

Building Economic Intelligence in the Perspective of Islamic Values through a Family Education in Madura

Saiful Hadi

Pamekasan State College for Islamic Studies (STAIN), Pamekasan
e-mail: saiful.hadi66@gmail.com

Abstract:

Economic intelligence referred to here is the competence of individual in knowledge acquisition about the world of business in the form of production, consumption, and distribution. Process model of building economic intelligence through of family education can be seen in Mr. Sudar family in Kaduara Timur Village, Pragaan Subdistrict, Sumenep Regency of Madura. Mr. Sudar works as *mindreng* and has three sons; the oldest son opens business digital printing, the second son opens the culinary business and pharmacies, and the third son works as *mindreng*. All three sons are very influenced by the daily behavior of father and mother at home when they were children. They received good advice and phrases embedded in their family, namely *manossa coma dhârma* (men can only try, and God disposes), *tá atané tá ataná* (no farming is no cooking), *adhâghâng adhâghing* (be a trader in order you can consume meat). The consumption patterns are tied by learning process that people can get successful if they have two principles: (1) *jhâ' alapola*, and (2) *jhâ' akalpokal*. Economic intelligence on aspect distribution implanted in a family environment in Mr. Sudar family that work is aimed at *odi' samporna* (perfect life), work is not only as the activities to fulfill a life need but also a blessing of life (*bherkat tor slamet*).

Keywords:

Economic intelligence, family education, production, consumption, distribution

Abstrak:

Kecerdasan ekonomi yang dimaksud di sini adalah kompetensi individu berupa penguasaan pengetahuan tentang dunia usaha "dalam wujud produksi, konsumsi, dan distribusi". Model proses membangun kecerdasan ekonomi melalui pendidikan keluarga dapat dilihat pada keluarga Pak Sudar di Desa Kaduara Timur, Kecamatan Pragaan, Kabupaten Sumenep, Madura. Pak Sudar bekerja sebagai *mindreng* dan memiliki tiga anak laki-laki; putra tertua membuka bisnis *digital printing*, putra kedua membuka bisnis kuliner dan apotek, dan anak ketiga bekerja sebagai *mindreng*. Ketiga anak tersebut sangat dipengaruhi oleh perilaku sehari-hari ayah dan ibu di rumah ketika mereka masih anak-anak. Mereka menerima nasihat yang baik dan frase tertanam dalam keluarga mereka adalah *manossa coma dhârma* (manusia hanya berusaha, Allah yang menentukan), *ta' atané ta' ataná* (kalau tidak bertani, tidak akan memasak), dan *adhâghâng adhâghing* (kalau berdagang, bisa makan daging). Pola konsumsi dalam keluarga mereka didasarkan atas dua prinsip: (1) *Jhâ' alapola*, dan (2) *jhâ' akalpokal* (jangan banyak tingkah). Kecerdasan ekonomi pada aspek distribusi yang ditanamkan dalam keluarga Pak Sudar adalah bahwa pekerjaan ditujukan untuk *odi samporna* (hidup

yang sempurna). Pekerjaan tidak hanya sebagai kegiatan untuk memenuhi kebutuhan hidup tetapi juga ditujukan untuk keberkatan hidup (*bherkat tor slamet*).

Kata Kunci:

Kecerdasan ekonomi, pendidikan keluarga, produksi, konsumsi, distribusi

Introduction

Discussing the term “economic intelligence” is as if every reader is faced with a situation illustrating the global life that should be approached with theories of either macro or micro economy. It is true because the topic, which will be described here, gives a macro description and therefore it is important to position the economic intelligent being studied here on a micro scale of a family life.

There is not much research or conceptual studies found on economic intelligence (micro in the family). The term intelligence, which is noun with intelligent in the adjective form, means: “...shrewdness (the ability to understand and judge a situation quickly),...a perfect development of one’s intellect (to think, understand, and so on)...”¹ In other dictionaries, intelligence means: “...having or showing the ability easily learn or understand things or to deal with new or difficult situations...”² In a broader context of the meaning of intelligence to deal with certain situations (sub culture) in the community, intelligence has similar meaning as literacy which means “...as a set cultural practices help us understand how

group of people can be literate in different way.”³

Literacy refers to practical habits that can help understand a community through understanding the individuals (in a family) in different ways. Therefore, a person can be categorized as intelligent one, because he/she has and demonstrates the ability to learn and understand easily something pertaining to his own or his group’s needs.

The next word that is the term “economy” which is limited to a family life scope is mentioned in some sources that economy according to Phillip H. Coomb in Arthur Lewis and Mulyana E., especially in the context of practical economy means “...the skills to earn a living (functional knowledge and skills for earning a living), skills to have a family (functional knowledge and skills for raising a family and operating a household),...”⁴ The term economy in the perspective of education is often similar to ‘vocational’, namely: “...the vocational

¹ Tim Penyusun Kamus Pusat Bahasa, *Kamus Besar Bahasa Indonesia (KBBI), 4th Edition* (Jakarta: Pusat Bahasa Departemen Pendidikan Nasional, 2008), 282.

² George Merriam and Charles Merriam, *Merriam-Webster Dictionary of English Usage* (Massachusetts: Merriam-Webster Inc. Publishers, 1989), 555.

³ Robert Serpell, Linda Baker, & Susan Sonnenschein, *Becoming Literate in The City* (New York: The University of Cambridge, 2005), 14.

