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Jurnal Penelitian Sosial Keagamaan

Terakreditasi Berdasarkan SK No. 48a/KPT/2017, tanggal 19 Desember 2017

Productive Waqf, Economic Empowerment, and Public Welfare: Evidence from Benefit Recipients at Daarut Tauhiid Waqf Institution

Wildan Munawar, M. Arief Mufraini

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Abdul Rahman, Muhammad Syukur, Jumadi

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Jurnal Penelitian Sosial Keagamaan

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Terbit pertama kali:

Juni 2017

INFERENSI adalah jurnal akademik diterbitkan dua kali dalam setahun (Enam Bulanan) oleh Lembaga Penelitian dan Pengabdian pada Masyarakat (LP2M) Institut Agama Islam Negeri Salatiga. Jurnal ini mengkhususkan pada penelitian sosial keagamaan yang meliputi pendidikan, hukum, ekonomi, dan kemasyarakatan yang dilakukan dengan pendekatan kualitatif, kuantitatif maupun pendekatan lainnya. Jurnal ini berupaya menjadi media yang mengomunikasikan hasil-hasil penelitian aktual dan mutakhir. Artikel-artikel yang diterbitkan tidak selalu mencerminkan pandangan jurnal, atau instansi lain yang memiliki kaitan dengan penerbitan jurnal. Redaksi membuka kesempatan untuk berpartisipasi kepada para ahli dan peminat dari berbagai disiplin ilmu yang berkaitan.

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DAFTAR ISI



Productive Waqf, Economic Empowerment, and Public Welfare: Evidence from Benefit Recipients at Daarut Tauhiid Waqf Institution <i>Wildan Munawar, M. Arief Mufraini</i>	1-24
Implementation of al-Ma'un Theology: The Movement of Muhammadiyah Educated Groups in Poverty Alleviation in Bulutellue Village, Sinjai Regency <i>Abdul Rahman, Muhammad Syukur, Jumadi</i>	25-50
Four Strategies of Murshid Tariqat in Optimizing Muzakiy Behavior in West Nusa Tenggara <i>Abdullah, Akhmad Syahri, Muhammad Luthfi Abdullah</i>	51-70
Religion and Economy: How the Act of Rational Economy Dominates Muslim Entrepreneurs <i>Dede Nurohman, Evi Muafiah</i>	71-90
The Influence of Demographics and Religiosity Factors on Islamic Financial Literacy <i>Djubaedi Yunus, Ahmad Rodoni, Amilin, Riris Aishah Prasetyowati</i>	91-116
The Role of Pesantren in Guarding The Islamic Moderation (A Case Study at Pesantren Al Ittihad Poncol, Semarang Regency) <i>Muh. Hafidz</i>	117-140
English Instructional Video Design for Islamic Junior High School <i>Rifqi Aulia Erlangga, Izzati Shaima Shamsudin</i>	141-162
Interactional Approach in Improving Students' Writing Skills as A Strengthening of The Ability of Religious Moderation at State Islamic Institute of Kediri <i>Sri Wahyuni</i>	163-184

Productive Waqf, Economic Empowerment, and Public Welfare: Evidence from Benefit Recipients at Daarut Tauhiid Waqf Institution

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Abstract

This study aimed to determine the effect of productive waqf management on public welfare with economic empowerment as an intervening variable. The research method used quantitative research, and the data collection used a closed-ended questionnaire. The sampling was selected based on the purposive sampling technique by determining certain criteria and objectives. The data analysis technique used Partial Least Square (PLS) with the PLS 3 smart application. The results of this study concluded that productive waqf management had a positive and significant effect on public welfare with economic empowerment as an intervening variable. The better the management of productive waqf carried out by the waqf institution, the more indirectly it would improve the public welfare with good economic empowerment. The good of productive waqf management can be used as a benchmark for waqf institutions in managing waqf. This was because past experience and history have proven that well-managed waqf improved public welfare through economic empowerment carried out consistently. However, not only through the cultivation of worship and Islamic character but also supported by skills and training in business improvement, mentoring, and monitoring of business operations, as well as providing business and marketing capital.

