surprising that their values, ways of life, and traditions are always based on Islam.

Similarly, the spirit of mutual cooperation contained in kongsi kematian aligns with the Minangkabau life philosophy, namely "barek samo dipikua, ringan samo dijinjiang" (Remiswal et al., 2021). In this regard, it can be concluded how significant the benefits of kongsi kematian are for the Minangkabau community. It is hoped that this local wisdom will continue to be preserved and even recognized and applied in other regions.

Kongsi Kematian Viewed from the Perspective of Justice, Transparency, and the Avoidance of Gharar in the Islamic Economic Law System

The implementation of kongsi kematian is clearly related to economic principles. In this context, kongsi kematian operates with financial contributions from all members, which naturally involves financial transactions. As a Muslim community, it is important to examine whether all financial transactions within kongsi kematian comply with the principles of Shariah economics. Based on various credible references, it is explained that within kongsi kematian communities, there is an activity involving the collection of a predetermined amount of funds from all members, which is then used as condolence assistance for those experiencing misfortune (Winbaktianur et al., 2023). Similarly, several studies indicate that kongsi kematian is indeed carried out based on contributions from all members (Erniwati et al., 2025; Wulandari & Marh, 2025), which can be collected monthly, weekly, or according to other arrangements.

Based on this, when analyzed from the perspective of Islamic economic law, it is permissible. From the perspective of gharar, it is clear that kongsi kematian does not contain any gharar. Gharar is defined as uncertainty that has the potential to cause ambiguity and conflict in contracts (Ahmed, 2012; Jatmiko et al., 2023; Moon & Hasan, 2026; Othman et al., 2023) from one or both parties (Uluyol, 2024). Gharar also includes a lack of transparency of information, which can then lead to income inequality (de Mendonça & Esteves, 2018; Lei, 2019). Therefore, in this context, a clear contract (akad) is needed in the agreement among the members of kongsi kematian. So that in practice, all members truly receive equal rights.

In the contribution system carried out within kongsi kematian communities, the agreement takes the form of a savings/wadi'ah contract. In this case, it is considered a pure deposit from one party to another (Yarham, 2022). According to Shafi'i and Hambali

scholars (jumhur ulama), wadiah is representing another person to safeguard certain assets in a certain way (Nikmah et al., 2022). This wadi'ah contract is permissible in Islamic law. Of course, it must fulfill the pillars of wadi'ah. According to the majority of scholars (other scholars), there are three pillars in wadi'ah, namely the person making the contract, the entrusted goods, and the sighat ijab and qabul.

Furthermore, if examined individually, in the wadi'ah transactions within kongsi kematian, the first requirement is that the parties entering the contract (whether the depositor or the recipient) must be of mature age (baligh), of sound mind, and meet other conditions in accordance with the requirements for representation (wakil) (Lutfi, 2020). It is not legally valid if the person entrusting the goods and the person entrusted are insane or mentally disabled (Johari & Septian Kurniawan, 2023) Meanwhile, in the Hanafi school of thought, being an adult and of sound mind are not requirements for wadi'ah; minors may also enter into a wadi'ah contract if permitted by their guardian.

Then, the condition of the goods being entrusted is that they must be something that can be owned according to Islamic law. The goods entrusted must be clear and can be held or controlled. Thus, the goods entrusted can be identified and controlled for safekeeping (Saepudin et al., 2022). Next is the pillar of sighat/ijab and kabul, the requirement of which is that both parties agree with the person entrusting (mudi') and the person entrusted (wadi') (Ayu & Erlina, 2021) In addition, the ijab kabul process in Wadi'ah is considered valid if it is carried out in clear language (sharia) (Johari & Septian Kurniawan, 2023).

Based on the aforementioned pillars and conditions of the wadi'ah contract, the researcher conducted an analysis of the financial practices of kongsi kematian. From the perspective of the parties involved, it is clear that those participating in kongsi kematian are usually women from majelis ta'lim, men, or mosque administrators, who thus meet the required conditions. Next, from the perspective of the deposited item, kongsi kematian clearly uses money as the deposit/contribution, which is then distributed to members experiencing the misfortune of a family death. This requirement is also fulfilled for carrying out the wadi'ah contract. Finally, regarding the pillars of the contract, the members of kongsi kematian and all administrators explicitly agree that the deposited funds will be distributed to members whose families experience the misfortune of death. The contract presented to the depositor and the depositee is very clear, thus avoiding uncertainty (gharar).

Based on the previous discussion and analysis, it can be clearly concluded that kongsi kematian serves as a highly beneficial institution for the Minangkabau community. From an Islamic economic law perspective, it is permissible to implement and preserve this system in the future as a means of economic assistance for the community. Therefore, in order to improve the efficiency of this system, further research is needed using more comprehensive methods and a broader scope of research.

4. CONCLUSION

Kongsi kematian, as a product of the thoughtful wisdom of the Minangkabau local community, has successfully made a significant contribution in supporting the economy of families affected by the misfortune of death. The existence of this community makes community members feel less burdened when experiencing misfortune. There are many

benefits of kongsi kematian, ranging from economic support to the cultivation of values such as brotherhood and mutual assistance. From the perspective of Islamic economic law, the economic practices carried out through the contribution system of kongsi kematian also meet the requirements of Islamic economic transactions and fall under the category of wadi'ah. Starting from the person who entrusts and the person who is entrusted, the items entrusted, and the offer and acceptance, all of which meet the criteria of Sharia law. Therefore, this community should continue to be developed and preserved in order to support the economy of communities affected by death, not only within the Minangkabau community, but more broadly than that.

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