⁴ Enceng Mulyana, “Pendekatan Pendidikan dalam Menumbuhkembangkan Jiwa Entrepreneur” (Paper presented in a national seminar on Entrepreneurship for The 21 Century and Marketing Strategy in Educational Institution at Program of Commerce/Business Management of FPIPS-Universitas Pendidikan Indonesia, 2008), 18.

skills which are closely related to certain occupations in the society..."⁵

Being intelligent or smart economically for each individual will have a good impact on the chosen vocational skills in managing life to earn a living, and of those earnings are used intelligently in order that there should be stability or balance between income and expenditure which is often called as the financial literacy. Moreover, according to Nidar and Bestari as quoted by Margareta Farah et. al.: "...national economy will not affect the global financial crisis if people understand financial systems, a misunderstanding causes many people suffer financial losses as a result of wasteful spending, and unwise consumption in the use of credit cards, etc. ..." ⁶

One of the aspects of economic intelligence is financial literacy. This intelligence should be introduced to every child from his childhood on the micro scope of a family. Therefore, the family plays an important role in preparing a generation who has the potential to develop the family life itself, which in turn, the success of family economy will have an impact on the knowledge and skills of financial management, and the intelligence of surrounding environment will also emerges.

⁵ Ayi Olim Muhammad Ali, "Pendidikan Kecakapan Hidup", in *Knowledge and Education Application, Part 4 Pendidikan Lintas Bidang* (Bandung: Tim Pengembang Ilmu Pendidikan FIP-UPI, 2007), 538.

⁶ Farah Margareta, "Tingkat Literasi Keuangan Mahasiswa S-1 Fakultas Ekonomi", *Jurnal Manajemen dan Kewirausahaan* 17, no. 1 (2005): 76-85, diakses pada 10 Januari 2015, jurnalmanajemen.petra.ac.id/index.php/man/article/view/19232.

The main elements of the economic intelligent show mentality and business skills or entrepreneurship, which is the essence of a family life. This is because when these two elements are manifested in daily atmosphere of a family, naturally, they can be a source of values inherited by the descendants of the family. Therefore, it is important to instill the entrepreneurial mentality and skills in the perspective of Islamic values as the answer to either one of the problems described above. Of course, there are many social problems with regard to economic aspects such as unemployment, behavior against religious teachings in earning a living or wealth.

A Family as a Miniature of Economic Activity in the Perspective of Islamic Values

Citing the views of Mufidah, she says that "...the family is the smallest unit in the structure of society built on the grounds of marriage/wedding consists of a father/a husband, a mother/a wife and children,...and in the context of Eastern societies, the family is a symbol of a self-reliance as initially someone is still dependent on his parents and extended family, then marriage acts as entrance into the beginning of a new family, starting a new responsibility and new period of life..."⁷

Self-reliance has a broad meaning in the perspective of family life: a) in psychology it means individuals who have started building the family institution whose development of the way of thinking (cognitive) has been shifted from the

⁷ Mufidah Ch., *Psikologi Keluarga Islam: Berwawasan Gender* (Malang: UIN Maliki Press, 2013), 36-37.

concrete to the abstract thought or even believed to have been able to make their own decisions with the considerations taken; b) socially, it means individuals who have a maturity in dealing with others, who is capable of having relationship with the surrounding environment; and c) economically, it means independence which is closely linked with a person's ability to meet the needs of family life.

Self-reliance of individuals in the economic aspect is a prerequisite steps at a time when one decides whether to get married or not, as a hadith of the Prophet narrated by al-Bukhârî:

قال رسول الله ﷺ يا معشرالسباب من استطاع الباءة
فاليترج فإنه أغض للبصر و أحسن للفرج و من لم
يستطع فعليه بالصوم فإنه له وجاء⁸

The concept of the Prophet Muhammad provides a solid foundation that the independence of a person with the term "*istithâ'ah*" is the perspective of Islamic thought for all the youth, that the ability to live independently, one of which is the economic aspect, is being able to support his wife and other family members properly. Self-reliance is implemented in the family life in the form of the responsibility of parents to earn a living in order to preserve and maintain the integrity and continuity of the family.

The family has an economic function which "...has a close relationship with biological functions, especially in relation to meeting the needs such as the need to eat, drink and shelter. The eco-

nomie function describes that the family life should be able to organize themselves in the use of family resources in meeting the needs of life effectively and efficiently."⁹

In managing and using family resources, a father, mother, and all members of a family should follow the rules or norms of religion as the foundation of thinking to determine creative steps in developing a source of family life for generations.

Considering religious norms as the basis of conducting economic activities in the household environment has been an implementation of religious teachings in daily life, because if it occurs in the economic aspects encompass production, consumption, and distribution aspects, the whole of Islamic identity will be manifested in the family life.

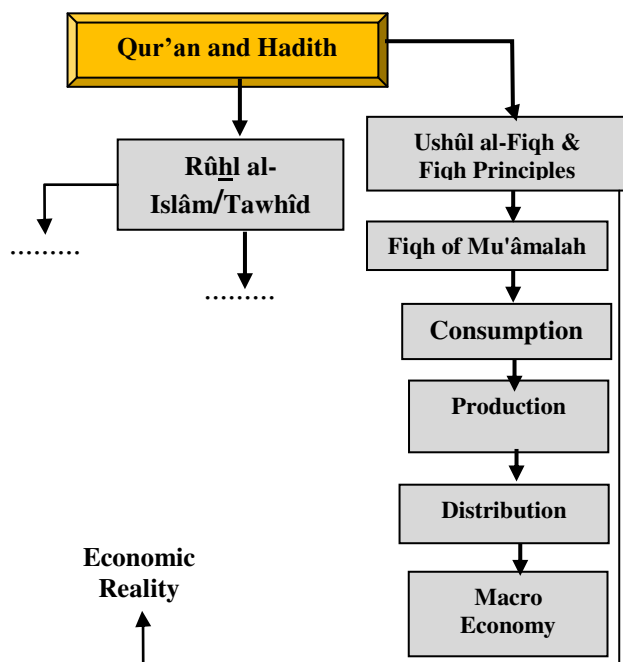
Islam is not only a normative symbol in building family economic structures but the values in the teachings of Islam also become a spirit of economic activity in family life. The pattern of Islamic economy activity in a family is close to the thought of Islamic economics epistemology as shown in the chart below:

Chart: 1
Family Economic Activity in the Framework of Islamic Economics Epistemology¹⁰

⁹ Melly Sri Sulastrî Rifa'i, "Pendidikan Keluarga", in *Ilmu dan Aplikasi Pendidikan Bagian 4 Pendidikan Lintas Bidang* (Bandung: Tim Pengembangan Ilmu Pendidikan FIP-UPI, PT. Imperial Bhakti Utama, 2007), 86.