Keywords: Productive Waqf Management, Economic Empowerment, Public Welfare

Permalink/DOI: <https://doi.org/10.18326/infs13.v15i1.1-24>

Introduction

Productive waqf plays a very big role and influence in the history of human life, not only limited to worship interests but can affect and function in various things, including educational, social, and economic development (Bakhri, 2016; Zuki, 2012; Kasdi, 2016). In the education field, the results of waqf management can be used to finance educational operations, infrastructure maintenance and provide scholarships (Kasdi, 2016). Meanwhile, from the economic side, the results of productive waqf can be used to provide capital for small and medium enterprises through sharia-based micro-financing, productive and consumptive financing, and other financing and investment financing in the capital market (Islam, 2015). The benefits of productive waqf are obtained from land waqf, building/property waqf, cash waqf, investment waqf, and managed stock waqf (Puspitasari, 2017; Kahf & Mohomed, 2017).

The development of productive waqf from the various types of waqf has very little benefit felt by the community. This is because there are still many *nàzirs* who traditionally apply waqf management, the lack of managerial skills possessed by *nàzirs*, and the understanding of *nàzirs* who still adhere to the principle of immortality and cannot be changed, thus causing *nàzir* to be afraid to develop and produce waqf assets. Fauzia (2018), Koto & Saputra (2016), and Megawati (2014) also explained that the cause of traditional productive waqf management is motivated by several factors, namely the understanding of *nàzir*, which still adheres to the interpretation of traditional Syafi'i fiqh, the management of productive waqf assets is more principled on a tradition of rigid business management and lack of innovation, the *nàzir* profession is considered a voluntary side job, and the *nàzirs* lack of competence in managing and developing waqf assets.

As one of the institutions that collect and manage waqf funds in Indonesia, Daarut Tauhiid waqf institution has managed waqf professionally and in a productive direction. The collection and management of Daarut Tauhiid waqf funds until the end of December 2018 has raised approximately IDR.15 billion funds. Then, the management of these funds is distributed according to the allocation of waqf, including mosque waqf, dormitory waqf,

Al-Qur'an waqf, and general waqf. The following is data from the management of waqf funds at the Daarut Tauhiid waqf institution.

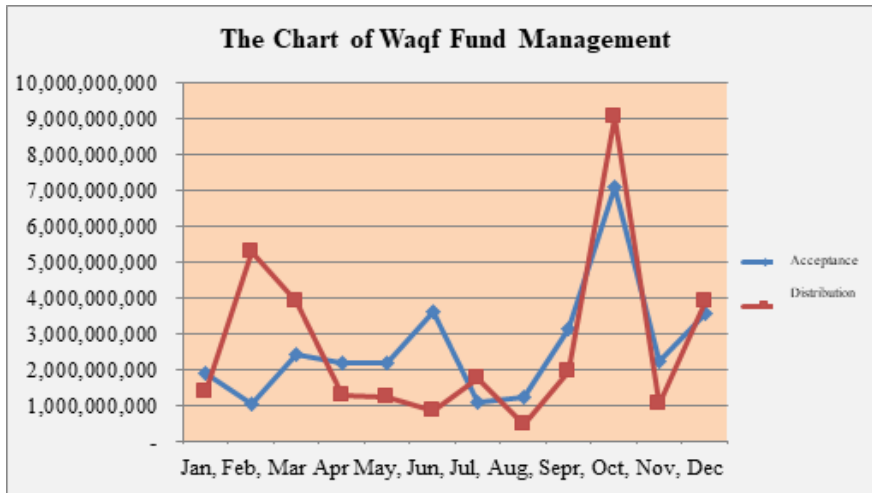


Figure 1. Management of the Daarut Tauhiid Waqf Funds
Source: Financial Report of Daarut Tauhiid, 2019

Figure 1 above shows that the management of waqf funds from the Daarut Tauhiid waqf institution fluctuates every month, both in terms of collection and distribution. The largest collection of waqf funds occurs in October, while the lowest occurs in February and July. The amount of acceptance of the collection of waqf funds is due to the presence of waqf funds originating from Muslims in Australia to build the First Indonesian Mosque in Perth, Australia. In addition, the Daarut Tauhiid 3 in 1 waqf development program consists of the DT Batam mosque, Al Hadi mosque at DT Serua Tangerang, and Rahmatan Lil Alamin mosque at DT Lubuk Linggau also encourage people to do waqf. The amount of revenue obtained generally comes from waqf funds for mosques. Likewise, the distribution of waqf funds is generally more towards the construction of mosques. While the receipt of funds from productive waqf is obtained from the management and development of waqf assets which include productive waqf shops, Daarul Hajj building, Dome Central 5 building, Daarul Jannah Cottage and Mice, Daarut Tauhiid Super Mini Market (SMM), ATMs around Islamic boarding schools, radio MQFM, Belia Food canteen, and other productive waqf assets. The results of this management are then distributed to

the community around the Daarut Tauhiid waqf institution, both directly and indirectly.

