

CONSTRUCTION OF BUGINESE LOCAL WISDOM ON THE PARADIGM OF SHARIA BANKING DEVELOPMENT IN SOUTH SULAWESI

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Abstract: *This study aims to assemble Buginese local wisdom into a paradigm in order to develop sharia banking in South Sulawesi. Based on this purpose, the design used is descriptive qualitative design. It means that it describes qualitatively a paradigm built on Buginese local wisdom to develop sharia banking in South Sulawesi. The approach used is cultural and economic approach. While the focus of this study is the economic values of Buginese local wisdom. Therefore, the data used in this study come from Lontara', documents and related books and references. Using literature study in collecting these data and were analyzed with content analysis and inter-text analysis. The result of this study is that the paradigm that can be built on the economic values of Buginese local wisdom, is the humanist paradigm, namely "Buginese Humanist". This paradigm leads to a view of subjectivity based on human consciousness, and more emphasis on human values. If this is adopted in the developing sharia banking, the Buginese society will not think long to deal with sharia banking. Therefore, local wisdom should be used as the basis for building a paradigm to develop sharia banking in South Sulawesi. If this is used as a paradigm in developing sharia banking. Therefore, local wisdom must be a paradigm in developing sharia banking in South Sulawesi*

Keywords: local wisdom, Buginese, South Sulawesi, paradigm, Sharia Banking.

المخلص: تهدف هذه الدراسة إلى بناء نموذج على الحكمة المحلية البوغيسية لتطوير المصرفية الإسلامية في سولاويسي جنوبية. وبناءً على هذا الغرض، فإن التصميم المستخدم هو التصميم النوعي الوصفي. وهذا يعني أنه يصف نوعاً من النماذج المبنية على الحكمة المحلية البوغيسية لتطوير المصرفية الإسلامية في سولاويسي جنوبية. النهج المستخدم هو النهج الثقافي والاقتصادي. في حين أن تركيز هذه الدراسة هو القيم الاقتصادية للحكمة المحلية البوغيسية. ولذلك، فإن البيانات المستخدمة في هذه الدراسة تأتي من لونتارا (Lontara)، والمستندات والكتب والمراجع ذات الصلة. استخدام دراسة الأدب في جمع هذه البيانات وتحليلها مع تحليل المحتوى والتحليل بين النصوص. نتيجة هذه الدراسة هي أن النموذج الذي يمكن بناؤه على القيم الاقتصادية للحكمة المحلية البوغيسية، هو النموذج الإنساني، أي «الإنساني البوغيسي». هذا النموذج يؤدي إلى رؤية ذاتية تعتمد على الوعي البشري، والمزيد من التركيز على القيم الإنسانية. إذا تم اعتماد ذلك في تطوير المصرفية الإسلامية، فإن مجتمع البوغيس لن يفكر طويلاً في الارتباط بالمصرفية الإسلامية. لذلك، ينبغي استخدام الحكمة المحلية كأساس لبناء نموذج لتطوير المصرفية الإسلامية في سولاويسي جنوبية.

Abstrak: Tujuan studi ini adalah untuk merangkai kearifan lokal etnis bugis menjadi suatu paradigma dalam rangka mengembangkan perbankan syariah di Sulawesi Selatan. Berdasarkan pada tujuan penelitian tersebut di atas, maka desain yang digunakan adalah desain deskriptif kualitatif. Artinya, penelitian ini menggambarkan secara kualitatif paradigma yang dibangun dari kearifan lokal etnis bugis dalam mengembangkan perbankan syariah di Sulawesi Selatan. Pendekatan yang digunakan adalah pendekatan kultural dan ekonomi. Sementara fokus penelitian ini adalah nilai-nilai ekonomi kearifan lokal etnis Bugis. Karena itu, data yang digunakan dalam penelitian ini bersumber dari Lontara', dokumen dan buku-buku serta referensi yang terkait. Dalam mengumpulkan data-data tersebut digunakan studi pustaka. Data-data yang telah terkumpul dianalisis dengan content analysis dan inter-text analysis. Hasil penelitian ini yaitu bahwa paradigma yang bisa dirangkai dari nilai-nilai ekonomi kearifan lokal etnis bugis adalah paradigma

humanis, yakni “Humanis Buginis”. Paradigma ini bermuara pada pandangan subyektivitas yang berpijak pada kesadaran manusia, dan lebih menekankan kepada nilai-nilai kemanusiaan. Jika ini yang dijadikan paradigma dalam mengembangkan perbankan syariah, maka masyarakat bugis tidak akan berpikir panjang untuk berhubungan dengan perbankan syariah. Karena itu, kearifan lokal harus bisa dijadikan sebagai paradigma dalam mengembangkan perbankan syariah di Sulawesi Selatan.

