

***Julo-julo* as a Living Economic Institution: A Systematic Literature Review of Minangkabau Customary Law, Indonesian Cultural Values, and Islamic Economic Law**

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Abstract

Julo-julo is a traditional community-based financial technique still practiced in Minangkabau society and widely considered an indigenous economic institution. *Julo-julo* also receives little attention in current research. This study aims to fill this gap by thoroughly examining *julo-julo* practice in Minangkabau's traditional economy through a review of relevant literature. A systematic literature review was conducted following the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) guidelines. We identified relevant research published between 2020 and 2026 in the Scopus and SINTA databases using predefined inclusion and exclusion criteria, resulting in 12 papers for qualitative synthesis. Review and synthesis of these articles show that *julo-julo*, as a traditional economic system of the Minangkabau people, positively affects the local economy. The values inherent in it, such as mutual aid, cooperation, and brotherhood, are relevant to the broader Indonesian cultural framework. *Julo-julo* practices are legally acceptable under Islamic economic law, as long as they are implemented correctly and in accordance with *fiqh* principles. Future research should move beyond descriptive analyses to examine how *julo-julo* adapts to digital financial ecosystems, intergenerational cultural change, and contemporary Islamic financial regulation.

Keywords: *Julo-julo*, Minangkabau, Islamic Economic Law, Indonesian Cultural Values, Customary Law.

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INTRODUCTION

Traditional economic systems play an essential role in the social and legal structures of local communities worldwide. In these systems, a community's customs, traditions, beliefs, and ways of life shape a region's economic principles.¹ Purely conventional economic systems remain constant and do not change, even though few such systems still exist today.² In this system, one culture is extremely significant. Previous research has clearly shown that culture significantly shapes behavior,³ societal norms, and social life.⁴ The Minangkabau are one of Indonesia's largest ethnic groups,⁵ and their values, culture, and rituals greatly influence their people's way of life.⁶ It is also stated that among Indonesia's diverse ethnic groups, the Minangkabau are well-known for their rich culture and distinct local wisdom.⁷ Their cultural and traditional values influence their economic activities.⁸ *Julo-julo* is a significant traditional economic system that the Minangkabau people continue to practice, in which individuals and groups exchange goods in the community's social life. This system aligns with the characteristics of Minangkabau society, which consistently prioritizes consensus and common interests,⁹ strong brotherhood, and a strong culture of cooperation.¹⁰

¹ Oktay Mamedov et al., "Traditional Economy: Innovations, Efficiency and Globalization," *Economics and Sociology* 9, no. 2 (2016): 61–72, <https://doi.org/10.14254/2071>; Frances Jumoke Oloidi, "Traditional Economy In Nigeria Before Colonial Administration," *Webology* 18, no. 6 (2021): 3176–85.

² Oloidi, "Traditional Economy In Nigeria Before Colonial Administration."

³ Keith Tudor et al., "Tihei Mauri Ora—Contact, Culture, and Context," *Person-Centered and Experiential Psychotherapies* 21, no. 2 (2022): 102–11, <https://doi.org/10.1080/14779757.2022.2066563>.

⁴ Ibragim Melikov et al., "Correspondence between Society and Culture as Form and Content," *Journal of Advanced Pharmacy Education and Research* 11, no. 3 (2021): 162–66, <https://doi.org/10.51847/BRX3LIBQP3>.

⁵ Elda Franzia, "Cultural Wisdom of Minangkabau Ethnic Community for Local – Global Virtual Identity," *Mediterranean Journal of Social Sciences* 8, no. 1 (2017): 325–29, <https://doi.org/10.5901/mjss.2017.v8n1p325>; Elda Franzia et al., "Manifestation of Minangkabau Cultural Identity through Public Engagement in Virtual Community," *Procedia - Social and Behavioral Sciences* 184 (May 2015): 56–62, <https://doi.org/10.1016/j.sbspro.2015.05.053>; Oktavianus Oktavianus et al., "Cultural Disaster: A Threat to the Preservation of Minangkabau Culture," *E3S Web of Conferences* 604 (January 2025): 1–9, <https://doi.org/10.1051/e3sconf/202560416003>; Rajab et al., "The Level of Jealousy toward High Heritage Assets Distribution in Minangkabau," *International Journal of Innovation, Creativity and Change. Www.Ijicc.Net* 9, no. 10 (2019): 127–44; Syamsurizal et al., "The Cultural Identity of Minangkabau and Dayak Kanayatn: An Anthropolinguistic Study," *Eurasian Journal of Applied Linguistics* 9, no. 2 (2023): 151–62, <https://doi.org/10.32601/ejal.902013>.

⁶ Isnarmi Moeis et al., "Intercultural Values in Local Wisdom: A Global Treasure of Minangkabau Ethnic in Indonesia," *Cogent Arts and Humanities* 9, no. 1 (2022): 1–12, <https://doi.org/10.1080/23311983.2022.2116841>; Syamsurizal et al., "The Cultural Identity of Minangkabau and Dayak Kanayatn: An Anthropolinguistic Study."

⁷ Dirwan Ahmad Darwis and Nazri Muslim, "Minangkabau Cultural Identity: History And Development," *International Journal of Religion* 5, no. 10 (2024): 794–805, <https://doi.org/10.61707/fbvrnv21>.

⁸ Eliza et al., "Cultural Effects of Economic Activity Minangkabau Society," *Proceedings of 1st Workshop on Environmental Science, Society, and Technology*, June 26, 2019, <https://doi.org/10.4108/eai.8-12-2018.2283853>.

⁹ Noviy Hasanah et al., "Early Childhood Education: Manjulai as an Early Childhood Care Practice in Minangkabau," *Educational Process: International Journal* 17 (2025): 1–21, <https://doi.org/10.22521/edupij.2025.17.355>; Misnal Munir et al., "The Local Genius Values of Minangkabau Society," *2nd International Conference of Communication Science Research*, 2018.

¹⁰ Latifa Annisa et al., "Strategies of Local Communities in Maintaining the Existence of Kapau Rice as a Traditional Culinary Identity in the Contemporary Era (Case Study: Nagari Kapau)," *Jurnal Ilmu Sosial*

This is also shown in one of the key philosophies of Minangkabau customary life: *bulek aie karano pambuluah, bulek kato karano mufakaik*.¹¹ Another related philosophy is *barek samo dipikua, ringan samo dijinjiang*.¹² These principles form a solid basis for understanding why the Minangkabau people maintain a democratic and cooperative lifestyle.¹³ Therefore, it is natural that the Minangkabau community is widely recognized for its collective culture, a culture of togetherness and unity in social life,¹⁴ including the *julo-julo* tradition.

The *julo-julo* economic system is worth examining from multiple perspectives, since the Minangkabau people still practice this tradition today. *Julo-julo* offers clear advantages by improving and reinforcing their economic well-being. Wahyuni et al. note that people gain significant benefits from this activity, with *julo-julo* considered one of the most helpful options, particularly in periods of food shortage.¹⁵ In addition, *julo-julo* can significantly strengthen interpersonal relationships, leading to mutual support in community life.

Julo-julo activities clearly contribute substantially to sustaining the Minangkabau economy, making a more in-depth examination necessary. This also requires considering how the practice fits within Indonesia's broader cultural context and the debates over its alignment with the principles of Islamic law.¹⁶ Several earlier studies have addressed *julo-julo*, but the literature remains scattered. Some works analyze *julo-julo* mainly from an economic angle, highlighting its role in community funding and mutual support,¹⁷ while others emphasize its socio-cultural meaning as a reflection of Minangkabau values

Mamangan 14, no. 1 (2025): 67–74, <https://doi.org/10.22202/mamangan.vxix.xxxx>; Nopriyasman Nopriyasman et al., “Minangkabau Philanthropy: The Spirits and Behaviours of Generosity of the Nagari Communities in Facing Natural Disasters,” *E3S Web of Conferences* 604 (January 2025): 1–8, <https://doi.org/10.1051/e3sconf/202560402007>; Merika Setiawati et al., “An Exploration of Visionary Leadership Behaviours in Indonesia: The Values of Local Minangkabau Wisdom,” *International Journal of Innovation, Creativity and Change. Www.Ijicc.Net* 13, no. 4 (2020): 2020.