The management of Daarut Tauhiid's waqf assets has provided many benefits and great impacts for the community. One of the benefits to economic life is the increase in people's income through the benefits obtained from utilizing the waqf assets of the Belia Food canteen, shops (bazaars), and other waqf assets around the Daarut Tauhiid Islamic Boarding School. People who use waqf assets are also accustomed to carrying out their prayer obligations on time and following religious studies carried out by Daarut Tauhiid. These forms of activity can indirectly be part of empowering the community that receives the benefits of waqf, which will support the improvement of spiritual welfare. Therefore, the professional management of productive waqf can support the improvement of public welfare both materially and spiritually. The *nàzir* can also focus more on collecting and managing waqf assets to develop and provide greater benefits to the community.

Literature Review

Productive Waqf Management

Management is a necessity that must be done in managing waqf. It aims to run in accordance with the goals and objectives that have been set. Waqf management is used to regulate every process of waqf management, starting from collecting waqf funds, distributing them to each waqf program, reporting the waqf funds that have been obtained, and maintaining good relations with all waqf stakeholders, both *nàzir*, *waqif*, waqf board, government, as well as community (Rozalinda, 2015:73). However, an important element in waqf management that must be possessed is the subject of the perpetrator, namely *nàzir* and the object of action, which includes the assets being managed, the cash waqf funds collected, the waqf program carried out, and the reporting of each collection and distribution of waqf.

Iman and Muhammad in Khamis & Salleh (2018) explained that waqf management which an institution runs requires at least three of the most basic resources, namely *nàzir*, money, and property or assets. A competent and professional *nàzir* is needed in waqf institutions and is even a key factor in the success of waqf management (Rozalinda, 2015: 51). The professional *nàzir* also needs to be equipped with a strong Islamic character to produce

a more efficient, accountable, and transparent waqf management, even though it lacks accounting information systems and some of its educated personnel (Ihsan & Ibrahim, 2011). According to Djunaidi et al. (2005), professional *nàzir* is measured based on the parameters of the application of the Prophet's character and traits, namely trustworthiness, honesty, intelligence, and transparency.

The productive waqf management carried out by *nàzir* is supported by the implementation of a strong Islamic character and must also be able to manage assets and report the finances of the waqf funds properly. The management of waqf assets in a modern and productive manner will improve the economy and public welfare. If waqf assets are not productive, the benefits of the value of social worship will disappear (Subhan, 2018). According to Priyaman (2019), the management of waqf assets will be able to play a socio-economic role if it refers to three things, namely the need for a paradigm of using waqf assets in the economy, increasing the capacity of *nàzir* in entrepreneurship, and extracting cash waqf. As for financial reporting, delivery must be carried out in a transparent and accountable manner. Financial reporting transparency is one of the modern management principles applied by the Prophet through the nature of tabligh, emphasizing the willingness and ability to convey good and correct information. Meanwhile, the accountability of waqf institutions will have an impact on the strengthening of social legitimacy and increased community trust and support (Yuliani & Bustaman, 2017; Budiman, 2011).

Economic and Waqf Empowerment

Economic empowerment is closely related to the professional management of productive waqf. The productive waqf management will generate many benefits for the community's economic empowerment (Hasanah, 2015). However, economic empowerment can also be done through development from zakat, infaq, and shadaqah funds (Bahjatulloh, 2016). In order to realize economic empowerment, it requires the role of entrepreneurs who can create innovations in economic activities, such as production efficiency, market expansion, and others. The readiness of the community to become entrepreneurs is also an effort in economic empowerment accompanied by mentoring or coaching to increase community knowledge and skills in business (Hutomo, 2000; Muttaqin, 2011).

The process of economic empowerment can also be said to be

a business incubator process that becomes a medium for budding entrepreneurs to realize and develop their business. However, before being given economic empowerment, firstly, the character of faith is instilled and built to be mentally and spiritually empowered. If the mental spirituality has been constructed successfully, then the development of aspects of economic independence with increased capacity is in accordance with the needs of the business (Ryandono & Hazami, 2016).