INTRODUCTION

South Sulawesi province is one of the largest provinces in Indonesia with an area of approximately 46,083.94 square kilometers, which includes 21 regencies and 3 municipalities with a population of 2017 recorded at 8.6 million people with the composition of the male population as much as 4.2 million and the female population as much as 4.4 million, and the Muslim population is recorded as 7.2 million or 84% of the total population of this province.¹

Because of its vast territory, South Sulawesi province has made agriculture and trade sectors as the main focus of its economic activities, with the contribution of agriculture to its GDP (RP 418.93 trillion) in 2017 by 23%, while the contribution of the trade sector in 2017 by 14%. So that the economic growth rate of this province in 2017 based on both sectors, can reach as high as 7.23%.²

With the economic growth rate of 7.23%, the level of community welfare in South Sulawesi province is getting better. However, their interest in using Islamic financial services in developing two sectors that are the main foundation in improving their welfare is still very minimal. This can be shown on the financing channeled by Islamic Commercial Banks and Sharia Unit Businesses to them in the agricultural sector only RP. 13 billion, while in the trade sector RP. 722 billion.³ This implies that they are less concerned about Islamic sharia financial services in their area, even though they are

¹ BPS-Statistics of South Sulawesi Province, ‘South Sulawesi Province in Figure 2017’, *Population*, Makassar Agustus 2017, 53–82.

² BPS-Statistics of South Sulawesi Province, ‘Macroeconomic Indicator Statistics of South Sulawesi Quarter 4 2017’, *Economy and Trade*, February 2018, 28–48.

³ Financial Services Authority (OJK), ‘Sharia Banking Statistics 2018’, *BUS and UUS Financing Data*, Jakarta Mei 2018, 45.

predominantly Muslim, which is 84% of the total population of South Sulawesi province.⁴

But on the other hand, South Sulawesi province has other potential, namely local culture. The local culture is the culture of five major ethnic groups, namely Bugisnese, Makassarnese, Mandarnese, Torajan and Luwunese, and these five cultural groups have made a lot of local wisdom. If this is the case, South Sulawesi province has large assets that can provide its own space to overcome many things that occur in the community, including the issues raised above. Especially for Buginese ethnic group, its local wisdom is written and well documented in a classic literary work which is passed down from generation to generation and has a strong position in the Buginese literature. The classic literary work is called "Lontara".⁵ This Local wisdom which was written in *lontara* has long been acculturated and assimilated with Islamic values, even it is still very relevant to the nowadays condition and development.

Indeed, the studies of Buginese local wisdom have been widely carried out, they are the research done by Said in 1998,⁶ the book written by Abdullah in 1990,⁷ the book written by Pelras in 1996,⁸ the working paper written by Sewang in 2007,⁹ the working paper written

⁴ BPS-Statistics of South Sulawesi Province, 'South Sulawesi Province in Figure 2017', *Religion*, Makassar Agustus 2017, 135.

⁵ Lontara is a traditional script of Buginese society. Lontara script according to Mattulada derived from "sulapa eppa wala suji". Wala suji comes from the word wala which means separator / fence / guard and suji meaning princess. Wala Suji is a kind of bamboo fence in ritualistic ceremonies that form rhombus. Sulapa eppa (four sides) is a mystical form of the classic Buginese belief symbolizing the order of the universe, the fire-water-wind-soil. This lontara letter is generally used to write the rules of government and society. The manuscript is written on lontar leaves using a stick or kalam made from coarse fibers (like the size of a stick). Indonesian Wikipedia, "Aksara Lontara", Cited from '<https://id.wikipedia.org>', 21 July 2018.

⁶ Mashadi Said, 'Konsep Jati Diri Manusia Bugis dalam Lontarak: Sebuah Telaah Falsafi tentang Kebijakan Hidup Bugis' (Dissertation, Program Pascasarjana IKIP Malang, 1998).

⁷ Abdullah, *Reaktualisasi Etos Budaya Manusia Bugis* (Solo: CV. Ramadhani, 1990).

⁸ Christian Pelras, *The Bugis* (London: Bleckwell, 1996).