¹¹ Farida Ariani et al., “Implementing Online Integrated Character Education and Parental Engagement in Local Cultural Values Cultivation,” *European Journal of Educational Research* 11, no. 3 (2022): 1699–714, <https://doi.org/10.12973/eu-jer.11.3.1699>; Hasanah et al., “Early Childhood Education: Manjulai as an Early Childhood Care Practice in Minangkabau.”

¹² Remiswal Remiswal et al., “The Influence of Hedonistic Culture to Minangkabau Juveniles’ Social Behaviors in the Twenty-First Century,” *Fudan Journal of the Humanities and Social Sciences* 14, no. 3 (2021): 465–81, <https://doi.org/10.1007/s40647-021-00319-5>.

¹³ Erwati Aziz et al., “The Acculturation of Islam and Customary Law: An Experience of Minangkabau, Indonesia,” *Qudus International Journal of Islamic Studies* 8, no. 1 (2020): 131–60, <https://doi.org/10.21043/QIJIS.V8I1.7197>.

¹⁴ Armiati et al., “Internalizing The Value of Minangkabau Culture in Economic Learning,” *2nd Padang International Conference on Education, Economics, Business and Accounting*, 2019.

¹⁵ Sri Wahyuni et al., “Julo-Julo Tani Buruh Perempuan Jorong Patamuan, Nagari Talu Kecamatan Talamu Kab. Pasaman Barat,” *Jurnal Ilmu Sosial Mamangan*, 2, no. 1 (2013): 8–14, <https://doi.org/https://doi.org/10.22202/mamangan.v2i1.1363>.

¹⁶ M. Yarham, “Analisis Hukum Islam Terhadap Arisan Julo-Julo Di Desa Paraman Pasaman Barat,” *JRTI (Jurnal Riset Tindakan Indonesia)* 7, no. 2 (2022): 171, <https://doi.org/10.29210/30031713000>.

¹⁷ Doni Eka Putra et al., “The Impact of Arisan Julo-Julo on the Income of the Lower Middle Class in Kuranji, Padang City and A Review From the Perspective of Islamic Economic,” *Jurnal Ekbis: Analisis, Prediksi Dan Informasi* 25, no. 2 (2024): 862–71.

such as solidarity,¹⁸ reciprocity, and shared responsibility.¹⁹ Only a limited set of studies explores its legal dimensions, especially regarding its conformity with Islamic economic law.²⁰

This study fills these gaps by conducting a systematic literature review that critically integrates existing scholarship on *julo-julo* through the lenses of Minangkabau customary law, Indonesian cultural values, and Islamic economic law. Beyond simply recounting earlier results, the review builds an integrated conceptual account of *julo-julo* as a living economic institution shaped by the ongoing interplay of indigenous cultural norms, customary legal doctrines, and Islamic economic principles. In doing so, the study contributes to the literature by offering a more comprehensive framework for interpreting indigenous economic institutions and their significance for advancing culturally rooted Islamic economics. In particular, this study explores the concepts and practices of *julo-julo* within the traditional Minangkabau economy, assesses its role in terms of cultural and social values within the wider context of Indonesian culture, and examines its practices from the perspective of Islamic economic law.

METHOD

Research design

This research adopts a qualitative design using a Systematic Literature Review (SLR) method. This widely recognized approach has become increasingly common in research.²¹ An SLR involves identifying, gathering, evaluating, and synthesizing prior research, such as journal articles, books, conference proceedings, and other scholarly sources, to address particular questions related to a given issue or problem. Unlike traditional literature reviews, this method investigates the topic more thoroughly²² and is often described as the gold standard for evidence synthesis.²³ Its key strengths include

¹⁸ Siti Rohani et al., “Julo-Julo Dalam Konteks Pertularan Sosial (Studi Kasus Di Desa Merah Pupuk, Kecamatan Atu Lintang, Kabupaten Aceh Tengah),” *SOSEBI: Jurnal Penelitian Mahasiswa Ilmu Sosial, Ekonomi, Dan Bisnis Islam* 1, no. 1 (2021): 24–35, <https://doi.org/10.21274>.

¹⁹ Indeska Putra and Robi Mitra, “Julo-Julo: A Social Exchange-Based Cooperative Farming System to Enhance Shallot Productivity in West Sumatra,” *Jurnal Ilmiah Membangun Desa Dan Pertanian* 10, no. 2 (2025): 194–201, <https://doi.org/10.37149/jimdp.v10i2.1834>.

²⁰ Yarham, “Analisis Hukum Islam Terhadap Arisan Julo-Julo Di Desa Paraman Pasaman Barat.”

²¹ Andy P. Siddaway et al., “How to Do a Systematic Review: A Best Practice Guide for Conducting and Reporting Narrative Reviews, Meta-Analyses, and Meta-Syntheses,” *Annu. Rev. Psychol* 70 (2019): 747–70, <https://doi.org/10.1146/annurev-psych-010418>.

²² Hamideh Moosapour et al., “The Rationale behind Systematic Reviews in Clinical Medicine: A Conceptual Framework,” *Journal of Diabetes & Metabolic Disorders* 20 (2021): 919–29, <https://doi.org/https://doi.org/10.1007/s40200-021-00773-8>.

²³ Miranda S. Cumpston et al., “Strengthening Systematic Reviews in Public Health: Guidance in the Cochrane Handbook for Systematic Reviews of Interventions, 2nd Edition,” *Journal of Public Health* 44, no. 4 (2022): E588–92, <https://doi.org/10.1093/pubmed/fdac036>; Zachary Munn et al., “What Kind of Systematic Review Should i Conduct? A Proposed Typology and Guidance for Systematic Reviewers in the Medical and Health Sciences,” *BMC Medical Research Methodology* 18, no. 1 (2018): 1–9, <https://doi.org/10.1186/s12874-017-0468-4>.

high transparency,²⁴ an emphasis on evidence,²⁵ rigorous review standards and protocols,²⁶ and strong objectivity and validity.²⁷ Although it was first developed in the medical and health sciences, it has since been adopted across many disciplines, including economics, education, business, and engineering.²⁸

Data Sources and Search Strategies

To analyze and synthesize findings from earlier research, this study reviewed the existing literature. The literature examined in this research centers on detailed analyzes of *julo-julo* within the traditional Minangkabau economic system. The literature review was confined to two reputable databases: Scopus and Sinta Ristekbrin. The literature review was performed on January 10, 2026. The search approach combined specific keywords and their equivalents using Boolean operators (AND/OR) to optimize retrieval of relevant literature. The following table highlights the search terms and procedures designed for specific databases.

Table 1. Search String

Database	Search Terms
Scopus	("julo-julo" OR "julo julo" OR julojulo OR "rotating savings and credit association*" OR "informal finance" OR "traditional finance") AND (Minangkabau OR Minang OR "West Sumatra") AND (adat OR "customary law" OR "living law") AND (Islam* OR "Islamic economic law")
Sinta Ristekbrin	"julo-julo" Minangkabau, julo-julo adat Minangkabau, arisan Minangkabau, Arisan julo-julo, Indigenous Finance, West Sumatra

The present study was performed according to the Preferred Reporting Items for Systematic Reviews and Meta-Analysis standards. The steps were identification,

²⁴ Sol P. Juárez and Helena Honkaniemi, "Guidelines for the Use of Literature Reviews in Master's Theses in Public Health," *Pedagogy in Health Promotion* 11, no. 2 (2025): 110–19, <https://doi.org/10.1177/23733799241275612>; Wondimagegn Mengist et al., "Ecosystem Services Research in Mountainous Regions: A Systematic Literature Review on Current Knowledge and Research Gaps," in *Science of the Total Environment*, vol. 702, preprint, Elsevier B.V., February 1, 2020, <https://doi.org/10.1016/j.scitotenv.2019.134581>.

