



## THE CONCEPT OF AL-TAYSIR AL-MANHAJI IN DSN-MUI FATWAS: METHODOLOGICAL ANALYSIS AND IMPLICATIONS FOR ISLAMIC ECONOMICS

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### Abstract

This study analyzes the Al-Taysir al-Manhaji method in the issuance of fatwas by the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) and its implications for Islamic economic practices in Indonesia. The research aims to examine the methodology of Al-Taysir al-Manhaji, assess its relevance in Islamic economic law, and identify its impact on the implementation of Islamic financial principles. A qualitative library research method was employed, drawing on an analysis of DSN-MUI fatwas, classical and contemporary Islamic jurisprudence literature, and regulatory documents on Islamic economics. The findings indicate that the Al-Taysir al-Manhaji method facilitates flexibility in fatwa issuance while maintaining adherence to Islamic principles. This method has been applied in various DSN-MUI fatwas, including murabahah, wa'd, and Islamic hedging, supporting financial innovation and enhancing the competitiveness of Islamic banking and capital markets. The study implies that this method contributes to the harmonization of Islamic economic regulations with the national legal system. However, a robust monitoring mechanism is required to prevent the misuse of legal leniency. Future research is recommended to conduct empirical studies on the practical implementation of this method within the Islamic financial industry and comparative studies with other countries to evaluate its effectiveness in a global context.

**Keywords:** Al-Taysir al-Manhaji, DSN-MUI Fatwa, Islamic Economics, Islamic Law, Financial Regulation.

### Abstrak

Penelitian ini menganalisis metode Al-Taysir al-Manhaji dalam penerbitan fatwa oleh Dewan Syariah Nasional Majelis Ulama Indonesia (DSN-MUI) dan implikasinya terhadap praktik ekonomi Islam di Indonesia. Penelitian ini bertujuan untuk mengkaji metodologi Al-Taysir al-Manhaji, menilai relevansinya dalam hukum ekonomi Islam, dan mengidentifikasi dampaknya terhadap pelaksanaan prinsip-prinsip keuangan Islam. Metode penelitian yang digunakan adalah penelitian pustaka kualitatif, dengan menganalisis fatwa-fatwa DSN-MUI, literatur fiqh Islam klasik dan kontemporer, serta dokumen regulasi mengenai ekonomi Islam. Temuan penelitian menunjukkan bahwa metode Al-Taysir al-Manhaji memfasilitasi fleksibilitas dalam penerbitan fatwa sambil tetap menjaga kepatuhan

terhadap prinsip-prinsip Islam. Metode ini telah diterapkan dalam berbagai fatwa DSN-MUI, termasuk *murabahah*, *wa'd*, dan *hedging* Islam, yang mendukung inovasi keuangan dan meningkatkan daya saing perbankan Islam serta pasar modal. Penelitian ini mengimplikasikan bahwa metode ini berkontribusi pada harmonisasi regulasi ekonomi Islam dengan sistem hukum nasional. Namun, diperlukan mekanisme pengawasan yang kuat untuk mencegah penyalahgunaan kelonggaran hukum. Penelitian lanjutan disarankan untuk melakukan studi empiris mengenai implementasi praktis metode ini dalam industri keuangan Islam dan studi komparatif dengan negara lain untuk mengevaluasi efektivitasnya dalam konteks global.

**Kata Kunci:** *Al-Taysir al-Manhaji*, Fatwa DSN-MUI, Ekonomi Islam, Hukum Islam, Regulasi Keuangan.

## A. INTRODUCTION

Fatwas play an important role in the development of Islamic economics in Indonesia, not only as guidelines for the implementation of *Sharia* principles but also as solutions to modern economic challenges. DSN-MUI fatwas, such as Fatwa No. 04/DSN-MUI/IV/2000 on *Murabahah*, allow a financing scheme based on sales without *riba*, while Fatwa No. 85/DSN-MUI/XII/2012 on *Wa'd* (promise) provides transaction certainty without *gharar*. Additionally, Fatwa No. 95/DSN-MUI/III/2015 on *Sharia* Hedging protects asset values without speculation (DSN - MUI, 2000, 2012, 2015). These products facilitate public access to Islamic financial services without violating Islamic legal principles. Thus, fatwas serve not only as normative guidelines but also as a driving force for innovation in the Islamic economic sector.