⁹ Ahmad Sewang, 'Pelestarian Kearifan Lokal melalui Pewarisan Bahasa Bugis', in *Working Paper* (The First Congress of Regional Languages of South Sulawesi, Makassar, 2007).

by Syaparuddin in 2011,¹⁰ done the research done by Mira Elfira et. el. In 2013, etc.¹¹ However, these studies have not specifically discussed about the Buginese local wisdom in developing sharia banking in the region. So that it is very important to do because it can be used as a paradigm to develop sharia banking in South Sulawesi. Therefore, this study is present to examine it.

The purpose of this study is to assemble Buginese local wisdom into a paradigm in order to develop sharia banking in South Sulawesi. If the local wisdom is used as a paradigm to develop sharia banking in South Sulawesi, the public of this province will not think long to use the sharia banking financial services. Therefore, local wisdom should be used as a paradigm in developing sharia banking in a region, so that sharia banking becomes the main focus of society in carrying out every economic activity and business in the area. Based on that, cultural and economic approaches were used in conducting this study, and it focused on the economic values of Buginese local wisdom. Therefore, the data used in this study come from *Lontara*, documents and related books and references, and using literature study in collecting these data. The collected data were analyzed with content analysis and inter-text analysis.

DEVELOPMENT POLICIES

The banking sector as an intermediary between the surplus spending unit and the deficit spending unit, has a strategic position in the economy. Thus the role of banks, including sharia banking needs to be improved in terms of the collection and distribution of public funds, as well as the provision of other banking services. In line with banking restructuring efforts to rebuild a good banking system in order to support national economic growth, one of the efforts made to optimize the banking function is the development of sharia banking.

¹⁰ Syaparuddin, 'Akulturasi Islam dengan Budaya Lokal: Memahami Nilai-nilai Kearifan Lokal Masyarakat Bugis dalam Membangun Karakter Bangsa yang Otentik' (Prosiding, The 11th Annual Conference on Islamic Studies in Bangka Belitung, 2011).

¹¹ Mira Elfira, 'Model Kepemimpinan pada Lembaga Pemerintahan Berbasis Kearifan Lokal di Minangkabau dan Bugis' (Research Report, Faculty of Cultural Sciences of Indonesian University, 2013).

In addition to the above reason, other reasons for the importance of sharia banking development, according Mulya Siregar are:¹² First, Fulfilling the needs of people who want sharia banking services because they think that bank interest is not in line with the teachings of Islam. Therefore, the existence of sharia banking that coexist with conventional banking, is needed to mobilize wider fund from society, especially from the segment which has not been touched by conventional banking.

Second, there is an opportunity to finance business activities based on the partnership principle. The concept applied is a harmonious investment cooperation relationship (mutual investor relationship) that is different from the pattern of relationships between antagonistic debtors and creditors (debtor to creditor relationships) in conventional banking.

Third, the banking products and services offered have a number of advantages such as the negligence of interest exposure (perpetual interest effect), the limitation of speculation activities and the prioritization of activities that realize the linkages between the financial sector and real sector, financing is aimed at businesses that pay more attention to ethics and morality.

Fourth, The mission, vision, and goal of sharia banking development. In the effort to develop sharia banking it is necessary to have clarity of policy and development direction so that all sharia banking stakeholders know in which direction sharia banking will be developed. It is necessary for the mission, vision and objective of sharia banking development because these three things are pre-requisite for a sharia banking policy. Without these three things, it is feared that the following things will happen, namely: (1) the development policy of sharia banking is not clear, (2) the development policy of sharia banking that does not comply with sharia principles, (3) the functional supervision of sharia banking becomes inadequate, and (4) the operation of sharia banking becomes less optimal because of mismatch between the policy and the nature of sharia bank business.

The mission of sharia banking development in Indonesia is to create a conducive climate for the development of a good sharia

¹² Mulya Siregar, 'Agenda Pengembangan Perbankan Syariah untuk Mendukung Sistem Ekonomi yang Sehat di Indonesia: Evaluasi, Prospek dan Arah Kebijakan', *Iqtishad: Journal of Islamic Economics* 3, no. 1 (2002): 56–57.

banking and consistent with the principles of sharia. For this matter, the regulatory and supervisory authority of sharia banking must perform the following functions: (1) conducting studies on sharia banking operations, community preferences, and other matters necessary to ensure that sharia banks operate optimally, (2) preparing regulations and infrastructure for sharia banks to operate in accordance with their nature of business, (3) supervising and inspecting sharia bank operations to ensure sharia banks complying to sharia and prudential principles; and (3) issuing permits for sharia bank operations.