²⁵ Meng Jia et al., "A Systematic Literature Review on Sustainability-Oriented Supplier Development," *Production Planning and Control* 34, no. 8 (2023): 727–47, <https://doi.org/10.1080/09537287.2021.1958388>; Hayrol Azril Mohamed Shaffril et al., "The ABC of Systematic Literature Review: The Basic Methodological Guidance for Beginners," *Quality and Quantity* 55, no. 4 (2021): 1319–46, <https://doi.org/10.1007/s11135-020-01059-6>.

²⁶ Uchendu Eugene Chigbu et al., "The Science of Literature Reviews: Searching, Identifying, Selecting, and Synthesising," *Publications* 11, no. 1 (2023): 1–16, <https://doi.org/10.3390/publications11010002>; Neal R. Haddaway et al., "ROSES Reporting Standards for Systematic Evidence Syntheses: Pro Forma, Flow-Diagram and Descriptive Summary of the Plan and Conduct of Environmental Systematic Reviews and Systematic Maps," *Environmental Evidence* 7, no. 1 (2018), <https://doi.org/10.1186/s13750-018-0121-7>.

²⁷ Claudia Colicchia and Fernanda Strozzi, "Supply Chain Risk Management: A New Methodology for a Systematic Literature Review," *Supply Chain Management: An International Journal*, 17, no. 4 (2012): 403–18, <https://doi.org/10.1108/13598541211246558>; Yu Xiao and Maria Watson, "Guidance on Conducting a Systematic Literature Review," *Journal of Planning Education and Research* 39, no. 1 (2019): 93–112, <https://doi.org/10.1177/0739456X17723971>.

²⁸ Veronica Phillips and Eleanor Barker, "Systematic Reviews: Structure, Form and Content," *Journal of Perioperative Practice* 31, no. 9 (2021): 349–53, <https://doi.org/10.1177/1750458921994693>.

screening, eligibility, and inclusion.²⁹

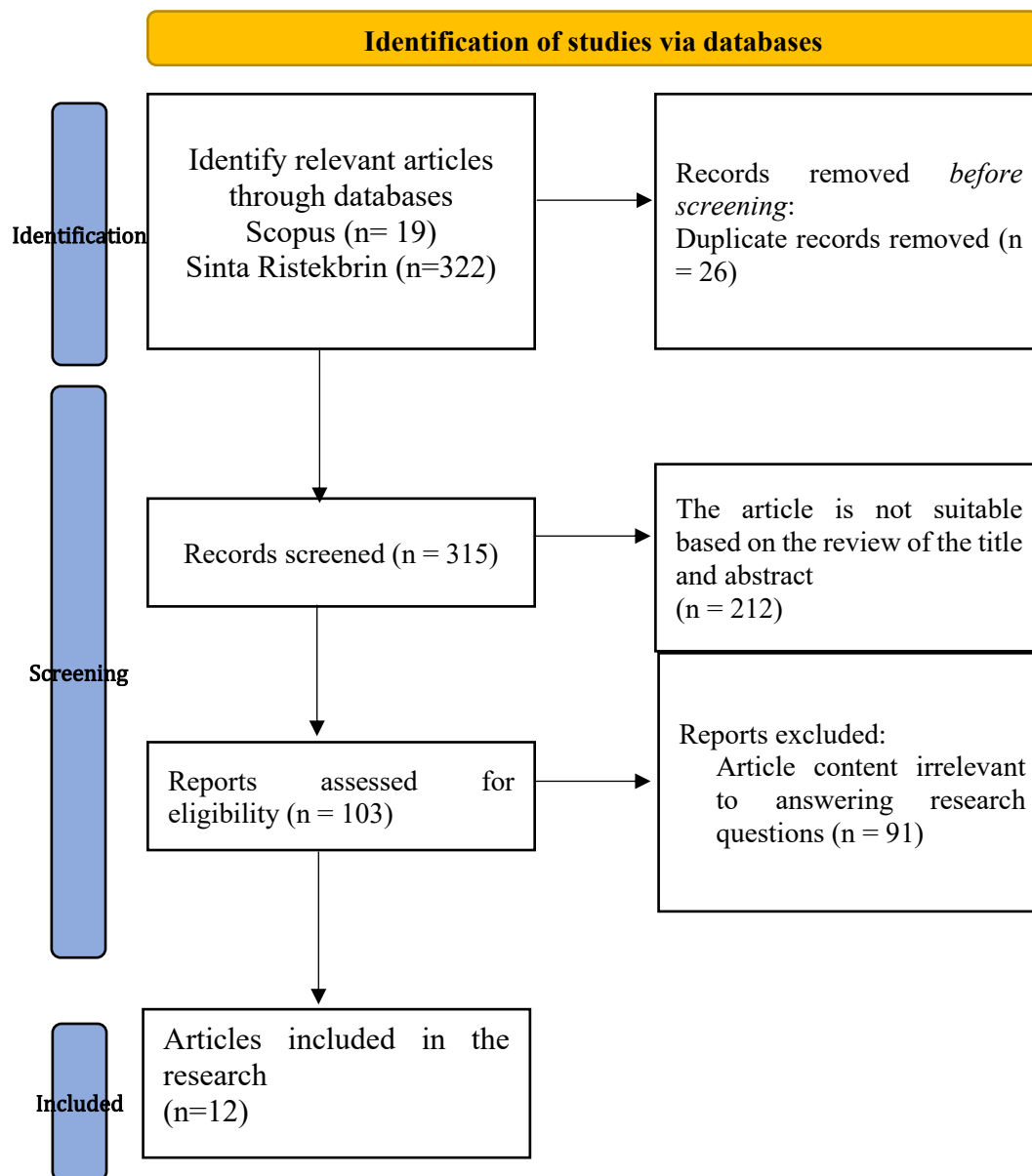


Figure 1. Flow Chart of Systematic Literature Review

Identification

The first step in reporting the analysis and synthesis of results from previous studies is the identification stage, which must be done carefully and rigorously. At this point, the researchers look for and gather relevant literature to address the formulated

²⁹ Matthew J. Page et al., “The PRISMA 2020 Statement: An Updated Guideline for Reporting Systematic Reviews,” in *The BMJ*, vol. 372, preprint, BMJ Publishing Group, March 29, 2021, <https://doi.org/10.1136/bmj.n71>; Matthew J. Page et al., “PRISMA 2020 Explanation and Elaboration: Updated Guidance and Exemplars for Reporting Systematic Reviews,” *The BMJ* 372 (March 2021): 1–36, <https://doi.org/10.1136/bmj.n160>; Ahmad Wahid and Neviyarni Neviyarni, “Guidance and Counseling Efforts to Improve Students’ Academic Self-Efficacy: A Systematic Literature Review,” *COUNSENESIA: Indonesia Journal of Guidance and Counseling* 5, no. 2 (2024), <https://doi.org/10.36728/cijgc.v5i2.4188>.

research questions. The databases used for the search are Scopus and Sinta Ristekbrin. To discover a large volume of literature, certain criteria for the literature that may be included in this study must be set so that it can answer the research questions clearly and in depth. Inclusion criteria are: a) literature published between 2020 and 2026; the selected time range was chosen to capture the most recent scholarly discoveries about *julo-julo* as a living economic institution within Indonesia's current socio-cultural and legal context. This timeframe indicates increasing scholarly attention to indigenous economic institutions, legal pluralism, and the integration of customary law into Islamic economic law amid continuing social and economic change; b) the literature must consist of scientific journal articles; c) the articles must be sourced from the Scopus and Sinta Ristekbrin databases; d) the studies may use qualitative or quantitative methods; and e) the literature must discuss *julo-julo* within the context of Minangkabau traditions. The exclusion criteria were: a) literature published outside 2020–2026; b) non-article publications such as theses, dissertations, magazines, and newspapers; c) works not indexed in Scopus or Sinta Ristekbrin; and d) studies addressing *julo-julo* outside of a Minangkabau cultural context. Based on these criteria, 19 articles were retrieved from Scopus and 322 from Sinta Ristekbrin at this stage.