Public Welfare

Welfare in Islam is measured not only from the material aspect but also spiritual welfare. Broadly speaking, public welfare includes three things: the fulfillment of human needs for religion, including worship and self-worship to Allah SWT, self and fellow humans, including family and the surrounding environment. The form of servitude is done by carrying out worship according to the guidelines prescribed by Allah SWT whenever and wherever, adhering to Islamic teachings, and not violating sharia, including in seeking fortune. This implemented Islamic teaching value system is the basis of welfare which is the commander in the economic life of a nation (Nurkhalis, 2015; Sodiq, 2015; Beik & Arsyianti, 2016). The need for oneself can be in the form of fulfilling material or physical needs, moral, psychological, and intellectual needs. The material or physical needs can be needed for food, drink, and shelter. The need for the environment is related to the fulfillment of the social conditions that surround it. An environment maintained, safe, comfortable, and peaceful is a condition expected by everyone. This is because if there are various kinds of crimes in the community, it will endanger people's lives and indicate that the community is not yet prosperous. They do not get calm, comfort and peace in life (Sodiq, 2015).

Conceptual Framework

Based on literature studies of various theoretical and empirical studies in previous research, there were two forms of research hypothesis tested in this study, namely; (1) there is an effect of productive waqf management on economic empowerment; and (2) there is an effect of economic empowerment on public welfare. The formulated research hypothesis was based on the conceptual framework that was the reference in this empirical research. The following is a conceptual framework that has been formulated.

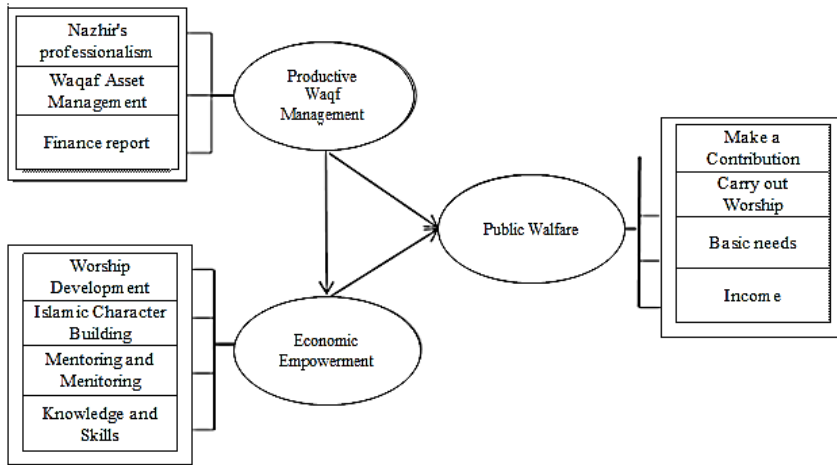


Figure 1. Research Conceptual Framework
Source: Authors Documentation

Methods

This study employed a quantitative approach to proving that empirically productive waqf management significantly affected public welfare through economic empowerment. The data collection technique used a closed questionnaire based on each latent variable's indicators. The research population was all people who got the benefit from waqf assets in Daarut Tauhiid. The sampling was determined based on the purposive sampling method, namely, based on certain criteria and objectives. The criteria determined were people who benefited from productive waqf assets around Daarut Tauhiid for at least more than one year. The samples obtained were 31 respondents from the population of waqf beneficiaries.

The data analysis technique used Partial Least Square (PLS) with the PLS 3 smart application. The Partial Least Square (PLS) method was used to test the manifest and latent variables using measurement models and structural models. The measurement model was used to test the validity and reliability, while the structural model was used to test the causality (hypothesis testing with predictive models) (M & Abdillah, 2016:14). The stages in testing using PLS were making path diagrams, formulating measurement and structural equations, selecting input data and model estimates, identifying models, testing model suitability based on Average Variance Extracted (AVE) values, and testing hypotheses using the bootstrap resampling method. After

obtaining the results from the bootstrapping process, the next was selecting path coefficients (Mean, Standard Deviation, t-values) and obtained inner loading values and t-values to assess the significance of the prediction model. If the T-statistics value was higher than the T-table value, it means that the hypothesis was supported. The T-table value with a confidence level of 95% (5% alpha) for the two-tailed hypothesis, the value was > 1.96, while for the one-tailed hypothesis, the value was > 1.64 (M & Abdillah) , 2016).

Results and Discussion

Research Hypothesis Testing

The research hypotheses testing that has been formulated was using the measurement model or the outer model and the structural model or inner reflective construct model. The hypothesis testing with the measurement model was used to verify the manifest variables (indicators) and latent variables compiled. After verification, these variables were tested using a structural model to predict the relationships. The testing the outer model carried out included testing construct validity and construct reliability. The following are the results of testing construct validity and construct reliability.