Based on the above mission, it is clear that the success of sharia banking development is not only the task of banking authorities (OJK) but also determined by the active role of other sharia banking stakeholders in creating a conducive environment for sharia banks to operate optimally. The success of sharia banking development is also determined by the ability of sharia banks to provide excellent services in serving the people who need sharia banking products and services.

The characteristics of sharia banks are emphasizing the aspects of justice, balancing the moral and material aspects, the funds collected must be managed to obtain added value in order to create prosperity, the property used to prosper the earth for the benefit of the people, the prohibition of speculative business activities or the importance of the existence of underlying assets in each transactions, and the relationship between the customer and the sharia bank is a partnership.

Based on the above, sharia banking is closely related to the real sector. Thus, the vision of sharia banking development is the realization of sharia banking that is able to move the real sector through equity financing activities within the framework of help and to the goodness to achieve the benefit of the people.

The sharia banking development has short, medium and long term goals. In the short-term goal, the sharia banking development aims to realize sharia banking that is able to meet the needs of people who want the services of sharia banks throughout Indonesia. This has not been fully implemented due to regulatory constraints that has not enabled the optimal operation of sharia banks. The ability to serve the public is still limited in several provinces because the information is not complete regarding the map of the community's need for sharia

bank products and services and the provisions that are less conducive regarding the distribution of sharia bank office networks.

The medium-term goal of sharia banking development is the realization of a sharia bank that is able to play a role in driving the real sector. Up to now, the equity financing provided by sharia banks is still relatively limited, but on the other hand *murābahah* financing still dominates the portfolio of sharia banking assets. This is due to its nature that *muḍārabah* financing does not prioritize guarantees and losses are fully borne by sharia banks, thus placing banks in a position that faces relatively higher risks than *murābahah* financing. Another thing that needs to get attention is the role of sharia banking in rural sector financing (rural sector) and Small and Medium Enterprises (SMEs) which have been relatively limited access to conventional banking financing. A growing opinion among bankers is the relatively high risk and the cost of managing the financing of the rural and SME sectors. If sharia banking can not optimally play the role, the implication is that the grassroots society will be more neglected in getting banking financing. To bridge the two interests mentioned above, the presence of supporting institutions such as Sharia Financing Guarantee Institution that can reduce bank risk to *muḍārabah* and grassroots financing, is needed very much.

The long-term goal of sharia banking development is the realization of a sharia bank that can operate more efficiently. Currently, the management of liquidity of sharia banks is still relatively inefficient due to the excess liquidity and the lack of sharia financial instruments that can be utilized as an alternative fund placement.

EVALUATING THE DEVELOPMENT PARADIGM

Sharia banking development policies as mentioned above need to be covered by a set of policy paradigms. This is needed to ensure the consistency of the roles and duties of the banking authorities in the sharia banking development. On the other hand, the realization of sharia banking industry that grows as expected and has the ability to implement policies issued by the banking authorities, requires requirements in the form of application of sharia values by sharia banking. Thus, the policy paradigm is a prerequisite that must be fulfilled in the sharia banking development.

The efforts for sharia banking development in the early stages require a set of policy paradigms that can be used as a reference in the formulation of policies, provisions and development of sharia banking infrastructure. The policy paradigm needed to ensure consistency of roles and duties of banking authorities in the sharia banking development are the market driven, the fair treatment, the gradual and sustainable approach, dan the compliance to sharia principles.¹³

Relating to the market driven, developing office networks of sharia bank is left entirely to the will of the market, namely the interaction between the people who need sharia banking products and services with investors or banking institutions that provide sharia banking services. Sharia banks must be able to read the will of the market and provide the best service. However, the service of sharia banks to market will not mean that sharia banks must be willing to be dictated by the market, but sharia banks must be able to (1) stick to sharia principles, (2) show their excellence, and (3) educate the public about the uniqueness of sharia bank. In this case, the role of banking authority is more emphasized on the creation of banking provisions that can support the implementation of business activities of sharia banks, which are healthy, efficient and complying to the sharia principles.

Relating to the fair treatment. Sharia banking arrangements and development are carried out by not giving special treatment to the sharia banking industry. Arrangements and provisions applied to sharia banking will be adjusted to its nature of business. Thus, the consequences of this are very reasonable if there are regulations and provisions that may not be the same between sharia banks and conventional banks

Relating to the gradual and sustainable approach, sharia banking development both in terms of institutions and arrangements is carried out gradually and continuously. The preparation of regulations and the development of sharia banking infrastructure must still be based on the reality faced, especially in an environment that is still not completely ideal according to sharia. The neglect of this reality will place efforts to develop sharia banking in a position that is not grounded and can have counterproductive effects on the growth of the sharia banking industry. In this regard, it is recognized that there are

¹³ Siregar, 57–58.

difficulties in realizing the ideal conditions of a new sharia banking system. Completion of provisions and supporting infrastructure for sharia banking is implemented gradually with attention to the urgency and priority of a number of tasks that must be implemented.