Fatwas also function as a catalyst for the development of Islamic economics in Indonesia. Fatwas issued by religious authorities such as the Indonesian Ulema Council (MUI) serve as a guide in implementing *Sharia* principles across various economic sectors (Ode, Albar Nasution, & Yudha Regif, 2023). Previous studies have highlighted the role of fatwas in supporting the growth of the Islamic financial sector; however, most have focused on general aspects without examining the methodological mechanisms behind their formulation (Barlinti, 2010). Although fatwas do not have legally binding force, for Muslims in Indonesia, religious morality remains a reference in daily life, including in economic activities. In the context of Islamic banking, fatwas play a crucial role in providing *Sharia* legitimacy for financial products and services. Fatwas also encourage the growth of Islamic financial instruments such as *sukuk*, which have been shown to contribute positively to the real sector in the long term (Trianto & Masrizal, 2021). Therefore, the urgency of fatwas in Indonesia's Islamic economic system lies in their role as guidelines for implementing *Sharia* principles, legitimizing *Sharia*-compliant financial products and services, and driving innovation and economic growth.

DSN-MUI fatwas hold a special position within Indonesia's legal system, particularly in the Islamic economic and banking sectors. The process of fatwa authorization in Islamic economic regulations is carried out through a harmonization mechanism between DSN-MUI and government authorities such as the Financial Services Authority (OJK) and Bank Indonesia (BI). Fatwas issued by DSN-MUI often serve as the basis for drafting *Sharia* banking regulations, such as OJK regulations on Islamic banking products and activities. Additionally, the government adopts DSN-MUI fatwas into official regulations, such as Law No. 21 of 2008 on Islamic Banking and Bank Indonesia regulations regarding *Sharia* principles in financial transactions (Pemerintah RI, 2008). This mechanism demonstrates

that DSN-MUI fatwas are not merely moral guidelines but also part of legal regulations that significantly influence *Sharia* economic practices.

In the context of Islamic economic regulation, there is still debate regarding how fatwas can function as more binding legal instruments. According to Law No. 12 of 2011 on the Formation of Laws and Regulations, fatwas are advisory in nature and function more as moral and ethical guidelines for Muslims and financial institutions. However, in practice, DSN-MUI fatwas have gained legitimacy as legal standards in several regulations, such as Law No. 21 of 2008 on Islamic Banking and the Ministerial Regulation on Islamic Cooperatives (Pemerintah RI, 2008; Saputra & Koesmawan, 2024). DSN-MUI fatwas also serve as the primary reference in government policymaking related to Islamic economics and as the main guideline for *Sharia* Supervisory Boards (DPS) and Islamic Financial Institutions (LKS) in their operations. Therefore, DSN-MUI's role in determining Islamic economic law standards in Indonesia is becoming increasingly significant and requires more in-depth academic analysis.

In applying *ijtihad* in the economic sector, the National *Sharia* Council of the Indonesian Ulema Council (DSN-MUI) employs a *fiqh* methodology known as *makharij fiqhiyah*. This approach includes several key methods, such as *Al-Taysir al-Manhaji*, *Tafriq al-Halal 'An al-Haram*, *I'adah al-Nadhar*, and *Tahqiq al-Manath* (Amin, 2017; Tim DSN - MUI, 2021). This approach aims to ensure that Islamic economic fatwas remain relevant to contemporary developments while creating an effective legal system within the national legal framework.

The *Al-Taysir al-Manhaji* method prioritizes facilitation (*al-taisir*) in issuing fatwas while maintaining strict adherence to *Sharia* principles (*al-manhaj*). This approach provides solutions that are easy yet legitimate, rooted in *maqashid al-shariah* (the objectives of *Sharia*) to achieve public welfare. This method avoids excessive leniency (*al-mubalaghah fi al-taysir*) or seeking concessions without a valid basis (*tatabbu' al-rukhash*) (Amin, 2017; Saputra, 2025; Tim DSN - MUI, 2021). Therefore, this method is relevant in addressing various challenges in contemporary *Sharia* economic practices.

Although the *Al-Taysir al-Manhaji* method has been implemented in various DSN-MUI fatwas, academic studies specifically analyzing this method remain limited. Most studies have focused on general aspects of Islamic economic fatwas without delving into the methodology used in their formulation. Therefore, this study aims to fill the academic gap by further exploring the methodological aspects, fundamental principles, and impact of this approach on Islamic economic practices in Indonesia.