¹⁰ Hendri Hermawan Adinugroho, "Norma dan Nilai dalam Ilmu Ekonomi Islam", *Jurnal Media Ekonomi dan Teknologi Informasi* 21, no. 1 (2013): 49-59. The idea is adapted from Priyonggo Soeseno in the paper presented in a National Workshop on Teaching Islamic Economics,

⁸ Muḥammad ibn 'Ismâ'îl Abû 'Abdullâh al-Bukhârî al-Ju'fî, *Shahîḥ al-Bukhârî*, Vol. 5 (Beirut: Dâr Ibn Katsîr, n.d.), 50.



The miniature of economic activity in a family life based on the values of Islam which is built by the father/mother and its members aims at building the family survival and meeting the needs to live properly, as well as developing a relationship with other aspects of life in society. The economic activity encompasses:

Production: The Activity Pattern of Managing and Acquiring the Source of Family Life

The sources of family life to ensure the continuity of the family institution come from the concept of “earning a living”, in which to earn a living made by the father and mother as the head of the

entitled “Dasar-Dasar dan Ruang Lingkup Ekonomi Islam” in Jogjakarta, 2009. I only takes practical-empirical of economic activity done by individuals or a group of people in an institution (family) as economic actors in daily life, that economic activity in a small scale of a family is the essence of understanding religious values as the fondation of economic activity in a broader context.

family is an intrinsic and natural obligation. The terminology of the activity of organising and acquiring sources of life in the form of earning a living is performed by the father, because he is the head of the family who responsible for keeping and taking care of his wife and the all the members of the family both internally and externally.

Earnig a living done by the father or mother is essentially an implementation of Islamic teachings to work looking for a source of income or livelihood on the earth with a variety of facilities, that the earth overlaid by Allah contains many amenities. This is confirmed by Allah in His word in surah al-Mulk: 15:

هُوَ الَّذِي جَعَلَ لَكُمُ الْأَرْضَ ذَلُولًا فَامْشُوا فِي مَنَاكِبِهَا وَكُلُوا
مِنْ رِزْقِهِ وَإِلَيْهِ النُّشُورُ

“He it is Who has made the earth subservient to you (i.e. easy for you to walk, to live, and to do agriculture on it); so walk in the paths thereof and eat of His provision. And to Him will be the Resurrection.”¹¹

In terms of duties and responsibilities of parents in earning a living and sources of income, the Qur'an provides guidelines that they have to choose the “*halâl* (permitted)” and “good” sources. It can be seen in the words of Allah in surah al-Baqarah: 168:

يَا أَيُّهَا النَّاسُ كُلُوا مِمَّا فِي الْأَرْضِ حَلَالًا طَيِّبًا وَلَا تَتَّبِعُوا
حُطُوتِ الشَّيْطَانِ إِنَّهُ لَكُمْ عَدُوٌّ مُبِينٌ

“O mankind! Eat of that which is lawful and good on the earth, and follow not the

¹¹ Muḥammad Muḥsin Khân and Muḥammad Taqîy al-Dîn al-Hilâlî, *Interpretation of the Meanings of the Noble Qur’ân* (Riyad: Dâr al-Salâm, 2007), 764.

footsteps of Shaitân (Satan). Verily, he is to you an open enemy."¹²

The power or the ability to organize and obtain the sources of life is an encouragement for every Muslim, either the source internally obtained which is a family business that can generate capital (modern economic theory of the production economic activity of the family) in the form of venture capital and profits (the results of the economic activities such as family business), or resources externally acquired such as those obtained from other parties in the form of services than can generate wages.

The ability of organising and obtaining financial sources of a family in the form of works or efforts has a significance meaning and is a starting point of the process of economic activities that can be classified into two parts: a) works involving physical strength such as labors, agriculture, carpentry, and so on; and b) works involving mental ability, which refer to the kind of jobs that rely heavily on the power of mind, such as an employee (in the government offices and educational institution)...¹³ Both of these jobs is an economic activity that can be done by the individuals elements of the family.

Economic activity in the form of production of both internal and external business of the family, should be based on the perspective of Islam, namely reaching the willingness of Allah. It is because all Muslims are required to achieve the willingness of Allah in all efforts they make, in which it will lead to a belief that

"...we should not do (a job to earn and manage the sources of life)... recklessly, arbitrarily, and indifferent. This is because it can make the individual intentions become impossible and unreasonable, because it is done without authenticity and sincerity..."¹⁴

It is interesting to take the behavior of the Prophet Muhammad as a role model in doing business or work when he was working for Khadîjah that:

"...As a trader, he also often send commodity to various remote areas of Arabia. The reputation of Muhammad PBUH. made Khadîjah entrusted him to manage her merchandises, and she promised Prophet Muhammad PBUH. that he would get paid twice as much, and Khadîjah was very impressed with his work when he returned and brought more profits than usual... Prophet Muhammad PBUH. ever conducted the trading and relationship abroad and became the famous Trader because of honesty..."¹⁵

Understanding the principles or values of Islam underlying business activities can function as guidelines for the realization of those activities. There are some basic principles of normative ethics that a Muslim must obey when running business, namely: (1) The process of earning a living for a Muslim is a mandatory; (2) the livelihood must be *halâl* (permitted); (3) must be honest in running a business; (4) the process of earning a living must be used as a means to get closer to Allah; (5) the business being run must not

¹² Ibid., 44.