Relating the compliance to sharia principles, the arrangement and development of sharia banking infrastructure must fulfill sharia principles. The level of fulfillment of these two things must be adjusted to the stage of development of national sharia banking, if it is not possible to implement regulations and infrastructure that are entirely ideal, the choice of policy must be determined even though it is not completely perfect. However, the efforts to improve the provision and infrastructure must be sought continuously to approach perfection.

The paradigm of sharia banking development policy as mentioned above did not seem to run like its policy paradigm, therefore the future should be based on understanding the actual condition and the main issues facing sharia banks. The matters that are fundamental issues that need to be addressed are a relatively low level of understanding the community towards the operations of sharia banks, and the completeness of regulations and infrastructure that are prerequisites for the operation of sharia banks. In addition, the sharia banking development is also determined by the interest of investors to enter the sharia banking industry, institutional development, and financial indicators of sharia banking. These are all important things that should be monitored regularly and a valuable input in determining the steps of sharia banking development.

DESCRIBING THE PUBLIC INTEREST IN SOUTH SULAWESI

The interest in question here is the interest of people in South Sulawesi in using sharia financial services in sharia banking. Based on Sharia Banking Statistics data released by The Indonesian Financial Services Authority (OJK) on March 2018, the total distribution of sharia bank financing (BUS and UUS) to the community in South Sulawesi was Rp. 5,938 Billion. This figure is very small when compared with other areas, for example in Jakarta Rp. 121,948 Billion, Banten Rp. 7.937 Billion, West Java Rp. 31.987 Billion, Central Java Rp. 17,603 Billion, East Java Rp. 24,896 Billion, Aceh Rp. 13,918 Billion, and

North Sumatra Rp. 9,821 Billion.¹⁴ This shows that the people of South Sulawesi are less interested in dealing with sharia banking.

Most of the people in South Sulawesi who use financial services in sharia banks are still dominantly influenced by religious emotions, and not yet based on good rational understanding. This is indicated from the condition of society that is viewed as islamic society and the people who have knowledge about sharia bank tend to adopt sharia bank if compared with the group of society which are not islamic ones and do not have a good knowledge about sharia bank. In addition, they are generally secular in their every economic and business activities. Therefore, the main obstacle faced by sharia banking in South Sulawesi is the minimal understanding of community about sharia banking, as well as the quality and quantity of sharia banking human resources are also very minimal.

If the level of public awareness is still low on the understanding of sharia finance, this could impact on the potential for floating sharia banking funds, so that they can move to conventional banking. Therefore, people's understanding of sharia banking should be strengthened and enhanced, if not, it could be a time for sharia banking which will be abandoned by the people in the area.

Nevertheless, sharia banking in South Sulawesi is still potential to be developed, by looking at the position of Indonesia as the 10 countries with the largest expenditure for sharia finance. Other aspects that can support this potential for development in South Sulawesi are (1) the food industry, by looking at Indonesia as a country with the largest halal food consumer in the world, (2) fashion industry, by maximizing the potential of Muslims Indonesia, which reached 225.7 million inhabitants and has the position as the country with the largest Moslem, (3) entrepreneurship, by maximizing the role of 28,691 Islamic Boarding Schools which owne 4.03 million students. These Islamic Boarding Schools can be utilized as an independent business development. On the other hand, the existence of the students of Islamic Boarding School in South Sulawesi reached 66,217 people who are studying at 294 Islamic Boarding Schools, is a potential market of sharia banking. If it is taken seriously, it can boost the growth of sharia banking, and (4) the potential of zakat and waqf. The total revenue of South Sulawesi ZIS (zakat, infaq and

¹⁴ Financial Services Authority (OJK), 'Sharia Banking Statistics 2018', 45.

sadaqah) in 2015 amounted to Rp 80.3 billion with composition of Rp 59.50 billion from zakat fitrah, Rp 5.12 billion from zakat maal and Rp 15.70 billion from infaq. While waqf potential, South Sulawesi has 10,440 waqf land with an area of 1.029 million square meters or 23.35% of the national waqf land) and 53% of them have certified waqf.¹⁵