Screening

In the PRISMA reporting process, the next step involves screening the scientific articles identified in the previous stage. At the start of screening, 26 of the 341 articles previously identified were duplicates and were therefore excluded. This left 315 scientific articles to move forward to title and abstract screening. Title and abstract screening helps researchers quickly understand an article's general scope and assess whether it addresses the research question. After a thorough review, 212 articles were excluded and did not advance to the next selection stage, largely because they did not align with this study's aims and focus.

Eligibility

After screening articles by title and abstract, 103 articles remain for further assessment. During this eligibility phase, the researchers will review the full text of the remaining articles to determine whether they address the study's specific questions. This stage is crucial because it allows the researchers to confirm that the selected articles can answer the research questions and to analyze them thoroughly. After assessing content suitability, 91 articles were irrelevant to the research questions and were therefore excluded.

Inclusion

After passing through several lengthy and rigorous stages, the researcher concluded that 12 articles could directly address the research question. This total is relatively small because, despite an extensive search across multiple databases, only a limited body of research on *julo-julo* within the Minangkabau customary context remains. For that reason, future work should explore this topic more clearly and more broadly from diverse scientific viewpoints. Once these 12 articles were chosen for analysis, the researchers saved and archived them using Mendeley. Figure 1 provides an overview of

the procedures undertaken.

Table 2. Articles Included in this Study

No	Researcher	Year	Method	Results
1	Putra et al.	2024	Quantitative Descriptive	<i>Julo-julo</i> , as a traditional economic system, positively impacts community income.
2	Jasmanda & Fitriisia	2021	Historical research	Rubber plantations, which some people are assisted with through <i>julo-julo</i> , greatly influence work patterns, which in turn can increase community income.
3	Putra & Mitra	2025	Qualitative Descriptive	The implementation of the <i>julo-julo</i> economic system, rooted in the local wisdom of the Minangkabau people, can clearly increase the productivity and sustainability of shallot farmers.
4	Abidin & Hulwati	2021	Qualitative Descriptive	The community participates in <i>julo-julo</i> activities because weak economic factors prevent them from holding wedding celebrations. <i>Julo-julo</i> is essentially considered ' <i>urf shahih</i> (valid custom) and is permissible.
5	Ernanda et al.	2020	Correlational	Social norms related to <i>julo-julo</i> positively influence agricultural business performance in Payakumbuh City.
6	Putri & Azwar	2022	Qualitative	Strategies used by merchants in the Padang Beach Tourism area include offering discounts, reducing the number of goods sold, engaging in side businesses, paying employees based on daily income, and offering <i>julo-julo</i> .
7	Rohani et al.	2021	Qualitative	The <i>julo-julo</i> activity in Merah Pupuk village serves an important function: overcoming financial difficulties in holding weddings and celebrations, labor limitations in these activities, and limitations in facilities and infrastructure.
8	Sovia & Widodo	2024	Qualitative Descriptive	The results show that some forms of solidarity and brotherhood among rice farmers in Nagari III Koto Aur Malintang include mutual assistance and cooperation. One reason for this is the <i>julo-julo</i> activity.
9	Yarham	2022	Qualitative	The practice of <i>julo-julo</i> carried out by the community in the village of Paraman Ampalu Pasaman involves usury and is not permissible under Islam. This article explains the correct, permissible concept of <i>julo-julo</i> .
10	Arianti	2022	Qualitative Descriptive	<i>Julo-julo sawah</i> is carried out by the community as an expression of social solidarity to help each other overcome economic hardship.
11	Syafruddin & Hasan	2021	Ethnographic approach	The existence of <i>julo-julo</i> activities in the South Sook community is inseparable from the role of religious and traditional leaders in the cultural context.
12	Evamela & Amri	2023	Case Study	Solidarity among Minangkabau street vendors manifests as mutual assistance and cooperation. One reason for this is the <i>julo-julo</i> activity.

RESULTS AND DISCUSSION

Data Extraction

A PRISMA review of publications identified 12 scientific articles as relevant to the research questions. Data were extracted independently by three reviewers with a standardized extraction form, and any inconsistencies were discussed until agreement was achieved. The extracted details covered the authors, publication year, methodological approaches, and key findings. In addition, particular emphasis was placed on how each study defined and interpreted *julo-julo* through the lenses of Minangkabau customary law, Indonesian cultural values, and Islamic economic law. The resulting data were then thematically compared and synthesized to identify recurring patterns, conceptual convergences and divergences, and gaps in the existing literature. Table 2 shows the key characteristics and descriptions of the reviewed articles.

The Concept and Practice of *Julo-julo* in the Traditional Economy of Minangkabau

Indonesia is a multiethnic and multicultural nation with a wide variety of cultural and traditional practices.³⁰ Many sources describe Indonesia as one of the world's largest multicultural countries.³¹ This cultural richness has influenced the distinctive lifestyles of its people, including the particular character of their traditional economic systems and cultural practices. The Minangkabau, one of the largest ethnic groups in West Sumatra Province,³² also has its own traditional economic culture. To this day, the community continues to practice this tradition, known as *julo-julo*.

³⁰ Tuti Budirahayu and Muhammad Saud, "Proposing an Integrated Multiculturalism Learning System: A Study from Indonesian Schools," *Asia-Pacific Education Researcher* 30, no. 2 (2021): 141–52, <https://doi.org/10.1007/s40299-020-00521-1>; Chuzaimah Dahlan Diem and Umar Abdullah, "Promoting Multiculturalism: Teachers' English Proficiency and Multicultural Education in Indonesia," *Indonesian Journal of Applied Linguistics* 10, no. 1 (2020): 46–58, <https://doi.org/10.17509/IJAL.V10I1.24983>; Abdul Haris Fatgehipon, "Multicultural Education through Social Studies Subjects for Junior High School Students in Maluku, Indonesia," *Issues in Educational Research* 33, no. 3 (2023): 937–56; Hendra Harmi et al., "How Great Is the Level of Youth Cultural Sensitivity? A Multicultural Education from One Ethnic in Indonesia," *Education Research International* 10 (2022): 1–9, <https://doi.org/10.1155/2022/7983961>; Mardhiah Mardhiah et al., "Internalization of Multicultural Education in Improving Students' Multicultural Competence," *Journal of Education and Health Promotion* 13, no. 1 (2024): 1–6, https://doi.org/10.4103/jehp.jehp_1206_23; Ngainun Naim and Mujamil Qomar, "The Actualization of Liberal Indonesian Multicultural Thought in Developing Community Harmonization," *Qudus International Journal of Islamic Studies* 9, no. 1 (2021): 141–74, <https://doi.org/10.21043/QIJIS.V9I1.7908>; Bambang Arif Rahman, "Islamic Revival and Cultural Diversity: Pesantren's Configuration in Contemporary Aceh, Indonesia," *Indonesian Journal of Islam and Muslim Societies* 12, no. 1 (2022): 201–29, <https://doi.org/10.18326/ijims.v12i1.201-229>; Sibawaihi Sibawaihi and Venesser Fernandes, "Globalizing Higher Education through Internationalization and Multiculturalism: The Case of Indonesia," *Higher Education Quarterly* 77, no. 2 (2023): 232–45, <https://doi.org/10.1111/hequ.12391>.