Table 1. The Summary of Computation Results for the Measurement Model Statistics (Outer Model)

Construct	Items	Construct Validity		Construct Reliability	
		Loadings	AVE	Cronbach'S Alpha	Composite Reliability
Public Welfare	KM1	0.921	0.700	0,861	0.903
	KM2	0.836			
	KM3	0.769			
	KM4	0.814			
Productive Waqf Management	MWP1	0.894	0.595	0,616	0.807
	MWP2	0.507			
	MWP3	0.853			
Economic Empowerment	PE1	0.702	0.571	0,747	0.841
	PE2	0.870			
	PE3	0.737			
	PE4	0.700			

Source: Smart PLS Data Processing Results, 2019

Description:

KM = Community Welfare; MWP = Productive Waqf Management;
PE = Economic Empowerment

Table 1 shows the results of measuring the value of loadings factors for each item, AVE, Cronbach's alpha, and composite reliability. Regarding the factor loadings, based on Hair et al. (2010), the loadings of factor items that exceed the recommended value of 0.5 are considered significant and acceptable. Table 1 shows all items having a loadings factor of 0.5 or higher. In contrast, Cronbach's Alpha output results for the construct of welfare, waqf management, and economic empowerment have a value above 0.60. It means that the three constructs that have been tested have good reliability. The lowest Cronbach's Alpha value is 0.616 in the waqf management construct. Meanwhile, all tested constructs have a composite reliability value of more than 0.6, indicating high internal consistency of the existing data. All constructs have a value ranging from 0.807 to 0.903, which is considered acceptable. On the other hand, all constructs having an AVE greater than 0.5 satisfy convergent validity.

The constructed model that has been tested and meets all the criteria for the measurement model was then tested for the structural model (inner model) by analyzing the R-Square value, which was the Goodness-fit model test. The R-Square value was used to measure how much influence a certain independent latent variable had on the latent dependent variable. The following is the R-Square value obtained from the output using Smart PLS 3.

Table 2. R-Square

Construct	R-Square	R-Square Adjusted
Public Welfare	0.424	0.404
Economic Empowerment	0.428	0.408

Source: Data Processing Results, 2019

Table 2 shows that the R-Square (R^2) value for the welfare construct is 0.404, while the R-Square (R^2) value for the economic empowerment construct is 0.408. The table above shows that the R^2 value is higher than 0.33. Therefore, it can be said that the modeling

formed in this study is categorized as a moderate model. In addition to the R-Square value, the PLS analysis can also see how strong the effect size model is. The value of the effect size model can be seen in the F Square table.

Table 3. F-Square

Konstruk	Public Welfare	Productive Waqf Management	Economic Empowerment
Public Welfare			
Productive Waqf Management			0.749
Economic Empowerment	0.735		

Source: Data Processing Results, 2019

According to Ghazali (2014), an effect size is weak if it is below 0.15 and is said to be strong if it is above 0.35. From the table above, it can be seen that the construct of Waqf Management for economic empowerment of 0.749 is considered strong. Meanwhile, the construct of economic empowerment for the welfare of 0.735 is considered strong. Therefore, it can be said that construct modeling in this study is categorized as a strong effect of the predictor latent variables at the structural level.

The second test in the inner model stage was to see the significance of the effect of the productive waqf management variable on public welfare, the effect of productive waqf management on economic empowerment, and the economic empowerment variable on welfare by looking at the value of the parameter coefficient (original sample) as follows:

Table 4. Path Coefficients

		Original Sample	Sample Mean	Standard Deviation	T Statistics	P Values
MWP	KM	0.426	0.448	0.092	4.627	0.000
MWP	PE	0.654	0.659	0.119	5.506	0.000
PE	KM	0.651	0.681	0.073	8.910	0.000

Source: Data Processing Results, 2019

Description:

KM = Public Welfare; MWP = Productive Waqf Management;
PE = Economic Empowerment

Table 4 shows the results of the path coefficient output to show the relationship and the significance of the effect of each variable by looking at the value of the parameter coefficient (original sample). The original sample size for the productive waqf management variable is 0.426, which means that there is an effect between productive waqf management on welfare. These results can be interpreted that productive waqf management affects welfare with a t-statistic value of 4.627 greater than t-table 1.96 ($4.627 > 1.96$). While the original sample size for the waqf management variable is 0.654, the effect of waqf management on empowerment. These results can be interpreted that waqf management has an effect on empowerment with a t-statistic value of 5.506 greater than the t-table 1.96 ($5.506 > 1.96$).