MAPPING THE POTENTIAL OF BUGINESE ETHNICS

The Buginese ethnic group or to *Ugi* is one of the ethnics among many ethnics in Indonesia. They settled on the southern island of Sulawesi. However, in its development, the Buginese community is now widespread throughout the archipelago. *Ugi* is not a meaningful word. But it is short for *La Satumpugi*, the name of a king who in his time controlled most of the province of South Sulawesi. *La Satumpugi* is well known and close to his people. His people also call themselves *To Ugi*, which means *Ugi* People or *Ugi* Followers. In their journey, along with the Indonesian movement, *Ugi* which was translated into Indonesian becomes Buginese and identified as one of the official ethnics within the scope of the Republic of Indonesia.¹⁶

The Buginese ethnics are the most dominant ethnics in South Sulawesi, besides they are also moslem majority. This is a potential market for sharia banking. If this potential is taken seriously, it can also boost the growth of sharia banking in South Sulawesi. Another potential possessed by this ethnic is culture. The real buginese culture that is applied in everyday life teaches matters of morals, such as pronouncing *tabe'* (excuse me) while bending over the body when passing in front of a group of elderly people who are telling stories, pronouncing *iyé'* (*nggih* in Javanese language), answering questions before expressing the reasons, friendly, appreciating the older, and loving the young. This is among the real Buginese teachings contained in *Lontara* which must be realized in everyday life of Buginese society.¹⁷

The Buginese ethnics are also thick with distinctive customs, they are customs of marriage, customs of the house, customs of

¹⁵ Section Organizer of Hajj, Zakat and Waqf, *Dont Stop Paying Zakat* (Makassar: Regional Office of the Ministry of Religion of South Sulawesi Province, 2017), 14–15.

¹⁶ Pelras, *The Bugis*, 12.

¹⁷ Pelras, 13.

building houses, farming customs, principles of life, and so forth. Although a bit more has been mixed with the teachings of Islam. The customs that Buginese ethnics own indicate one thing that Bugis ethnics had an extraordinary civilization in their time. The ancestors of Buginese ethnics were smart people who were able to create and pass on science.¹⁸

BUGINESE LOCAL WISDOM

Local wisdom is the view of life and science and various life strategies that manifest the activities undertaken by local communities in answering various problems to fulfill their needs.¹⁹ The terms of Buginese local wisdom as the acculturation of Islam to the Buginese culture which are found in *Lontara*, are *Ati Mapaccing* (Clean heart), *Akkarungen Makessing* (the concept of good governance), *Amardekangeng* (democracy), *Reso* (achievement motivation), *Assimerelleng* (solidarity), *Mappasitinaja*, (propriety), and *Pattaro Ade* (law enforcement).²⁰ In this study, the local wisdom discussed is only focused on the local wisdom that contains economic values, namely *Reso* (achievement motivation).

The term of achievement motivation is revealed in Buginese expression with the term, *Reso* (hard effort). To achieve a success, *Reso* according to Buginese people, is a major requirement. This suggests that in the struggle to achieve a success, some one must never give up. He/she must emerge as winners. The Expressions on achievement motivation found in *Lontara* are:²¹

First, *Aja' mumaelo' ribetta makkalla ri cappa alletenng* (Don't want to be preceded to set your foot on the end of the bridge). It means that in this life, there is a tight competition to win the competition, all existing capabilities you have, must be used. "The bridge" which can only be passed by anyone who set his/her foot fist on it. it means that he/she is entitled to pursue first, namely to act quickly with courage, although he/she faces a great risk to be a winner.

¹⁸ Pelras, 14.

¹⁹ Haedar Nashir, 'Menggali Kearifan Menghalau Kerakusan', <http://www.republika.co.id>, 10 March 2017.

²⁰ The Museum of Lapawawoi Karaeng Sigeri, 'Lontara Documentation Collection of the Museum of Lapawawoi Karaeng Sigeri' (Watampone, 1970).

²¹ The Museum of Lapawawoi Karaeng Sigeri.

Second, *Resopa natinulu, natemmangingni malomo naletei pammase Dewata Seuwaee* (Only hard work and perseverance can bring a divine grace easily). That means that to achieve a success, some one must not only pray, but also he/she must work hard and diligently.

Third, *Temmasiri kajompie, tania ttaro rampingeng, naia makkalu* (“The bean” is not really shy, he doesn’t save the buffer, but he who climbs it). This means that to achieve a better life, a person is required to work hard, he/she doesn’t rely his/her hope on others.