³¹ Fitri Feliana et al., "Unveiling the Impact of Education and Multicultural Personality on the Well-Being of Generation Z in Schools," *AL-ISHLAH: Jurnal Pendidikan* 16, no. 2 (2024): 797–808, <https://doi.org/10.35445/alishlah.v16i2.4881>; David Eko Setiawan and Kalis Stevanus, "Significance of Islam Nusantara Values in an Indonesian Multicultural Society," *Journal of Al-Tamaddun* 18, no. 1 (2023): 203–14, <https://doi.org/10.22452/JAT.vol18no1.17>.

³² Zefrizal Nurdin, "Legal Protection of Customary Rights under Legal Pluralism and Its Impact on the Minangkabau Society: An Empirical Study in the District of Lima Puluh Kota, West Sumatra," *Cogent Social Sciences* 8, no. 1 (2022): 1–10, <https://doi.org/10.1080/23311886.2022.2045722>.

Julo-julo is well known among Indonesians, particularly in West Sumatra.³³ This practice has long existed. It is described as a form of local wisdom and carefulness within West Sumatran society's traditional way of life.³⁴ *Julo-julo* is a community-based economic activity involving rotating savings among individuals, groups, or even across groups. More specifically, it refers to a group of people who agree on a value and collectively pool money or goods, which contributing members then take alternately. The exchange principle in *julo-julo* is comparable to *arisan* (rotating savings) and, in this context, is categorized as a *muamalah* activity.

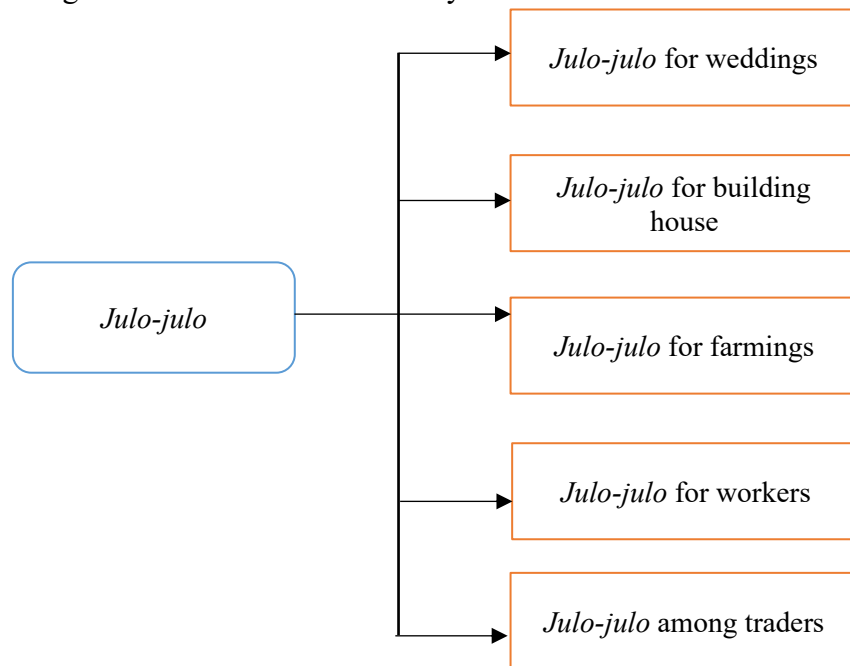


Figure 2. Types of *Julo-julo* in Minangkabau

Julo-julo is a form of social interaction that helps communities meet their needs, particularly among low- to middle-income groups. Based on research by Jasmanda & Fitrissia, *julo-julo* benefits community members by providing financial support to cover daily necessities beyond their primary earnings. In addition, the funds obtained through *julo-julo* can function as savings to help prepare for their children's higher education.³⁵ This social interaction model also entails social responsibilities for participants, including the obligation to contribute, the right to receive, and the duty to repay in the same and

³³ Putra et al., "The Impact of Arisan Julo-Julo on the Income of the Lower Middle Class in Kuranji, Padang City and A Review From the Perspective of Islamic Economic."

³⁴ Putra and Mitra, "Julo-Julo: A Social Exchange-Based Cooperative Farming System to Enhance Shallot Productivity in West Sumatra."

³⁵ Joni Jasmanda and Azmi Fitrissia, "Dinamika Kehidupan Sosial Ekonomi Petani Karet Kelompok Tani Bukit Sarana Kecamatan Rao Kabupaten Pasaman Tahun 1996-2020," *Jurnal Kronologi* 3, no. 3 (2021): 181–92, <https://doi.org/10.24036/jk.v3i3.172>; Devi Kurniawati et al., "The Political Economy of Fatwas: The Tobacco Industry, Religious Authority, and Social Class Realities for Women Smokers in Indonesia," *Al-Jadwa: Jurnal Studi Islam* 6, no. 1 (2026): 87–107, <https://doi.org/10.38073/aljadwa.5345>; Misno Misno et al., "Eco-Maqāṣid and Cross-Border Governance: A Policy Analysis of the Indonesia–Singapore Sustainable Industrial Zone," *Al-Jadwa: Jurnal Studi Islam* 6, no. 1 (2026): 134–59, <https://doi.org/10.38073/aljadwa.5021>.

equivalent manner as agreed upon by the *julo-julo* members.³⁶

Several types of *julo-julo* are practiced in Minangkabau society, including: a) *Julo-julo* for building house, in which members agree to contribute funds, and when a member's turn comes, that person receives the collected money to cover house building needs;³⁷ b) *Julo-julo* to meet agricultural capital needs, where a group agrees to run the scheme and the proceeds are used as additional farming capital; c) *Julo-julo* for *baralek*, where participants are typically parents of children who are anticipated to marry in the future, enabling them to receive support in organizing a wedding celebration, referred to in Minang as *baralek gadang*. What distinguishes this type is that contributions are given when a member actually holds the wedding, rather than being determined by a lottery.³⁸ In addition, the gifts for the wedding are not always in cash; they may also take the form of basic goods needed for the event;³⁹ d) *Julo-julo* for workers, often known as *balemba ari*,⁴⁰ where farmers take turns working on the farmland of members within the group; e) *Julo-julo* among traders, carried out by traders in a particular area.⁴¹ Because traders do not always earn profits and may even incur losses, the *julo-julo* funds function as extra capital to help sustain their businesses. Figure 2 illustrates the types of *julo-julo* identified in the literature.

The system and practice of *julo-julo* are clearly observable in Minangkabau society. This economic tradition is undoubtedly selected and carried out because it offers various advantages for the Minangkabau people, as Zainal Abidin & Hulwati confirm that it supports the community's economy. Their study explains that funds obtained through *julo-julo* can help reduce the expenses of *baralek* or wedding celebrations. Often, some money also remains, which can then be used to meet the needs of the bride and groom.⁴² Likewise, Syafruddin & Nursalman Hasan, in their research on the Sangir community in South Solok, conclude that *julo-julo* is highly beneficial because it makes it easier and provides support for young people preparing to hold wedding events. Beyond the economic aspect, *julo-julo* also brings social value, as its cooperative nature strengthens

³⁶ Rohani et al., "Julo-Julo Dalam Konteks Pertularan Sosial (Studi Kasus Di Desa Merah Pupuk, Kecamatan Atu Lintang, Kabupaten Aceh Tengah)."

³⁷ Putra and Mitra, "Julo-Julo: A Social Exchange-Based Cooperative Farming System to Enhance Shallot Productivity in West Sumatra."