In various previous studies, the methodology of DSN-MUI fatwas has been the focus of academic inquiry, particularly concerning their philosophical construction and legal determination methods. Studies such as *The Philosophical Construction of DSN-MUI Fatwas* (Fateh & Pekalongan, 2018) explain that DSN-MUI fatwas are based on *maqashid shariah* and *fiqh* principles that are flexible in addressing contemporary economic issues. DSN-MUI applies 37 *fiqh* principles, which are repeated 242 times, with the primary premise that the default ruling in financial transactions (*muamalah*) is permissibility unless there is explicit evidence prohibiting it.

Another study, *Methods of Legal Determination in Fatwa Issuance* (Mukhlisin, Suhendri, & Dimiyati, 2018), highlights that fatwas are not merely responses to current issues but must undergo a clear methodological process to remain consistent with *Sharia*

principles. In DSN-MUI fatwas, methodological aspects play a crucial role, as fatwas are not only legal instructions but also solutions based on *maslahah* (public interest), considering social and economic contexts.

In a broader context, the study *The Talfiq Manhaji Method of MUI in Fatwas* (Iqbal, 2020) discusses how MUI employs *talfiq* - the synthesis of different juristic opinions - to provide more flexible legal solutions. While this method shares similarities with *Al-Taysir al-Manhaji* in terms of legal flexibility, the difference lies in *Al-Taysir al-Manhaji*'s structured and systematic approach, which maintains methodological clarity without necessarily merging opinions from different schools of thought.

Previous studies have shown that the DSN-MUI fatwa methodology has been widely researched, but there has been little specific focus on how *Al-Taysir al-Manhaji* is applied in various Islamic economic fatwas and its impact on the Islamic financial system in Indonesia. Although the *Al-Taysir al-Manhaji* method has been implemented in various DSN-MUI fatwas, academic studies that specifically analyze this method remain limited. Most research still focuses on the general aspects of Islamic economic fatwas without delving into the methodology used in their formulation. Therefore, this study aims to fill the academic gap by further exploring the methodological aspects, fundamental principles, and the impact of this approach on the practice of Islamic economics in Indonesia.

The objective of this study is to analyze the *Al-Taysir al-Manhaji* method in the issuance of DSN-MUI fatwas, explain its relevance in Islamic economic law, and identify the impact of *Al-Taysir al-Manhaji*-based fatwas on the Islamic economy in Indonesia. This study holds strong academic significance in the fields of *ushul fiqh* and Islamic economic fatwas, providing an in-depth understanding of the flexibility of Islamic law in the modern economy. By further examining how this method is used in issuing fatwas related to *murabahah*, *ijarah muntahiyah bittamlik*, *sukuk*, and derivative transactions, this study not only discusses theoretical aspects but also evaluates the concrete impact on the regulation and practice of Islamic economics.

In addition to examining the application of this method in DSN-MUI fatwas, this study also compares *Al-Taysir al-Manhaji* with other Islamic legal methodologies, such as *Istihsan*, to highlight its advantages and limitations in the context of contemporary Islamic economics. The flexibility of Islamic law analyzed in this study can also be seen in various *Sharia* financial innovations, such as the development of hybrid contract products in Islamic banking, the use of *murabahah* schemes for property financing, and the implementation of *sukuk* as an alternative infrastructure financing mechanism that aligns with *Sharia* principles. Thus, this study is expected to make a significant academic contribution to the development of fatwa methodology and provide a stronger foundation for regulators and practitioners in understanding and implementing *Sharia*-based economic policies that are adaptive while remaining in line with *Sharia* principles.

## B. LITERATURE REVIEW

The theory of *Al-Taysir al-Manhaji* emphasizes a flexible and practical approach to economic and legal challenges in Islamic contexts. Originating in the 15th century, *Al-Taysir*, written by al-Asadi, addresses various socio-economic issues such as market administration, public food distribution, the elimination of monopolies, monetary reform, and the management of public income and expenditure. Al-Asadi also advocates for the

use of statistics in production and distribution planning, aiming for a comprehensive economic framework that enhances public welfare and addresses social inequalities. These economic ideas reflect a pragmatic approach to governance and societal well-being (Islidhi, 2016).

In Islamic law, the concept of Taysir serves as a principle that promotes flexibility in the application of legal rulings, particularly in the area of mu'âmalah (transactions). The principle of Taysir offers solutions that balance adherence to Shari'a law while considering practical circumstances. It calls for a middle ground, avoiding rigid interpretations of Islamic law but still maintaining its core values. This flexibility is evident in the fatwas issued by contemporary scholars such as Sheikh al-Qaradâwî, who apply Taysir to interpret new issues in a manner that is both moderate and applicable to current societal conditions (Ibrahim, 2025; Iswandi, 2014).