Fourth, *Onroko mammatu-matu napole marakkae naia makkala* (Stay with your laziness until “the nimble” comes then masters). That means that in addition important to appreciate the time/ opportunity, someone is also important to avoid the actions not to have a benefit from the efforts of others.

By using content analysis to understand deeply the fourth phrases of Buginese local wisdom as mentioned above, the economic values that can be expressed from them are “Tauhid (Oneness of God)”, “Courage”, “Hard Work”, “Independent”, “Respect for time”, and the Ethics & Morals”.

CONSTRUCTING A NEW PARADIGMA

Paradigm is the way people to perceive themselves and their environment which will influence them in thinking, acting and behaving. Paradigm can also mean as a set of assumptions, concepts, values, and practices applied in looking at reality in a same community, in particular, the intellectual discipline.²²

The paradigm that can accommodate the economic values of Buginese local wisdom as mentioned above is a humanist paradigm, namely “Buginese Humanist”, because it leads to the subjective view grounded in human consciousness, and emphasizes more on human values in doing economic activities. Its implication in the question of ethics and morality is as the foundation and purpose to perform an economic activity. If so, the “Buginese Humanist” paradigm can serve as a paradigm for developing sharia banking in South Sulawesi.

²² Deddy Mulyana and Jalaluddin Rakhmat, *Komunikasi antarbudaya: Panduan Berekomunikasi dengan Orang-orang Berbeda Budaya* (Bandung: Remaja Rosdakarya, 2006), 32.

The humanist paradigm looks rather at the development of the human personality. This paradigm describes how people establish themselves to do positive things. The ability of this positive action is called as human potential and it is closely related to the development of positive emotions contained in the affective domain.²³

The humanists tend to emphasize the need to eliminate or overcome the limitations of existing social order. They assume that human consciousness has been controlled or shackled by ideological structure that comes from outside himself. So he has not been himself any more. The shackles have made the separation between himself and a pure consciousness (alienation), or has made a false consciousness that prevented him to achieve a true human fulfillment.²⁴

Therefore, the main focus of the “Buginese Humanist” paradigm is to understand human difficulties in freeing himself from all forms of social order that hinder the development of himself as a man. On this basis, The problem that must be solved is how people can decide the chains that bind them in the established social patterns to achieve the dignity of humanity.

Starting from the above explanation, it was revealed that the “Buginese Humanist” paradigm is an activity that emphasizes human values. Activities undertaken boils down to a process that gives attention to the enhancement of human dignity issue. The implication in the question of ethics and morality is as the foundation and purpose of the activity itself. That means that as the foundation of economic activity in doing so, there are ethics that must be considered. Meanwhile, as the goal of economic activity, the ethics should be the direction and goals of the economic activity.

Therefore, the new development paradigm of sharia banking in South Sulawesi is suitable to be built on the “Buginese Humanist” paradigm, are “Human Development” and “Growth with Equity”. “Human development” is based on the belief and recognition of the power of the people’s choice, the people are given the opportunity to use the capability and capacity to build themselves. It is universal, non-discriminatory and it puts people as subjects of development,

²³ La Ode Jumaidin, *Komunikasi dalam Realitas Sosial Kontemporer: antara Positivisme dan Humanisme* (Bandung: Humaniora Utama Press, 2008), 57.

²⁴ Jumaidin, 58.

boosts the capabilities and their usage, as well as reduces the suffering and it is oriented to the sustainability of next generation welfare.²⁵

While “Growth with Equity” is the equitable distribution of income through a variety of programs to ease the burden on the poor, such as: First, a labor-intensive program. Second, structural improvements in the productive sectors, and Third, government intervention to reduce market distortions.²⁶

DEVELOPMENT BASED ON BUGINESE HUMANIST PARADIGM

The development in question here is the development of sharia banking, where the development paradigm in South Sulawesi will be reconstructed by using the humanist buginese paradigm. This is done because its development in recent years was more aimed at the existence of institutions and products labeled sharia. Similarly, the innovation of sharia banking products was more related to how to Islamize or find the sharia equivalent of sharia banking products, which was conventional previously. If a bank unit does not have a shariah branch, it is said not to follow the trend.

The development which has an impressive horizontal translation has become the focus of many sharia banks. It can be judged that almost there is no new extraordinary perspective except for its size and financial performance, while there are other more important things than the two things, they are the process of synergy and participation of sharia banks from and for all community groups along with a set of values and local paradigms which have been inherent in them.

Related to this aspect, it is often forgotten how the synergy of sharia banking principles with the existing institutions and local wisdom of society. As part of the learning process, sharia banking activists need to get into the midst of society to see the tools of their socio-economic institutions and their local wisdom because there are so many fragments of sharia banking principles and practices that have been institutionalized in the community.

