



INTISARI

Kajian seputar relasi agama dan dimensi ekonomi menginformasikan suatu area yang selama ini diabaikan (*neglected area*) dalam penelitian ekonomi, yaitu perilaku ‘non-pasar’ (*nonmarket behavior*); serta menjelajahi bagaimana agama memengaruhi sikap ekonomi dan kegiatan individu, kelompok, dan masyarakat. Di antara praktik ekonomi yang merefleksikan tesis tersebut adalah fenomena kedermawanan masyarakat muslim, gerakan hijrah dari riba, serta konstruksi idealisme pembangunan. Penelitian ini mencoba menggali pengalaman batin para aktivis beberapa gerakan tersebut melalui investigasi bagaimana interpretasi atas konsep harta dalam praktik derma, konsep riba dalam gerakan hijrah dari riba, serta konsep pembangunan dalam tradisi filantropi Islam.

Sembilan informan di Daerah Istimewa Yogyakarta (DIY) dipilih untuk diwawancarai secara semi-terstruktur. Transkrip wawancara diulas secara kualitatif dengan pendekatan IPA (*Interpretative Phenomenological Analysis*). Hasil penelitian dalam kasus kedermawanan memunculkan enam tema superordinat: (1) *refleksi hidup*, (2) *semangat belajar*, (3) *bekal sedekah, wasilah harta*, (4) *kecukupan dan ketenangan*, (5) *tumbuhnya kesadaran*, dan (6) *ragam kegiatan*. Hasil penelitian dalam kasus hijrah dari riba memunculkan enam tema superordinat: (1) *business as usual*, (2) *titik balik*, (3) *proses belajar dan peran fatwa MUI*, (4) *pengalaman spiritual pasca hijrah*, (5) *budaya konsumerisme*, dan (6) *aksi kreatif: melampaui perdebatan*. Sedangkan hasil penelitian dalam kasus pembangunan memunculkan enam tema superordinat: (1) *panggilan profesi*, (2) *tim pembelajar*, (3) *pembangunan plus*, (4) *syariah sebagai code of conduct*, (5) *problem kemiskinan dan mindset*, dan (6) *variasi pemberdayaan*.

Hasil penelitian ini menegaskan tiga hal: mengafirmasi tesis Mehmet Asutay tentang ‘*Economics and finance as everyday life*’ sebagai pintu masuk mengungkap perilaku ekonomi di luar konstruksi formal dan institusional; menawarkan urgensi peran epistemologi Islam dalam ekonomi, serta memberikan tambahan perspektif mengenai ekonomika identitas. Di sisi lebih teoritis, gerak dan dinamika perilaku para aktor ekonomi dalam penelitian ini menawarkan ruang refleksi atas perdebatan seputar karakter Homo Islamicus sebagai habitus dengan faktor-faktor lain seperti konfigurasi modal dan arena yang turut berperan dalam proses pemaknaan mereka.

Kata Kunci: Harta, Riba, Pembangunan, Demokratisasi ekonomi, Epistemologi Islam, Ekonomika identitas, Homo Islamicus, Praktik, Ekonomi Islam



ABSTRACT

The study of the relationship between religion and the economic dimension sheds light on a previously neglected area of economic research, namely nonmarket behavior, and investigates how religion affects the economic attitudes and activities of individuals, groups, and communities. The phenomenon of generosity in Muslim society, the hijrah from riba, and the construction of developmental ideals are examples of economic practices that support this thesis. This study attempts to investigate the inner experiences of activists in several of these movements by investigating how the concept of wealth in the practice of giving, the concept of usury in the movement against usury, and the concept of development in the Islamic philanthropic tradition are interpreted.

For semi-structured interviews, nine informants from the Special Region of Yogyakarta (DIY) were selected. IPA (Interpretive Phenomenological Analysis) was employed to conduct a qualitative analysis of interview transcripts. The case of generosity gave rise to six superordinate themes: (1) *reflection on life*, (2) *enthusiasm for learning*, (3) *alms as provisions, assets as intermediaries*, (4) *adequacy and serenity*, (5) *growing awareness*, and (6) *various activities*. The case of the hijrah from riba gave rise to six superordinate themes: (1) *business as usual*, (2) *a turning point*, (3) *the learning process and the role of the MUI fatwa*, (4) *post-hijrah spiritual experience*, (5) *consumerism culture*, and (6) *creative action: beyond debate*. While the case of development ideals within the Islamic charity sector gave rise to six superordinate themes: (1) *a professional calling*, (2) *learning teams*, (3) *development plus*, (4) *sharia as a code of conduct*, (5) *the problem of poverty and mindset*, and (6) *empowerment variations*.

The findings of this study confirm three things: affirm Mehmet Asutay's thesis on 'Economics and finance as everyday life' as an entry point for revealing economic behavior outside of formal and institutional constructions; emphasize the importance of Islamic epistemology in the economy; and offer additional perspectives on the economics of identity. On a more theoretical level, the movement and dynamics of economic actors' behavior in this study provide space for reflection on the debate surrounding the character of Homo Islamicus as a habitus, as well as other factors such as capital configuration and arena, which play a role in their meaning-making process.

Keywords: Wealth, Usury, Development, Economic democratization, Islamic Epistemology, Economics of identity, Homo Islamicus, Practice, Islamic Economics