Furthermore, the principle of Taysir is also incorporated into the Manhaj al-Haraki, a modern approach in Qur'anic exegesis that seeks to make the teachings of the Qur'an accessible and relevant to contemporary Muslims. This approach aligns with the facilitation principle by interpreting religious texts as practical guides for all aspects of life. By doing so, it bridges the gap between traditional teachings and modern challenges, offering relevant and realistic solutions for Muslims in today's world (Hussin & Solihin, 2012). Thus, the theory of Al-Taysir al-Manhaji offers a multifaceted framework that blends traditional Islamic thought with modern practicalities, ensuring its relevance in both historical and contemporary contexts.

### C. DATA AND METHODS

This study employs a library research method with a qualitative approach to analyze the application of *Al-Taysir al-Manhaji* in DSN-MUI fatwas and its implications for Islamic economic law in Indonesia. This method enables a systematic exploration of Islamic legal sources, both classical and contemporary, to understand the formulation of fatwas in response to modern economic challenges.

The primary data sources consist of primary sources such as DSN-MUI fatwas, classical *fiqh* texts, and contemporary Islamic economic law literature, as well as secondary sources, including scholarly journals, academic articles, and official documents from fatwa institutions and Islamic financial regulators. Data collection is conducted through document studies, which are then analyzed using content analysis to examine the substance of fatwas and a descriptive-analytical approach to interpret the legal arguments used in establishing *Sharia* law.

This study also applies a normative-theological approach to understand the *Sharia* principles underlying DSN-MUI fatwas and a historical-conceptual approach to trace the development of the *Al-Taysir al-Manhaji* method in Islamic legal discourse. Through this approach, the study not only examines the normative aspects of Islamic law but also reveals how social and economic dynamics influence the formulation of Islamic economic fatwas. The findings of this study are expected to serve as a reference for academics, scholars, and Islamic economic practitioners in understanding the relevance of fatwas in the context of the modern economy.

## D. RESULTS AND DISCUSSION

### 1. Analysis of the *Al-Taysir al-Manhaji* Method in the Issuance of DSN-MUI Fatwas

The findings of this study indicate that the *Al-Taysir al-Manhaji* method plays a crucial role in DSN-MUI fatwa issuance as a strategy to accommodate the needs of contemporary Islamic economics. This approach ensures that Islamic economic fatwas remain relevant to social and economic changes without deviating from Islamic legal principles. In the context of globalization and the complexity of modern economic transactions, this method enables Islamic law to remain applicable in the increasingly developed *Sharia* financial system. The implementation of this method is evident in various DSN-MUI fatwas that provide well-measured legal flexibility while maintaining *Sharia* rigidity as a fundamental principle in Islamic economics (Amin, 2017; Tim DSN - MUI, 2021).

From the perspective of Islamic law, the *Al-Taysir al-Manhaji* method is a response to the needs of modern society in facing structural economic changes. In classical *fiqh*, fatwas are often based on a textual (*nash-centric*) approach, where legal rulings are derived directly from the Qur'an and Hadith with rigid interpretations. However, this approach lacks flexibility in addressing the continuously evolving realities of contemporary economics. Therefore, this method adopts a contextual approach that considers social, economic, and technological aspects in formulating Islamic legal rulings. This is reflected in DSN-MUI fatwas, many of which employ a *maslahah*-based approach to establish Islamic economic legal standards that can be widely implemented (Tim DSN - MUI, 2021).

One fundamental aspect of this method is the application of *ushul fiqh* principles, which provide the foundation for the flexibility of Islamic law. The principle of *Al-Masyaqqah Tajlib Al-Taysir* (Hardship Brings Ease) serves as the primary principle in this method, allowing Islamic law to offer facilitation when difficulties arise in its application. The implementation of this principle can be seen in DSN-MUI fatwas on *murabahah*, which allow installment-based financing as an alternative without involving *riba*, catering to the needs of modern society. Additionally, the principle of *Sadd adz-Dzari'ah* (Blocking Means That Lead to Harm) is also applied in the regulation of *Sharia* financial transactions, ensuring that legal flexibility in fatwas does not open avenues for practices that contradict *Sharia* principles, such as *gharar* and *maysir* (Amin, 2017; Saputra, 2025).