¹³ Ahmad bin Awang, "Konsep Bekerja Menurut pandangan Islam", *Sinaran Islam* 8, no. 2 (1988): 16-30.

KARSA: Jurnal Sosial dan Budaya Keislaman
Vol. 24 No. 2, Desember 2016:205-220
Copyright (c) 2016 by Karsa. All Right Reserved
DOI: 10.19105/karsa.v24i2.891

¹⁴ Muhammad Djakfar, *Anatomi Perilaku Bisnis Dialetika Etika dengan Realitas* (Malang: UIN Maliki Press, 2009), 46.

¹⁵ Cyril Glassé, *Ensiklopedi Islam Ringkas*, translated by Gufron A. Mas'adi, First Edition (Jakarta: PT. Raja Grafindo Persada, 1996), 275.

endanger the environment; (6) Business competition should be used as a means for achievement fairly; (7) a Muslim should not feel satisfied with what has been achieved; and (8) a Muslim should give all mandates to the experts, not to just anyone, even the members of the family.¹⁶

Every Muslim who is able to apply the principles or values of Islam in carrying out economic activities to earn a living in a family or broader social environment that is economic ventures between families, is the key to success in running a business or solving economic problems economy of the family.

It is the ability of applying Islamic principles or values of entrepreneurship which is referred to as the ability to realize the economic intelligence (both the dimension of mentality and skills of entrepreneurship). The basic principle for producing the family economic resources is that it is required not to be against the Qur'an and the hadith (not breaking things that are governed, namely earning a living which is permitted (*halâl*), and avoid thing that is prohibited or unlawful.

The essence of the economic intelligent must always be preserved and passed on to a next generations by fathers and mothers to the children in the family, so that they can be dignified economic actors, with the main indicators as follows: a) a trust; b) fairness; and c) honesty. It is the three elements that could bring success in the economic activity of a family.

¹⁶ Fitri Amalia, "Etika Bisnis Islam: Konsep dan Implementasi Pelaku Bisnis Usaha Kecil", *Jurnal Iqtishod* VI, no. 1 (2014): 134-142, diakses 11 Januari 2015, <http://journal.uinjkt.ac.id/index.php/iqtishod/article/view/1373>.

Consumption: The Activity of Making Use the Results of Economic Resources of a Family

Consumption is a continuation of production activities. The production activity is an attempt to produce wealth (capital) to meet the needs of family life while the consumption activity is an activity to spend or to use the wealth (capital) by the family which aims at realizing the need to defend and maintain the continuity of the family day to day.

An important question regarding the consumption activity is "how to spend money or wealth in the perspective of moral values of Islam?" It is important to answer this question in order that every individual has knowledge about finances, because the manifestation of the result of a production takes the form of property ownership that has a value of money. Therefore, each individual is required to be economic intelligence in order to use or spend money, which is often termed as financial literacy.

Financial literacy is defined by Huston in Irin Widayati as "...is the ability to read, analyze, manage and communicate about the personal financial condition that affect material well being, ..." ¹⁷

Remund in Margareta explains that there are five domains of financial literacy, namely: (1) knowledge about the concepts of financial; (2) the ability to communicate about financial concepts; (3) the ability to manage personal finances;

¹⁷ Irin Widayati, "Pengaruh Sosial Ekonomi Orang Tua, Pendidikan Pengelolaan Keuangan Keluarga, dan Pembelajaran di Perguruan Tinggi terhadap Litarci Financial Mahasiswa", *Jurnal Pendidikan Humaniora* 2, no. 7 (2014): 176-183.

(4) the ability to make financial decisions; and 5) the ability to plan finances for the future.¹⁸ This theory of financial literacy is more appropriate when the target of financial manager has a larger business units than that of financial needs on a micro scale of a family.

Financial literacy in a family is simpler and more applicable such as: (a) where are family's financial resources gain from?; (b) what are the primary, secondary, and tertiary expenditure?; and (c) how will it be used or invested when there is a surplus? Although the personal financial literacy of a family is a micro-scale, it is possible that it will develop to a macro-scale business that involves many people.

The basic principle of financial literacy or using the results of production activities (the results of economic activity) is to maintain the balance and the efficiency of the use of the wealth, so as to avoid financial problems, there should not be wastage or leakage that would lead to the minus of wealth, and result in debt to meet daily needs.

The problem the use of wealth (money) is not merely caused by the lack of revenue sources of the family finances, but can also happen due to financial mismanagement. Financial difficulties may lead to new problems in the family such as family quarrels, mental distress in the face of demands, which in turn they could result in a crime. Therefore, it should be a habit of a family with regard to consumption to do the following: "... (1) making a financial plan; (2) managing incomes and the expenditure; and (3) making wise decisions when the family is

faced with an economic crisis or global economic crisis,..."¹⁹

Islam gives direction and guidance that can be used as guidelines in the use of property and money as follows: (1) Spending money for thing that is permitted (*halâl*); (2) trying to set a priority, namely: "... a) *dlarûrîyah* which is spending on a very important thing in which one would not attain happiness in the Hereafter without it; b) *hâjjîyah* which is spending wealth to overcome difficulties and facilitate transactions; and c) *tahsînîyah* which is spending money to meet the needs of human life..."²⁰; (3) trying to avoid wastage and *mubadzir* (excessive spending); it is stated in the Qur'an surah al-Furqân: 67:

وَالَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَلَمْ يَقْتُرُوا وَكَانَ بَيْنَ ذَلِكَ قَوَامًا

"And those who, when they spend, are neither extravagant nor niggardly, but hold a medium (way) between those (extremes)."²¹

In terms of spending wealth, the life style of the Prophet in his efforts to meet his needs could be taken as an example, one of which is the way he eats meal, although it is usually viewed from the perspective of physical health, it can also be applied in the economic dimen-

¹⁹ Siti Khairani, "Pemahaman Kelompok Ibu Rumah Tangga di Kota Palembang terhadap Literasi Keuangan dan Penggunaan Produk Keuangan", *Jurnal Ilmiah STIE MDP Forum Bisnis dan Kewirausahaan* 5, no. 2 (2016): 94-102, diakses 10 Januari 2015, <http://forbiswira.stiemdp.ac.id/>.