³⁸ Zainal Abidin and Hulwati Hulwati, "Uang Panggilan: Media Pertukaran Sosial Dan Tolong Menolong Dalam Masyarakat Gaduh Angik," *Indonesian Journal of Religion and Society* 3, no. 2 (2021): 69–79, <https://doi.org/10.36256/ijrs.v3i2.237>.

³⁹ Rohani et al., "Julo-Julo Dalam Konteks Pertularan Sosial (Studi Kasus Di Desa Merah Pupuk, Kecamatan Atu Lintang, Kabupaten Aceh Tengah)."

⁴⁰ Revi Ernanda et al., "Pengaruh Norma Sosial Julo-Julo Tenaga Kerja Terhadap Kinerja Usahatani Cabai Kopay Di Kota Payakumbuh," *Jurnal Menara Ilmu* XIV, no. 01 (2020): 113–20.

⁴¹ Zeni Eka Putri and Azwar, "Modal Sosial Dan Strategi Bertahan Pedagang Di Masa Pandemi COVID-19 (Studi Kasus Pada Pedagang Di Daerah Wisata Pantai Kota Padang)," *Aliansi: Jurnal Politik, Keamanan Dan Hubungan Internasional*, no. Special Issue (2022): 346–53, <https://doi.org/https://doi.org/10.24198/aliansi.v0i0.43282>.

⁴² Abidin and Hulwati, "Uang Panggilan: Media Pertukaran Sosial Dan Tolong Menolong Dalam Masyarakat Gaduh Angik."

kinship, Islamic *ukhuwah*, and solidarity within the community.⁴³

The earlier discussion indicates that this concept offers value and advantages for the Minangkabau community. This local economic system is a tradition passed down through generations among the Minangkabau people. *Julo-julo* is also a distinctive Minangkabau cultural and traditional practice with its own significance, particularly for the community. Moreover, this economic activity strongly supports lower- to middle-income groups from various occupations in fulfilling both basic and additional needs. Groups such as farmers, merchants, and laborers can use this system for mutual benefit.

The Position of *Julo-julo* in the Perspective of Culture and Social Values within the Framework of Indonesian Culture

The local economic system known as *julo-julo* did not emerge overnight. Rather, it emerged through a long process in which earlier generations examined the Minangkabau community's values, advantages, and everyday practices. This development also aligns with Indonesia's broader cultural context, since the Minangkabau generally uphold Indonesian ideals. Indeed, several sources note that the Minangkabau are strongly nationalistic, as shown by many influential Indonesian leaders from this region, including Mohammad Hatta,⁴⁴ Muhammad Natsir,⁴⁵ Tan Malaka,⁴⁶ Hamka,⁴⁷ Sutan Sjahrir,⁴⁸ KH. Agus Salim,⁴⁹ and many others.

This section examines the values embedded in *julo-julo* economic practices and then integrates them with Indonesian cultural values. Through a systematic review of a range of literature, it was found that the central value in *julo-julo* is mutual help,⁵⁰ which

⁴³ Syafruddin and Nursalman Hasan, "An Ethnographic Review of the An Ethnographic Review on the Reception of Sangir Community in Solok Selatan to Giving Alms," *Mashdar : Jurnal Studi Al-Quran Dan Hadis* 3, no. 1 (2021): 145–66, <https://doi.org/10.15548/mashdar.v3i1.2860>.

⁴⁴ Hilman Latief, "The Masyumi Networks and the Proliferation of Islamic Higher Education in Indonesia (1945-1965)," *Bijdragen Tot de Taal-, Land- En Volkenkunde* 178, no. 4 (2022): 477–502, <https://doi.org/10.1163/22134379-bja10043>.

⁴⁵ Hasanuddin Yusuf Adan et al., "Integral Motion of Mohammad Natsir: Unity Efforts of People and Nation in the Republic of Indonesia," *International Journal of Innovation, Creativity and Change. Www.Ijicc.Net* 14 (2020): 2020; Latief, "The Masyumi Networks and the Proliferation of Islamic Higher Education in Indonesia (1945-1965)."

⁴⁶ Geoffrey C. Gunn, "Tan Malaka and Anti-Colonial Messaging during the Indonesian National Revolution," *Journal of Contemporary Asia* 55, no. 5 (2025): 721–40.

⁴⁷ Ikhwanuddin Nasution et al., "Minangkabau Tradition of Out-Migration (Merantau) in Indonesia: Hamka's Novels on Reality," *World Journal of English Language* 13, no. 6 (2023): 119–27, <https://doi.org/10.5430/wjel.v13n6p119>; Jean Gelman Taylor, "Hamka's Great Story: A Master Writer's Vision of Islam for Modern Indonesia," *Asian Studies Review* 41, no. 4 (2017): 687–88, <https://doi.org/10.1080/10357823.2017.1317616>; Ayang Utriza Yakin, "Hamka and Islam: Cosmopolitan Reform in the Malay World," *South East Asia Research* 28, no. 3 (2020): 366–68, <https://doi.org/10.1080/0967828x.2020.1791510>.

⁴⁸ Paul Bijl, "Human Rights and Anticolonial Nationalism in Sjahrir's Indonesian Contemplations," *Law and Literature* 29, no. 2 (2017): 247–68, <https://doi.org/10.1080/1535685X.2016.1268769>.

⁴⁹ Eka Srimulyani et al., "Women And Muslim Education In West Sumatra, Indonesia," *Jurnal Ilmiah Islam Futura* 25, no. 1 (2025): 151–67, <https://doi.org/10.22373/jiif.v25i1.21850>.

⁵⁰ Silvani Evamela and Emizal Amri, "Solidaritas Pedagang Kaki Lima Asal Minangkabau Di Pasar Cik Puan," *Culture & Society: Journal of Anthropological Research* 5, no. 1 (2023): 42–50, <https://doi.org/10.24036/csjar.v5i2.130>.

can even foster reconciliation among community members.⁵¹ This aligns with a Minangkabau life philosophy mentioned earlier, namely *barek samo dipikua, ringan samo dijinjang*.⁵² As various sources describe, *julo-julo* is undertaken by the community to meet their needs; therefore, it clearly reflects the value of mutual assistance. This value is essential in human life as a way to help one another in goodness, which Islam also encourages, as stated in the Quran, Surah Al-Maidah, verse 2.

وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ يَوْمَئِذٍ اللَّهُ شَدِيدُ الْعِقَابِ

Meaning: "Support one another in goodness and piety, and do not support one another in sin and wrongdoing. And be mindful of Allah; surely the punishment of Allah is severe" (Al Maidah: 2).

In this verse, scholars generally understand that people are urged to support one another in good deeds. Such mutual support is a natural part of life for humans as social creatures and should serve as a foundation for a Muslim's conduct.⁵³ This, in turn, can motivate society to build a harmonious social order and an atmosphere marked by togetherness and unity. Suud et al. explain that mutual assistance is reflected in six dimensions: a person's readiness to share with others, willingness to help, ability to cooperate, acting in line with the situation, giving voluntarily, and providing facilities that help others feel comfortable.⁵⁴ From this, the *julo-julo* economic system appears to fall under several of these aspects, particularly cooperation.

In this context, Indonesian culture in general is closely connected to this value. Indonesian society is widely recognized globally for its social tradition of cooperation and mutual assistance. Many Indonesians believe that by working together and helping each other, everyday challenges, whether large or small, can be handled more easily and at lower cost.⁵⁵ Research by Pieter Sahertian and Umiati Jawas also notes that Indonesians

⁵¹ Umar Nain, "Inequitable Community Reciprocity in the Kalomba Tradition in Indonesia," *Evolutionary Studies in Imaginative Culture* 8, no. 1 (2024): 691–705, <https://doi.org/10.70082/esic/8.1.057>.