Furthermore, the principle of *Istihsan* (Legal Preference Based on Benefit) is also a crucial foundation in this method, where legal rulings are determined based on greater *maslahah*. The application of this principle can be seen in DSN-MUI fatwas on *wa'd* (promises) in Islamic financial transactions, aimed at providing legal certainty in *Sharia* business agreements without leading to prohibited speculation. These fatwas demonstrate that this method not only offers legal concessions but also emphasizes justice and transparency in Islamic economic transactions (Tim DSN - MUI, 2021).

The application of the *Al-Taysir al-Manhaji* method in DSN-MUI fatwas also aligns with *maqashid syariah*, particularly in wealth protection (*hifz al-mal*) and public benefit creation (*maslahah ammah*). For example, DSN-MUI's fatwa on *ijarah muntahiyah bittamlik* facilitates financing access for individuals to acquire assets gradually through a lease-to-own scheme. This approach supports the development of a more inclusive Islamic economy while maintaining *Sharia* restrictions in financial contracts. Thus, this method provides legal solutions that are not only adaptive to economic developments but also remain oriented toward justice and societal welfare (Purkon, 2022).

However, the implementation of this method also faces challenges in practical application. One major criticism of this method is the potential misuse of legal concessions that are too lenient. In some cases, the flexibility provided in fatwas can create opportunities for economic practices that do not fully align with *Sharia* principles. Therefore, strict oversight mechanisms must be in place to ensure that this method continues to function as a tool that balances flexibility and the rigidity of Islamic law (Amin, 2017).

DSN-MUI fatwas that apply this method have demonstrated their effectiveness in addressing contemporary economic challenges. Fatwa No. 04/DSN-MUI/IV/2000 on *Murabahah* provides a financing solution for the public through an installment-based sales scheme without *riba*. Fatwa No. 85/DSN-MUI/XII/2012 on *Wa'd* in financial transactions ensures legal certainty in Islamic business transactions without elements of *gharar*. Furthermore, Fatwa No. 95/DSN-MUI/III/2015 on *Sharia* Hedging (*Al-Tahawwuth Al-Islami*) illustrates how this method can be used in financial regulation to protect asset values without engaging in speculative elements prohibited in Islam (DSN - MUI, 2012, 2015).

On a broader scale, the application of this method in DSN-MUI fatwas has had a significant impact on the development of the Islamic economy in Indonesia. By adopting this approach, DSN-MUI can issue fatwas that are more adaptive to modern economic challenges, including the era of financial digitalization and the innovation of Islamic fintech. For example, some DSN-MUI fatwas have begun to discuss the use of blockchain technology in Islamic financial transactions, demonstrating how this method can continue to evolve to keep pace with changing times. Therefore, this method is not merely a strategy in Islamic economic *ijtihad* but also a crucial instrument in shaping sustainable Islamic economic regulations (Tim DSN - MUI, 2021).

Overall, this study confirms that the *Al-Taysir al-Manhaji* method in DSN-MUI fatwa issuance provides more flexible legal solutions while remaining within the framework of *Sharia*. This approach enables Islamic economics to adapt to contemporary challenges without compromising its fundamental principles. Thus, this method is not only relevant in the development of DSN-MUI fatwas but also has the potential to serve as a model for a more dynamic and inclusive Islamic financial system. By maintaining a balance between flexibility and legal rigidity, this method has the potential to become a key pillar in sustainable Islamic economic *ijtihad* that remains oriented toward public welfare.

## **2. The Relevance of the Al-Taysir al-Manhaji Method in Islamic Economic Law**

The findings of this study indicate that the *Al-Taysir al-Manhaji* method has profound relevance in Islamic economic law, particularly in ensuring that *Sharia* financial regulations remain applicable amid the complexities of the global economy. This method enables Islamic law to evolve without compromising its fundamental principles, making it a crucial tool in shaping *Sharia*-based economic policies that are responsive to contemporary challenges. In modern economics, financial transactions are becoming increasingly complex, involving new instruments such as *sukuk*, *Sharia* hedging, and blockchain-based financial technologies. This method plays a role in adapting *Sharia* principles to economic developments without sacrificing the integrity of Islamic law. In other words, this method not only allows for the adaptation of Islamic economic law but also ensures that the *Sharia* economic system remains relevant in the global market (Amin, 2017; Tim DSN - MUI, 2021).