²⁰ Muhammad Syarif Mustafa, et. al., "Bimbingan Kerja Menurut Perspektif Islam", *Jurnal Pendidikan Universitas Teknologi Malaysia* 8 (2002): 63-70.

²¹ Muhammad Muhsin Khân and Muhammad Taqîy al-Dîn al-Hilâlî, *Interpretation*, 489.

¹⁸ Margareta, "Tingkat Literasi Keuangan", 76.

sion, especially consumption, in which only one-third of the body needs to consume food while the rest can be filled with water and air. This means that the consumption can only meet one third of the overall needs desired. Actually, this is an implementation of economic intelligence in which each individual should not be too excessive, not to be too eager to use his own property. Such life principle is the kind of efficiency of using the resources of family life.

Distribution: Utilization of Resources Resulted from Family Businesses

There are differences between the economic activity in general with economic activities based on the values of Islam as the foundation to organize resources of business results obtained by family members either father, mother or children, which is often called as "spiritualistic distribution" to refer to utilization of resources of the wealth of a family which the value of "worship".

The spiritual foundation of economic activity of a Muslim family is dimension of the belief (the oneness of God) that wealth should be distributed in accordance with the true teachings of Islam: "...when a Muslim will perform certain economic activities, he will also consider the implications afterwards (long term effects). It means that intended that every Muslim should think not only about momentary pleasure (short term) in choosing economic activity, but also the results, either good or bad results, in the future because the life in the world is to prepare for the life in the Hereafter."²²

²² Adinugroho, "Norma dan Nilai", 54.

Based on empirical experience in managing the sources of economic activity results, if there is balance or reminder after being spent to meet the needs of everyday life, what should be done then: (1) Saving; which is saving the money either at home or deposit it at financial service institutions (banks or cooperative), especially the sharia ones; (2) investment; investment is one of the implementations of financial literacy to run business either in a family economic scale or wider scale. The decision to invest is supported by the ability of individuals to add business capital that has been previously owned, or seek new opportunities that are workable so as to add the sources of income; (3) *zakâh*, *infâq*, and *shadaqah*; this is what distinguishes between economic activity in general and Islamic economic activities. The obligation of paying *zakâh* is obvious of any property that is owned which encompasses *zakâh al-fithrah* and *zakâh al-mâl* with as much as 2.5% after reaching certain limits. Distributing wealth resulted from family-owned businesses in the form of giving *shadaqah* and *infâq* is as a manifestation of individual concern over the social environment around him.

Distributing wealth that is owned by a family in the form of *zakâh*, donation and almsgiving is a characteristic of Muslims in economic activity for it is required to believe, as a manifestation of spiritual intelligence in the economic dimension, that the wealth is on loan from Allah to His creatures.

There is interesting phenomena in the society related to the distribution of family wealth in the form of *zakâh*, *infâq*, and *shadaqah*, namely: (1) conventional distribution in which a family invites people to come to one place to receive it;

(2) distribution of *zakâh*, *infâq*, and *shadaqah* through institutions established by the government or private institutions legitimate to organize it. Either forms of wealth distribution chosen by the owner is not a subject to a debate.

In terms of the pattern of the wealth distribution, it is important to understand that wealth is a means for individuals as servants or the caliph given the ability to manage the sources of income overlaid on earth by Allah to fulfill the obligations of the Creator. The intelligence to redistribute the wealth are the answer to the Allah's command that regarding to the wealth, Allah will ask what is it spent for, as stated in surah al-Takâtsur: 8:

ثُمَّ لَسْأَلَنَّ يَوْمَئِذٍ عَنِ النَّعِيمِ

"Then on that Day you shall be asked about the delights (you indulged in, in this world)!"²³

Accountability for the enjoyment of property given by Allah to each individual in a family becomes a responsibility to be realized in order to achieve the essential goal that is happiness in the world for successfully managing the sources of family income, and in the Hereafter later because of having distributed the wealth well.

The wealth must also be distributed as *zakâh*, *infâq*, and *shadaqah*, because of a person's ownership of the wealth, there are the rights of others that should be given to them the as Allah states in surah al-Tawbah: 71:

²³ Muḥammad Muḥsin Khân and Muḥammad Taqîy al-Dîn al-Hilâlî, *Interpretation*, 836.

وَالْمُؤْمِنُونَ وَالْمُؤْمِنَاتُ بَعْضُهُمْ أَوْلِيَاءُ بَعْضٍ يَأْمُرُونَ
بِالْمَعْرُوفِ وَيَنْهَوْنَ عَنِ الْمُنْكَرِ وَيُقِيمُونَ الصَّلَاةَ وَيُؤْتُونَ
الزَّكَاةَ

"The believers, men and women, are Auliyâ' (helpers, supporters, friends, protectors) of one another; they enjoin (on the people) al-Ma'rûf (i.e. Islamic Monotheism and all that Islam orders one to do), and forbid (people) from al-Munkar (i.e. polytheism and disbelief of all kinds, and all that Islam has forbidden; they perform as-Salât (the prayers), and give the Zakât (obligatory charity)...."²⁴

Giving *zakâh*, *infâq*, and *shadaqah* is the concept of distribution of economic activities performed by each member of a family (father/mother and children) that aims at creating a social environment which is balanced between the have and those who are disadvantaged in running their family economic activity. It is not easy to realize aspects of *zakâh*, *infâq*, and *shadaqah* distribution. It needs to know and understand the commands of Allah as well as get used to them whenever there is a chance (surplus of wealth).