⁵² Hariki Fitrah et al., "Developing a School Culture through Malamang Culture in Indonesia," *Universal Journal of Educational Research* 8, no. 12 (2020): 6667–75, <https://doi.org/10.13189/ujer.2020.081231>; Yantri Maputra et al., "Building Family's Social Resilience through Batobo Culture: A Community Environment Proposal," *IOP Conference Series: Earth and Environmental Science* 469, no. 1 (2020): 1–5, <https://doi.org/10.1088/1755-1315/469/1/012062>; Fini Fajri Mulyani et al., "Multicultural Education Based on Minangkabau Proverbs to Integrate Democratic Values in History Learning," *AL-ISHLAH: Jurnal Pendidikan* 16, no. 1 (2024): 527–44, <https://doi.org/10.35445/alishlah.v16i1.4989>; Remiswal et al., "The Influence of Hedonistic Culture to Minangkabau Juveniles' Social Behaviors in the Twenty-First Century"; Sefriyono, "Tarekat and Peace Building: A Study of The Inclusivism of the Community of Terekat Syattariyyah in the Nagari of Sungai Buluah Padang Pariaman Regency," *Jurnal Ilmiah Islam Futura* 20, no. 2 (2020): 211–34, <https://doi.org/10.22373/jiif.v0i0.5807>.

⁵³ Syh Noorul et al., "The Practice of Al-Ta'awun in the Wedding Expenditure of Malay-Muslims in Malaysia," *Pertanika J. Soc. Sci. & Hum* 28, no. 2 (2020): 1467–84.

⁵⁴ Fitriah M. Suud et al., "Preventing Bullying through the Experimental Ta'awun Program among Boarding School Students," *Nazhruna: Jurnal Pendidikan Islam* 8, no. 2 (2025): 400–413, <https://doi.org/10.31538/nzh.v8i2.181>.

⁵⁵ Kukuh Lukiyanto and Maranatha Wijayaningtyas, "Gotong Royong as Social Capital to Overcome Micro and Small Enterprises' Capital Difficulties," *Heliyon* 6, no. 9 (2020): 1–8, <https://doi.org/10.1016/j.heliyon.2020.e04879>.

place strong importance on caring for others, sustaining friendships, promoting tolerance, and consistently supporting one another.⁵⁶ From these findings, *julo-julo* reflects a positive value in this area and should be preserved sustainably.

Another equally important value embedded in *julo-julo* activities as an economic system is togetherness and solidarity. In Minangkabau society, its practices are strongly connected to these values. Prior studies have concluded that *julo-julo* can foster togetherness and solidarity within communities,⁵⁷ helping sustain positive and long-lasting relationships.⁵⁸ Research by Nani Sovia and Teguh Widodo shows that *julo-julo* activities have reinforced solidarity, social ties, and strong cooperation among farmers in Padang Pariaman.⁵⁹ Likewise, Zainal Abidin and Hulwati reported that religious leaders view *julo-julo* as a practice that can enhance brotherhood and unity within the community.⁶⁰

In summary, it can be inferred that the *julo-julo* tradition functions as a way to reinforce relationships among the Minangkabau community. In this context, it aligns with Allah's guidance in the Quran, Surah An-Nisa verse 1, which states: "And be mindful of Allah, in Whose Name you appeal to one another, and honour family ties." The principles of brotherhood and kinship contained in this tradition are clearly very relevant to Indonesian society more broadly. Several studies note that Indonesian society is characterized by a strong kinship culture,⁶¹ namely the principle of continually maintaining closeness with others.⁶² Therefore, it can be reasonably concluded that this economic system embodies values that fit within Indonesia's cultural framework, such as mutual help, togetherness, and solidarity. This further supports the view that *julo-julo* should be preserved and sustained as one of the Minangkabau traditional economic systems in the future.

The Practice of *Julo-julo* in the Perspective of Islamic Economic Law

Islam has a significant role in human life, whether at the level of the individual, the family, or an organization. Therefore, people are expected to conduct all life activities

⁵⁶ Pieter Sahertian and Umiati Jawas, "Culture and Excellent Leaders: Case of Indigenous and Non-Indigenous Indonesian Leaders," *Heliyon* 7, no. 11 (2021): 1–12, <https://doi.org/10.1016/j.heliyon.2021.e08288>.

⁵⁷ Faridah Arianti, "Analisis Upah Dalam Mengurangi Beban Ekonomi Pada Pandangan Hukum Islam," *Journal of Innovation Research and Knowledge* 1, no. 12 (2022): 1775–82.

⁵⁸ Rohani et al., "Julo-Julo Dalam Konteks Pertularan Sosial (Studi Kasus Di Desa Merah Pupuk, Kecamatan Atu Lintang, Kabupaten Aceh Tengah)."

⁵⁹ Nani Sovia and Teguh Widodo, "Solidaritas Sosial Petani Padi Sawah Nagari III Koto Aur Malintang Kabupaten Padang Pariaman," *Jurnal ISO: Jurnal Ilmu Sosial, Politik Dan Humaniora* 4, no. 2 (2024): 15, <https://doi.org/10.53697/iso.v4i2.2034>.

⁶⁰ Abidin and Hulwati, "Uang Panggilan: Media Pertukaran Sosial Dan Tolong Menolong Dalam Masyarakat Gaduh Angik."

⁶¹ Fitri Marisa et al., "The Intelligent Silaturahmi-Based Gamification Mechanics Model for Improving Small and Medium Enterprise Collaboration," *TEM Journal* 11, no. 3 (2022): 1185–92, <https://doi.org/10.18421/TEM113-25>.

⁶² Fitri Marisa et al., "The Rank of Silaturahmi-Assimilated Collaboration Parameter Based on Core Drive Using Octalysis Gamification Framework and Fuzzy AHP," *TEM Journal* 10, no. 4 (2021): 1971–82, <https://doi.org/10.18421/TEM104-63>.

in line with Islamic law.⁶³ In this context, Islam offers a comprehensive way of life grounded in ethical values and guides its followers in all areas, including social and economic matters. Economic behavior, in particular, should follow financial principles set by Islamic law, such as engaging in business while avoiding interest or usury.⁶⁴

Thus, a careful review of the traditional *julo-julo* economic system's standing within Islamic economic law is necessary. We argue that our predecessors had already assessed this practice through the lens of Islamic law, since the Minangkabau community is widely recognized for its strong religiosity. They are known to live in a definitely Islamic way across many areas of life.⁶⁵ One factor that underlies this reputation is their guiding philosophy, *adaik basandi syara'* (customs are grounded in sharia), *syara' basandi kitabullah* (sharia is grounded in the Qur'an).⁶⁶ For centuries, this principle has shaped Minangkabau traditions and conduct.

On this basis, we will assess whether Minangkabau traditional economic practices align with Islamic values and viewpoints. In examining the legal status of *julo-julo*, several points will be reviewed. According to M. Yarham's research, *julo-julo* is legally classified into two forms in practice. The first is *julo-julo* conducted as a debt agreement, which is considered valid under sharia. However, what can render it invalid is the use of a penalty scheme for members who are late in making payments. For instance, if a participant delays payment, they must pay an additional fee in a specified amount. This is deemed *haram* (forbidden in Islamic law) because it involves *riba* (usury). As noted in *fiqh* discussions, "Any debt that yields a benefit is *riba*."

The second form of the *julo-julo* system is a savings-based agreement. In this model, participants take turns receiving funds from the *julo-julo* pool, while those who have not yet received their turn effectively save by depositing their money with the *arisan*

⁶³ Burhanudin Harahap et al., "Islamic Law, Islamic Finance, and Sustainable Development Goals: A Systematic Literature Review," *Sustainability (Switzerland)* 15, no. 8 (2023): 1–21, <https://doi.org/10.3390/su15086626>.

⁶⁴ Ezzedine Ghlamallah et al., "The Topics of Islamic Economics and Finance Research," *International Review of Economics and Finance* 75 (September 2021): 145–60, <https://doi.org/10.1016/j.iref.2021.04.006>.