In the context of national regulations, the *Al-Taysir al-Manhaji* method has been adopted in various *Sharia* economic policies in Indonesia. One example is how DSN-MUI fatwas function not only as moral guidelines for Muslims but also hold normative authority in national economic regulations. Law No. 21 of 2008 on Islamic Banking states that *Sharia* financial products must adhere to DSN-MUI fatwas, making the methodology used in these fatwas an integral part of Indonesia's legal system. Other regulations, such as the Financial Services Authority (OJK) regulations on *Sharia* banking products and fatwas on halal investments, demonstrate how this method has become a key element in shaping Islamic economic law that can be implemented within the national financial system (Tim DSN - MUI, 2021).

In practice, this method also plays a role in legitimizing various *Sharia* financial instruments that previously lacked a legal basis in classical *fiqh*. For instance, *sukuk* was not recognized in traditional *fiqh* texts, but through the *Al-Taysir al-Manhaji* method, *sukuk* has been adapted into the modern Islamic economic system as a *Sharia*-compliant financing instrument. The DSN-MUI fatwa on *sukuk* provides a legal foundation for its development, ensuring that this financial product remains aligned with *Sharia* principles while remaining competitive in the global investment market. Through this approach, the *Al-Taysir al-Manhaji* method helps bridge the gap between classical *fiqh* principles and the continuously evolving needs of the modern economy (Amin, 2017)..

Additionally, this method also contributes to the development of a more inclusive *Sharia* microfinance system. In many cases, overly rigid regulations on *Sharia* financial products can hinder small communities from accessing *Sharia*-compliant financing. Through this method, DSN-MUI has issued various fatwas that enable more flexible financing schemes based on *qardhul hasan* or *murabahah*, allowing small entrepreneurs to access capital without violating *Sharia* principles. This implementation demonstrates how the method is not only relevant at the macro-regulatory level but also has a tangible impact on empowering communities through *Sharia*-based economic initiatives.

From the perspective of Islamic legal theory, the *Al-Taysir al-Manhaji* method is rooted in *ushul fiqh* principles that allow Islamic law to remain relevant across different social and economic conditions. The principle of *Al-Masyaqqah Tajlib Al-Taysir* (Hardship Brings Ease) serves as the core principle of this method, where Islamic law provides easier solutions when its application leads to unavoidable difficulties. The DSN-MUI fatwa on *murabahah* reflects this principle by allowing installment-based transactions without *riba* as a practical solution for society to access *Sharia* financing. Additionally, the principle of *Sadd adz-Dzari'ah* (Blocking Means That Lead to Harm) ensures that legal flexibility remains under control, preventing it from opening opportunities for practices that deviate from *Sharia*, such as speculation or *gharar*-based financial activities.

However, the implementation of this method also faces challenges, particularly in maintaining the balance between flexibility and legal strictness. One frequent criticism is that this approach may open the door to excessive liberalization of Islamic law, potentially leading to overly lenient fatwas. For example, in the context of *Sharia* derivative transactions, there are differing views on whether these instruments truly comply with *Sharia* principles or if they closely resemble speculative practices in conventional finance. Therefore, this method must be applied with strict oversight to ensure that the granted flexibility remains within the boundaries permitted by *Sharia*.



In the global context, the *Al-Taysir al-Manhaji* method is also becoming increasingly relevant in addressing the challenges of economic digitalization. With the emergence of Islamic fintech and digital assets, Islamic economic law must adapt to these changes without compromising its fundamental principles. Several DSN-MUI fatwas have discussed the legal status of cryptocurrency in the *Sharia* financial system, where this method is used to determine whether digital assets can be categorized as *mal mutaqawwam* (assets with recognized value under *Sharia*). In this regard, the *Al-Taysir al-Manhaji* method plays a role in establishing legal justifications that enable the adoption of new technologies in the Islamic economic ecosystem without removing the *Sharia*-based restrictions that have been established.

Overall, the findings of this study confirm that the *Al-Taysir al-Manhaji* method has strong relevance in the development of Islamic economic law, both in the context of national regulations and at the global level. This method not only serves as a flexible approach in determining *Sharia* law but also acts as a crucial instrument in creating a more inclusive and adaptive Islamic economic system. With proper implementation, this method can serve as a model for building a more sustainable and responsive Islamic economic legal framework. However, its application must be carefully monitored, particularly in maintaining the balance between legal facilitation and the strict adherence to *Sharia* principles. Therefore, continuous oversight and evaluation of the implementation of this method are critical to ensuring that Islamic economic law remains within the proper framework in accordance with *maqashid syariah*.