It can be seen in the history of the struggle of Islam in which family is given as *infâq* wealth for Islam as has been exemplified by the Prophet's wife when she gave his wealth to help spread the teachings of Islam. Who does not know the four caliphs? They donated their wealth for Islam at the time. It is the intelligence to distribute wealth for worship which needs to be developed in the smallest unit of community, family.

Building Islamic Entrepreneurship Mentality and Skill Through Family Education

²⁴ Ibid., 268.

Family education means: "...the actions and efforts made by parents as the primary educators in the form of assistance, guidance, and teaching of themselves, other family members, and their children in accordance with their potentials..."²⁵ The images of family potentials have characteristics in accordance with their family orientations such as a family of educator, an artist family, a family of politicians, bureaucrats family, family of entrepreneurs or self-employed.

Build a family life as described above, that a sacred bond through a wedding is the formation of a family, then a household becomes the first and primary educational environment for every child to understand the individual, social and moral aspects of life. These three aspects are the substantive contents of education in a family. The social aspect which can also involve economy is an essential part of the entrepreneurial activity that can make the family become self-reliant and not depend on others.

The main purpose of family education is to develop potentials of children in order to be independent and productive beings, who develop into adults who have an understanding of the values of family life, social environment norms, and faith of the oneness of God as their self-images (deliver every individuals to be men kind who are *taqwâ*).

Family environment has a function of providing the underlying foundation of their children's lives in the future so that a family is demanded to produce the next generations who are independent; having mentally and skills at the level above their parents, whose life later is

²⁵ Rifa'i, "Pendidikan Keluarga", 94.

more established in accordance with religion.

The ability of a family in the economy side is the implementation of economic intelligence through education and family environments that lead to attitudes and behavior: (1) that the production of goods and services generates the family livelihood which is lawful and good; (2) of spending money and using assets properly; and (3) to be always aware, with regard to distribution, that the economic output of the family in addition to investment shall also be distributed through *zakâh*, *infâq*, and *shadaqah*.

The three concepts of economy is the essence of economic intelligence that should be learned early in a family environment through a process of imitation and habituation done by parents in the practice of business or self-employment in an effort to meet and realize the needs or wishes of the family.

The Family education done by parents is basically imitating the behavior and ideals of the future which is believed by parents, which are having a higher quality future. In relation to this, Suyono H. in Anwas, states:

"...to empower the eight function of family deeply. They are religion function, culture, love each other, saving the family, economic function or entrepreneurship function, reproduction and health, education and environment..."²⁶

A family has a role to provide an access of innate experiences as a form of responsibility to develop personality and

²⁶ Oos M. Anwas, "Model Posdaya dalam Penuntasan Wajib Belajar Pendidikan Dasar 9 Tahun," *Jurnal Pendidikan dan Kebudayaan* 16, no. 2 (2010): 206-14, diakses pada 9 Januari 2015, jurnaldikbud.kemdikbud.go.id/index.php/jpnk/article/view/447.

talents of their children. The nature of life and the on going education are required in order for continuous social interaction to take place so that mental process occur independently (self-generating) as well as self sustaining, and gradually break away from dependence on a family, and go socializing with community with experiences gained from the learning process in the family.

It is required that family is able to foster entrepreneurial behavior which is to provide the knowledge, experience, and understanding of the economic aspects or economic education because without the experience and knowledge of economics, it is impossible for a person to find himself as an entrepreneur. Therefore, since the very early, children and family members should be introduced to the knowledge and practice of economics correctly, even the simple ones, in the family.

Knowledge and practice of economic activity of children in the form of an independent entrepreneurial activity will work well if they get experiences of learning about the entrepreneurial mentality and skills through informal learning environments in family education. Entrepreneurial mentality and skills must be nurtured based on the values of Islam. Both are key elements of economic intelligence. In other words, knowledge and practice of economic activity of a family will work well if it is based on economic intelligence (entrepreneurial mentality and skills) which is based on the spiritual values of Islam.

Entrepreneurial mentality and skills are two sides of a coin, in which both sides have different functions but could not be separated. A skill constitutes

a physical element (a physical skill), whereas the mentality is an inner element that supports the entrepreneurial skills.

Elements of economic intelligence in the form of entrepreneurial mentality and skills characterized by Islamic values can be seen in the following table:

Tabel:1

Mentality and intelligence as a manifestation of economic intelligence in the perspective of Islamic values

No.	Elements of Economic Intelligence	Indicators of Intelligence
1.	Physical: Skills	Being able to create the kind of work that is halal (products or services developed), being able to choose a good working procedures in accordance with the norms of religion and the environment
2.	Mental:	
	a. Morale	Sincere, innovative, productive
	b. Honest	Not lying, not cheating, dare to be tested by the truth
	c. Divine Approach	Surrender, praying, settle for <i>taqdir</i> (both good and bad)
	d. Can be trusted	Keeping the trust
	e. Caring about physical and social environment	Not damage the environment, maintain sustainability, care about social inequality.
	f. Competing for goodness	Competing fairly, want to do/be the best,
	g. Not feeling satisfied quickly	Not relying on one type of business, looking for new business opportunities

The table above gives a clear picture of elements of the economic intelligence of both the physical and mental aspect need to be actualized in a family environment through the practice of daily economic activities by involving children directly in the form of habi-

tuation of self-employment mentality, or make them participate in running business activities in accordance with their capabilities.