The reasons why the institutions and local wisdom of society need to be seen, are: First, that society is the main base of the economy.

²⁵ Richard Florida, *The Rise of the Creative Class* (United States of America: Mc.Gram Hill, 2002), 104.

²⁶ Florida, 105.

Therefore, the sharia banking development should be more focused, sensitive, and show the alignment of the whole community. Second, one of sharia sources in conducting business activities in Islam is the customs and people's good local wisdom (*'urf shahih*). *'Urf shahih* is a good and wise custom which is the result of a series of repetitive social actions that continue to strengthen, common sense recognition and not deviate from sharia principles. *'Urf shahih* is born naturally because there are many specific reality and problematics in local environment that is not difficult to find its solution globally. The Moslem scholars have also agreed that the taking of law through the process of *ijtihad* must maintain *'urf shahih* that exists in society.

Third, it is not only about principles and inspiration, sharia-compliant financial transactions but also there was already in the bugis community long before sharia financial institutions were established in South Sulawesi. Therefore, the sharia banking development should also be juxtaposed with the wisdom and conditions of the local community. It may even be that these practices of local wisdom are repackaged and institutionalized through more formal schemes or vice versa, sharia finance schemes that are applicable in the community can be named with more earthly names and tastes.

Therefore, if sharia banking wants to develop well in South Sulawesi, it must be able to adopt the humanist buginese paradigm because it departed from an activity that more emphasis on human values. The activities undertaken lead to a process that gives an attention to the issue of increasing the dignity of humanity. The implication, on ethical and moral issues is as the basis and purpose of the activity itself. It means that as the foundation of economic and business activities, there are ethics to be considered to implement it. As for the purpose of economic and business activities, the ethics must become the direction and the target of economic and business activities.

Thus, if sharia banking in South Sulawesi is developed on the Buginese Humanist paradigm, its development will focus on Human Development and Growth with Equity. "Human development" is based on the belief and recognition of the power of the people's choice, the people are given the opportunity to use the capability and capacity to build themselves. It is universal, non-discriminatory and it puts people as subjects of development, boosts the capabilities and

their usage, as well as reduces the suffering and it is oriented to the sustainability of next generation welfare.

While “Growth with Equity” is the equitable distribution of income through a variety of programs to ease the burden on the poor, such as: First, a labor-intensive program. Second, structural improvements in the productive sectors, and Third, government intervention to reduce market distortions.

The Buginese humanist paradigm should be adopted because the prospects of the development of the sharia banking industry is strongly influenced by the demand of the community. In addition, it is also influenced by the provision of sharia banking services as well as the factors affecting both sides of supply and demand, such as public education efforts conducted by various parties, improvements in regulation and support of government and banking authorities in encouraging the development of sharia bank offices. In terms of demand, It can be seen from how large the community groups who want the existence and willingness to use the services of sharia banking, and the expected demand will be able to continue to grow with the increasing of society understanding. While the supply side can be seen from the interest of investors to enter the sharia banking industry, the development of office network and the improvement of financial performance and the professionalism of sharia banking.

CONCLUSION

The paradigm of sharia banking development policy has not been able to run well, therefore its paradigm must be based on understanding the actual condition and the main issues faced by sharia banks. The matters that are fundamental issues that need to be addressed are a relatively low level of understanding of the community towards the operations of sharia banks, and the completeness of regulations and infrastructure that are prerequisites for the operation of sharia banks. On this basis, this research is present to provide a new paradigm to be an instrument in developing sharia banking in South Sulawesi. Paradigm plays an important role in promoting one's step. It means that a person can move forward well if he is on a paradigm.

The new paradigm in question is built on local wisdom. Indeed, South Sulawesi has many local wisdom, one of them is the local wisdom of Buginese people. The Buginese local wisdom has many

varieties, one of them is about economic values. These economic values are revealed in the term *Reso* (hard effort). The economic values that can be explored on this term are “Tauhid (Oneness of God)”, “Courage”, “Hard Work”, “Independent”, “Respect for time”, and the Ethics & Morals”. The paradigm that can accommodate these values is the humanist paradigm, namely “Buginese Humanist” paradigm, because it boils down to the view of subjectivity based on human consciousness, and more emphasis on human values in doing *sustu* economic activity.

Therefore, if sharia banking in South Sulawesi is developed on the “Buginese Humanist Buginis”, its development will focus on Human Development and Growth with Equity.

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