### **3. The Impact of Implementing *Al-Taysir al-Manhaji* - Based Fatwas on the *Sharia* Economy in Indonesia**

The findings of this study indicate that the implementation of *Al-Taysir al-Manhaji*-based fatwas has had a significant impact on the growth and development of Islamic economics in Indonesia. By emphasizing legal flexibility within *Sharia* boundaries, DSN-MUI fatwas that employ this method have facilitated the expansion of *Sharia* financial access, enhanced the competitiveness of the Islamic banking industry, and accelerated innovation in Islamic financial products. In the macroeconomic context, the application of this method has also contributed to increasing public participation in the *Sharia*-based economic sector, whether through banking, investment, or real-sector transactions that comply with Islamic principles (Amin, 2017; Tim DSN - MUI, 2021).

The most evident impact of this method is the rapid growth of the Islamic banking sector in Indonesia. With DSN-MUI fatwas providing flexibility in the application of *Sharia* contracts, Islamic banks have been able to offer financial products that are more competitive compared to conventional banks. For example, Fatwa No. 04/DSN-MUI/IV/2000 on *Murabahah* provides a solution for financing needs through an installment-based sales scheme without *riba*, which has since become one of the dominant products in Islamic banking. Additionally, the *ijarah muntahiyah bittamlik* contract authorized by DSN-MUI has enabled more flexible Islamic property financing products. Through the *Al-Taysir al-Manhaji* approach, these products can continue to develop without violating fundamental *Sharia* principles, thereby attracting more customers to switch to Islamic banking (Tim DSN - MUI, 2021).

The second impact of this method is evident in the development of the Islamic capital market in Indonesia. DSN-MUI fatwas that utilize this method have provided *Sharia*

legitimacy to various halal investment instruments, including *sukuk* and Islamic mutual funds. The fatwa on *sukuk*, for example, allows for the issuance of *Sharia*-compliant bonds accessible to Muslim investors without engaging in *riba*-based transactions. As a result of this policy, Indonesia has now become one of the world's largest issuers of *sukuk*. Additionally, DSN-MUI fatwas regulating Islamic securities transactions have strengthened the halal investment ecosystem, thereby increasing investor confidence in the national Islamic capital market. Consequently, this method not only contributes to the growth of Islamic finance but also fosters stability within Indonesia's Islamic economic system.

Beyond the major financial sectors, the *Al-Taysir al-Manhaji* method has also impacted the growth of Islamic microfinance and inclusive economics. DSN-MUI fatwas that accommodate community-based financial practices, such as Islamic cooperatives and *Baitul Maal wat Tamwil* (BMT), have significantly expanded *Sharia* financial access, reaching segments of society that previously struggled to access banking services. DSN-MUI fatwas on *qardhul hasan* financing schemes and *mudharabah* contracts in microfinance have provided *Sharia*-compliant alternatives for small and medium enterprises (SMEs) in Indonesia. As a result, many SMEs can now thrive with fairer and more transparent financing schemes, without having to rely on interest-based credit systems that often disadvantage weaker parties.

However, the implementation of this method also presents challenges that must be addressed, particularly in maintaining a balance between legal flexibility and adherence to *Sharia* principles. One of the primary criticisms of this approach is the potential for excessive legal leniency, which could lead to economic practices that do not fully align with *maqashid syariah*. For example, in the context of Islamic derivative transactions and *Sharia* hedging, there are differing views on the extent to which this method can be applied without veering into speculative practices prohibited in Islam. Therefore, stricter oversight and evaluation of this method's implementation are necessary to ensure that it remains within the limits permitted by *Sharia* (Amin, 2017; Tim DSN - MUI, 2021).

Another challenge lies in harmonizing *Sharia* economic regulations with the national legal system, which is still predominantly based on conventional economic principles. Although this method has helped integrate Islamic economic law into national regulations, some obstacles remain in its application. For instance, while DSN-MUI fatwas have been recognized in Islamic banking regulations, discrepancies persist in the supervisory standards between the Financial Services Authority (OJK) and the *Sharia* Supervisory Board (DPS). In some cases, the regulatory framework for Islamic financial supervision still adopts conventional financial principles that do not fully align with Islamic values, making the comprehensive implementation of this method more challenging (Tim DSN - MUI, 2021).