It is the responsibility of parents to perform duties and functions of family education to introduce and familiarize entrepreneurial mentality and skills in Islamic way. Therefore, the parents need to understand the dimensions of Islam applied in creating an Islamic educational environment of the family. In organizing and creating family education environment in order to realize the economic intelligence, there are some important factors that must be considered in order to succeed in the guide and nurture the children, namely: (1) Parents should have a healthy conception of themselves so as to build and maintain a healthy self-conception on their children; (2) parents and their children are the actors who act according to the rules, who are not rigid and can work together; (3) parents have the view that discipline is a process which does not merely mean punishment for their children; (4) parents teach their children to think on their own and give a chance to think and act for the sake of the progress of comprehension and understanding; (5) parents who succeed are those who keep on learning and developing themselves..."²⁷

Research Method

This study uses a qualitative approach. While this type of study is a case study. Kaduara Tumur village, especially Mr. Sudar Family, is designated as a research location. Techniques of data collec-

²⁷ Setyono A. *Hypnoparenting Menjadi Orangtua Efektif dengan Hipnosis* (Jakarta: PT. Gramedia Pustaka Utama, 2006), 18-19.

tion, which are used in this study, are documentation, observation, and interview. Analysis of the data in this study uses an interactive analysis.²⁸ By following this model, data analysis takes place concurrently with the data collection process. While the stages are as follows: Data collection, data display, data reduction, and conclusion or verification.²⁹

Process Model of Building Economic Intelligence through of Family Education in Kaduara Timur Village, Pragaan Subdistrict, Sumenep Regency of Madura

Overview of the situation and living conditions of rural environment in the village of Kaduara Timur is rocky barren land. The village is in the west tip of Sumenep regency and is in the east end of Pamekasan regency. The condition affects social behaviors. The majority of the men/fathers of the village choose migrant work as informal skill traders, and women/mothers help them with house works and farming in their village.

Selection of men's work in the outside of village have an impact on the behavioristic of their origin and in turns more open to change. One of them is Mr. Sudar family works as "*Mindreng*", namely is trading business installment household needs by the method working around the villages in Pasuruan regency of East Java. He has three sons: The first son is Masykur who opens business "*Digital Printing*", the second son is Mashuri

²⁸ Matthew B. Miles & A. Michael Huberman, *Qualitative Data Analysis: An Expanded Sourcebook* (New York: Sage Publications, 1994), 10-14.

²⁹ S. Nasution, *Metode Penelitian Naturalistik-Kualitatif* (Bandung: Tarsito, 1992), 128-30.

Toha who was graduated from Doctoral Degree from State University of Malang and wrestles or opens the culinary business and pharmacies, and the third son is Masabul who was graduated Master Degree from State Islamic Institute (IAIN) Sunan Ampel Surabaya and works as “*Min-dreng*” follows in the footsteps of his father around Pasuruan regency of East Java. All three sons are very influenced by the daily behavior of their father and mother at home when they were children. They received good advice and phrase embedded in their family, “*manossa coma dhârma*”. It has a deep meaning that people can only try, and God disposes. So, in everyday of life is also applied a phrase “*tá atané tá ataná*”. It means that no farming is no cooking and no working hard is not getting a meal. The concept of economic intelligence process model in Kaduara Timur societies is also often expressed in phrase, “*adhâghâng adhâghing*” (be a trader in order you can consume meat) or able to consume a nourishing meals. This is seen when the planting season arrives. In this season, they grow rice so they can cook rice. But in the dry season, they trade outside the village so that they can buy side dishes. This is the building of economic intelligence in the field of production.

In the field of of consumption, people of Kaduara Timur village, especially Mr. Sudar always remains his sons that there are three principles that should be maintained, namely time, money, and health (*telló parkara sé kodhu èpèyara iyâ arèya bâkto, péssé, bân kasêhadhân*). Mr. Sudar also reminds his sons in order to they live with a simple life-saving and simple behavior. The consumption pattern is bound by the process that people can be suc-

cessful if they have two principles: (1) *jhâ' alapola*, and (2) *jhâ' akalpokal*. It means that father and mother become figures or an exam-ples in spending money. Spending the money must be in accordance with ability. Not to happen that a larger stake than the pole.

Sulaiman Sadik said that there is a *bâburughân beccé* (good advice) which derived from a common ancestor of Madurese to young people, namely "a man's fate does not depend on the words coming out of his mouth."³⁰

Economic intelligence on aspect distribution implanted in Mr Sudar family is that work is aimed at “*odi' samporna*” (perfect life). In this context, work is not only as the activity to fullfil a life need, but also to obtain a blessing of life (*bherkat tor slamet*). Mashuri Toha states that the philosophical meaning *bherkat tor slamet* is a blessing and secure vertically and horizontally. In a real context, the distribution of the results of economic operations are directed to meeting social needs as taught by Islam³¹ The meaning of blessing is when someone has been successful in the job, then he should not forget the neighbors who have not been lucky. They should be given a part in the form of *infaq, shadâqah*, and even *zakât*. This can be done through education exemplified by parents.

Model the concept of development of economic intelligence is limited to the aspects of the development of paradigm by parents. Next ledge highly dependent

³⁰ A. Sulaiman Sadik, *Memahami Jati Diri dan Kearifan Lokal Madura* (Surabaya: Balai Bahasa Propinsi Jawa Timur, 2014), 84.

³¹ Mashuri, *Ragam Pendidikan Life Skill Untuk Pemberdayaan Ekonomi Keluarga* (Ph.D Thesis, Universitas Negeri Malang, 2012), 217.

on their children in increasing real business skills.