⁶⁵ Alexander Stark and Ariezan Afzan Hassan, "The Manifoldness of Traditional Knowledge: The Example of the Minangkabau Society in West Sumatra, Indonesia," *Kemanusiaan* 30, no. 2 (2023): 39–55, <https://doi.org/10.21315/kajh2023.30.2.3>; Nora Zulvianti et al., "The Influence of Environmental and Non-Environmental Factors on Tourist Satisfaction in Halal Tourism Destinations in West Sumatra, Indonesia," *Sustainability (Switzerland)* 14, no. 15 (2022): 1–17, <https://doi.org/10.3390/su14159185>.

⁶⁶ Abror Abror et al., "Service Quality, Religiosity, Customer Satisfaction, Customer Engagement and Islamic Bank's Customer Loyalty," *Journal of Islamic Marketing* 11, no. 6 (2020): 1691–705, <https://doi.org/10.1108/JIMA-03-2019-0044>; Alfurqan Alfurqan et al., "Harmony and Divergence: Unraveling the Influence of Surau in Minangkabau Religious Landscape," *Cogent Arts and Humanities* 12, no. 1 (2025): 1–17, <https://doi.org/10.1080/23311983.2025.2510057>; Fakhriati Fakhriati and Erwiza Erman, "COVID-19, Local Wisdom, and Resilience: The Case of Embroidery Artisans in Indonesia," *Cogent Arts and Humanities* 9, no. 1 (2022): 1–12, <https://doi.org/10.1080/23311983.2022.2129034>; Syukri Iska et al., "The Construction of an Islamic Capitalism through Pagang Gadai amongst the Minangkabau People," *Cogent Social Sciences* 9, no. 1 (2023): 1–11, <https://doi.org/10.1080/23311886.2022.2154547>; Aria Zurnetti and Nani Muliati, "Customary Criminal Law Policy on Domestic Violence Settlement through Restorative Justice," *Cogent Social Sciences* 8, no. 1 (2022): 1–12, <https://doi.org/10.1080/23311886.2022.2090083>.

manager. Under these circumstances, the practice is considered permissible. When assessed against the conditions for a savings agreement, the following points apply: a) the assets deposited in the *julo-julo* activity are cash deposits that will later be withdrawn; b) the depositor and the party receiving the deposit are individuals who are legally competent, of legal age, mentally sound, and fulfilling other conditions in line with representation requirements; c) regarding *shighat* and *ijab qabul*, in *julo-julo* the members have already carried out an *ijab qabul* that is understood and accepted by all parties. From this discussion, it can be concluded that *julo-julo* within the Minangkabau local economic system is permissible under Islamic economic law,⁶⁷ provided that certain key elements are observed and the process is administered carefully to remain in accordance with Islamic principles.⁶⁸

Moreover, the strengthening of this law is evident in the adoption of *julo-julo* across various cultures and traditions. For instance, Kamilah et al.'s research on the *julo-julo* system in North Sumatra also concludes that this economic model can be applied,⁶⁹ but only if it adheres to the legal framework of Islamic economics. This is because many potential risks could render its practice *haram* and invalid. Similarly, Herispon's study finds that the *julo-julo* system can enhance financial inclusion, offer interest-free microfinance options, and strengthen community resilience, aligning with Islamic economic principles.⁷⁰

Through a comprehensive analysis of *julo-julo* practices through the lens of Islamic economic law, the study concluded that *julo-julo* can be applied as an economic system, provided it stays within the boundaries set by Islamic principles, since many factors could render the practice *haram*. This study also examined the compatibility between the Minangkabau philosophy of life and the traditional *julo-julo* economic model. Based on these findings, the researcher suggests that this system should continue to be used as a form of community mutual support, a way to strengthen social ties and brotherhood, and a means to enhance economic well-being. Future researchers are encouraged to examine the *julo-julo* economic system in greater depth, for instance by assessing its effectiveness through alternative approaches such as longitudinal research and other methods.

CONCLUSION

This systematic literature review finds that *julo-julo* is a traditional Minangkabau economic institution maintained across generations as a system of rotating savings and

⁶⁷ Yarham, "Analisis Hukum Islam Terhadap Arisan Julo-Julo Di Desa Paraman Pasaman Barat."

⁶⁸ Muhammad Edo Rahman et al., "Analysis of Overpayment Practices in Arisan with the Principles of Sharia Economic Law," *Hakamain: Journal of Sharia and Law Studies* 3, no. 1 (2024): 48–58, <https://doi.org/10.57255/hakamain.v3i1.331>.

⁶⁹ Kamilah Kamilah et al., "Jula-Jula: Economic and Accounting Practices in the Muslim Community of North Sumatra," *Share: Jurnal Ekonomi Dan Keuangan Islam* 11, no. 2 (2022): 251–75, <https://doi.org/10.22373/share.v11i2.13213>.

⁷⁰ Herispon et al., "Jula-Jula as a Model of Shariah-Compliant Microfinance: Community Practices in Rural Indonesia," *Share: Jurnal Ekonomi Dan Keuangan Islam* 14, no. 1 (2025): 369–96.

shared economic assistance. In practice, it appears in multiple forms, such as contributions for house building, farming, wedding costs, labor sharing, and trading activities. These patterns indicate that *julo-julo* serves not only as an informal economic arrangement but also as a community-based institution that enables members to fulfil financial and material needs through mutually agreed terms.

Viewed through the lens of culture and social norms, *julo-julo* represents key Minangkabau values, including mutual help, collaboration, solidarity, reciprocity, togetherness, and a sense of brotherhood. These values also align with wider Indonesian cultural ideals, especially *gotong royong* (mutual cooperation) and collective responsibility. As a result, *julo-julo* should be seen not only as an economic practice, but also as a form of social capital that strengthens social ties and community cohesion.

From the perspective of Islamic economic law, *julo-julo* is generally allowed within the scope of *muamalah*, as long as it is carried out in line with sharia guidelines. Its permissibility is contingent on the absence of *riba* and other forbidden elements. If the practice includes extra gains or monetary sanctions tied to debt, certain forms may become impermissible. However, schemes grounded in mutual saving, deposits, or equal-value exchanges remain permissible when based on clear agreements and implemented in line with Islamic legal principles.

This review's main theoretical contribution is synthesizing customary practice, cultural values, and Islamic economic law into a single conceptual understanding of *julo-julo* as a living economic institution. Nonetheless, the analysis is limited to 12 articles published from 2020 to 2026 and indexed in Scopus and SINTA, which may not fully represent the diversity of *julo-julo* practices across Minangkabau communities. Accordingly, future studies should broaden both the scope of literature and empirical contexts, and investigate how *julo-julo* evolves within digital financial ecosystems, responds to intergenerational cultural shifts, and aligns with contemporary Islamic financial governance.

DECLARATION OF AI AND AI-ASSISTED TECHNOLOGIES IN THE WRITING PROCESS

Grammarly helped improve the grammar of this research paper by detecting errors and supporting adherence to academic standards. All authors take full responsibility for the work and guarantee its academic integrity.

AUTHOR CONTRIBUTION STATEMENT

Zuhri Arif contributed fully to developing research ideas and concepts, considering research methods and design, selecting articles, assessing quality, and drafting the article. Ahmad Wahid carried out the selection process and quality assessment for all articles included in the study. Yurmaini and Syah Wardi collected articles from all databases, synthesized the findings, and critically reviewed the article drafts. Habiburrahman Rizapoor and Ismed Batubara contributed to methodological planning, result synthesis, and proofreading.

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Authors should state whether the data supporting the findings are publicly available, available upon reasonable request, or restricted for ethical, privacy, legal, or institutional reasons.

DECLARATION OF INTERESTS

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