From a global perspective, the *Al-Taysir al-Manhaji* method has also influenced the competitiveness of Indonesia's Islamic economy at the international level. With DSN-MUI fatwas providing flexibility in the application of *Sharia* contracts, various Indonesian Islamic financial products can now compete with similar products in other countries, such as Malaysia and the United Arab Emirates. This is evident in the increasing number of foreign investors interested in participating in Indonesia's *Sharia* financial instruments, such as sovereign *sukuk* and Islamic banking. This approach has also strengthened Indonesia's role in international Islamic economic forums, such as the Islamic Financial Services Board (IFSB) and the Organization of Islamic Cooperation (OIC), where Indonesia is now recognized as one of the leading centers for Islamic economic development globally.

Overall, the findings of this study demonstrate that the *Al-Taysir al-Manhaji* method has had a positive impact on the development of Islamic economics in Indonesia, particularly in the banking, capital market, and microfinance sectors. By providing legal flexibility while remaining within the boundaries of *Sharia*, this method has facilitated the creation of a more inclusive and sustainable Islamic economic system. However, challenges in its implementation must be carefully considered, particularly in ensuring that legal flexibility does not open the door to practices that deviate from *Sharia* principles. Therefore, stricter oversight and the strengthening of *maqashid syariah*-based regulations are necessary steps to ensure that this method continues to provide long-term benefits for the Islamic economy in Indonesia.

## E. CONCLUSION

The conclusion of this study indicates that the *Al-Taysir al-Manhaji* method plays a significant role in the formulation of DSN-MUI fatwas and has a broad impact on the regulation and development of Islamic economics in Indonesia. The main findings of this study encompass three key aspects. First, the *Al-Taysir al-Manhaji* method has proven to be a flexible approach that remains within *Sharia* boundaries, allowing DSN-MUI fatwas such as *murabahah*, *wa'd*, and *Sharia* hedging to respond to modern economic challenges without compromising Islamic legal principles. Second, this approach contributes to the harmonization between *Sharia* economic regulations and the national legal system, particularly in the Islamic banking and capital market sectors, by facilitating the legalization of financial instruments such as *sukuk* and more inclusive hybrid contracts. Third, this study also reveals that the *Al-Taysir al-Manhaji* method not only plays a role in creating competitive *Sharia* financial products at the national level but also enhances Indonesia's Islamic economic competitiveness on the international stage, including within global Islamic economic forums such as the Islamic Financial Services Board (IFSB) and the Organization of Islamic Cooperation (OIC).

The implications of these findings confirm that the *Al-Taysir al-Manhaji* method has become a crucial strategy in maintaining the relevance of Islamic law amid contemporary economic dynamics. The flexibility of this method enables the growth of *Sharia* economics without conflicting with strict *Sharia* principles, making it an essential reference for regulators and Islamic finance practitioners in designing sustainable *Sharia*-based economic policies. However, the implementation of this method also requires strict oversight to prevent misuse that could lead to excessive legal leniency. Therefore, systematic evaluation and monitoring of the application of fatwas based on this method are crucial to maintaining a balance between legal flexibility and regulatory firmness.

As a novel contribution, this study enriches academic discourse by uncovering how the *Al-Taysir al-Manhaji* method is systematically applied in DSN-MUI fatwas and how this approach compares with other *ushul fiqh* methodologies, such as *istihsan* and *sadd adz-dzari'ah*. This research also offers a new perspective on the impact of this method on *Sharia* economic regulation and practice in Indonesia, a topic that has been relatively unexplored in previous studies. Thus, this study not only enhances theoretical discussions on fatwa methodology in Islamic economics but also provides practical insights for developing *Sharia*-based economic policies that are more adaptive and responsive to global challenges.

However, this study has several limitations that present opportunities for future research. First, this research is primarily conceptual and normative, necessitating empirical studies that examine the concrete impact of the *Al-Taysir al-Manhaji* method on the practice of the Islamic financial industry, including how fatwas based on this method influence consumer behavior and the growth of the Islamic economic sector. Second, a comparative study with other countries, such as Malaysia or Middle Eastern nations, could offer a broader perspective on the advantages and challenges of this method in the context of global *Sharia* economic regulation. Third, further research is needed on oversight mechanisms for implementing this method to ensure that the flexibility granted does not create opportunities for economic practices that contradict *Sharia* principles. By exploring these aspects in greater depth, future research is expected to further strengthen the understanding of the *Al-Taysir al-Manhaji* method and provide more concrete recommendations for the development of Islamic economic law in Indonesia and globally.

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