Conclusion

Economic intelligence is essentially an emphasis of economic activity, especially in the small scale of a family in the form of production, consumption and distribution of family life resources. There are norms that underlie the three element of family economic activities. They are Islamic values which serve as a guidance that provides direction, purposes and orientation of a family in realizing the role and functions of the family as an economic institution of the family members in the realization of a business or entrepreneurship. The business becomes an instrument that can encourage every individual in the family to study the phenomenon of family economic activity.

The family has a role and function to foster economic intelligence; both mentality and skills in accordance with the values of Islam as a way of life of every Muslim family. Economic intelligence in the form of entrepreneurial mentality and skills which is in accordance with Islamic characteristics distinguishes between family economic activity in general and Islamic economic activity with regard to production, consumption and distribution. []

Bibliography

- Adinugroho, Hendri Hermawan. "Norma dan Nilai dalam Ilmu Ekonomi Islam" *Jurnal Media Ekonomi dan Teknologi Informasi*, 21, no.1, (2013): 49-59
- Ali, Ayi Olim Muhammad. "Pendidikan Kecakapan Hidup", in *Ilmu dan Aplikasi Pendidikan Bagian 4*

- Pendidikan Lintas Bidang*. Bandung: Tim Pengembang Ilmu Pendidikan FIP-UPI, 2007: 351-374.
- Amalia, Fitri. "Etika Bisnis Islam: Konsep dan Implementasi Pelaku Bisnis Usaha Kecil", *Jurnal Iqtishod* 6, no. 1 (2014): 134-142.
- Anwas, Oos M. "Model Posdaya dalam Penuntasan Wajib Belajar Pendidikan Dasar 9 Tahun," *Jurnal Pendidikan dan Kebudayaan* 16, no. 2 (2010): 206-14.
- Awang, Ahmad bin. "Konsep Bekerja Menurut pandangan Islam" *Sinaran Islam* 8, no. 2 (1988): 16-30.
- Bukhârî, Muḥammad ibn 'Ismâ'îl Abû 'Abdullâh al-Jû'fî al-. *Shahîḥ al-Bukhârî*, Vol. 5. Beirut: Dâr Ibn Katsîr, n.d.
- Djakfar, Muhammad. *Anatomi Perilaku Bisnis Dialektika Etika dengan Realitas*. Malang: UIN Maliki Press, 2009.
- Glassé, Cyril. *Ensiklopedi Islam Ringkas*. Translated by Gufron A. Mas'adi. Jakarta: PT. Raja Grafindo Persada, 1996.
- Khairani, Siti. "Pemahaman Kelompok Ibu Rumah Tangga di Kota Palembang terhadap Literasi Keuangan dan Penggunaan Produk Keuangan", *Jurnal Ilmiah STIE MDP Forum Bisnis dan Kewirausahaan* 5, no. 2 (2016): 94-102.
- Khân Muḥammad Muḥsin, and al-Hilâlî, Muḥammad Taqîy al-Dîn. *Interpretation of the Meanings of the Noble Qur'ân*. Riyad: Dâr al-Salâm, 2007.
- Margareta, Farah. "Tingkat Literasi Keuangan Mahasiswa S-1 Fakultas

- Ekonomi," *Jurnal Manajemen dan Kewirausahaan* 17, no. 1 (2005): 76-85. Accessed on 10 January 2015, jurnalmanajemen.petra.ac.id/index.php/man/article/view/1923.
- Mashuri. "Ragam Pendidikan Life Skill Untuk Pemberdayaan Ekonomi Keluarga." Ph.D Thesis, Universitas Negeri Malang, 2012.
- Merriam, George and Charles Merriam. *Merriam-Webster Dictionary of English Usage*. Massachusetts: Merriam-Webster Inc. Publishers, 1989.
- Miles, Matthew B. & A. Michael Huberman, *Qualitative Data Analysis: An Expanded Sourcebook*. New York: Sage Publications, 1994.
- Mufidah Ch. *Psikologi Keluarga Islam: Berwawasan Gender*. Malang: UIN Maliki Press, 2013.
- Mulyana, Enceng. "Pendekatan Pendidikan dalam Menumbuhkembangkan Jiwa Entrepreneur", Paper presented at National Seminar on *Entrepreneurship for The 21 Century and Marketing Strategy In Educational Institution*. Bandung: the committee of the seminar, program of commerce/Business Management of FPIPS-Universitas Pendidikan Indonesia, 2008.
- Mustafa, Muhammad Syarif, et al. "Bimbingan Kerja Menurut Perspektif Islam", *Jurnal Pendidikan Universitas Teknologi Malaysia*, 8 (2002): 63-70.
- M. Anwas, Oos. "Model Posdaya dalam Penuntasan Wajib Belajar 9 Tahun." *Jurnal Pendidikan dan Kebudayaan* 16, no. 2 (2010): 206-14.
- Nasution, S. *Metode Penelitian Naturalistik-Kualitatif*. Bandung: Tarsito, 1992.
- Rifa'i, Melly Sri Sulastri. "Pendidikan Keluarga", in *Ilmu dan Aplikasi Pendidikan Bagian 4 Pendidikan Lintas Bidang*. Bandung: Tim Pengembangan Ilmu Pendidikan FIP-UPI, PT Imperial Bhakti Utama, 2007: 187-209.
- Serpell, Robert and Susan Linda Baker. *Sonnenschein, Becoming Lterate in The City*. New York: The University of Cambridge, 2005.
- Setyono A. *Hypnoparenting Menjadi Orangtua Efektif dengan Hipnosis*. Jakarta: Gramedia Pustaka Utama, 2006.
- Widayati, Irin. "Pengaruh Sosial Ekonomi Orang Tua, Pendidikan Pengelolaan Keuangan Keluarga, dan Pembelajaran di Perguruan Tinggi terhadap Literaci Financial Mahasiswa", *Jurnal Pendidikan Humaniora* 2, no. 7 (2014): 176-183.