The size of the original sample for the economic empowerment variable is 0.651, which means an effect between economic empowerment on welfare. These results can be interpreted that the greater the institution's economic empowerment, the greater the public welfare will be with a t-statistic value of 8.910 greater than the t-table 1.96 ($8.910 > 1.96$). Based on the results of the tests carried out, it is found that the productive waqf management variable has an effect on the welfare and economic empowerment with a percentage of 42.6% and 65.4%, respectively. The economic empowerment variable affects the welfare of the community with a percentage of 65.1%.

The Effect of Productive Waqf Management on Economic Empowerment at Daarut Taubiid Waqf Institution

Based on the tests carried out on the structural model through the Goodness-fit model test using the Smart PLS 3 software, it was found that the productive waqf management described through the dimensions of *nāzir* professionalism, asset management, and waqf reporting indirectly affected the public welfare through economic empowerment with R-Square value of 0.408. This means that the management of productive waqf managed properly will affect the economic empowerment of the community by 40.8%, while the remaining 59.2% is affected by other factors besides productive

waqf management.

The findings of this study indicated that productive waqf management affects public welfare through economic empowerment. This proves that productive waqf management affects economic empowerment. This study is in line with Cizacka's (1998) statement that throughout Islamic history, the waqf system implemented has provided all community services without imposing state fees. In addition, the modernization of the waqf system succeeds in implying a significant reduction in government spending and all associated benefits, including streamlining of the state sector and reduction and even elimination of usury.

This study is in line with Rozalinda (2016), who mentioned that the management of productive waqf has a positive effect on the community's economic empowerment by building facilities for economic and educational needs such as shops, tutoring buildings, and rented houses. This economic empowerment is shown by the large number of people who take advantage of the waqf manager's business facilities so that people can do business in strategic places. Thus, the community will get a large profit, their trade turnover will increase, and their economic welfare will increase. The form of economic empowerment that occurred in West Sumatra is only providing business facilities or facilities that generally used the *ijarah* (lease) instrument. The use of leasing instruments is one of the low-risk investments, and the return on investment is certain. The asset owner only thinks about the cost of maintenance in anticipation of depreciating the assets value. Meanwhile, the lessee's business activities do not affect the owner of the asset. Economic empowerment has not been in the form of providing working capital and entrepreneurship assistance. The provision of working capital, which generally uses a profit-sharing scheme, is vulnerable to uncertain risks and returns. If there is a loss, then the owner of the capital and the manager shall jointly bear the loss. From the advantages of the rental system, the manager of the waqf assets prefers the *ijarah* (lease) instrument to the profit-sharing instrument.

This also happens to Daarut Tauhiid Waqf Institution. The

economic empowerment carried out is still in the form of managing productive waqf assets that can then be used by the surrounding community using a rental system pattern. The manager of waqf Daarut Tauhiid has not carried out economic empowerment in the form of providing capital, business assistance, strengthening marketing for running businesses, strengthening income generation, and obtaining information that can support business sustainability. Currently, the empowerment carried out by the Daarut Tauhiid Waqf institution is still in the form of fostering worship and forming Islamic character through the implementation of the culture of closing shops or business premises 15 minutes before prayer time arrives. The formation of Islamic character is carried out in the form of studies routinely carried out by the Daarut Tauhiid, including the study of *ma'rifatullah* and the book of Al-Hikam. These studies can be used as an empowerment process in the spiritual aspect that will guide, guide, direct, and guide decisions in life (Huda, 2019). Although not directly programmed by the Daarut Tauhiid waqf institution, Aa Gym as the leader of the Daarut Tauhiid Islamic Boarding School plays a role in cultivating Islamic character in its congregation, including people who rent productive waqf assets.

This study is also in line with Yusuf (2017), who showed that the management of productive waqf at Al-Mubarak Islamic Boarding School, Sibulue District, Bone Regency, has a role in community economic empowerment. The management of productive waqf by the Al-Mubarak Islamic Boarding School is able to empower the community's economy by providing loan facilities to increase community businesses. The loan facility is not provided directly in cash but rather in the form of goods used in agriculture. Because most people who receive these loans are farmers, the form of the loan is in the form of purchasing goods for harvesting needs. The farmers pay for the loan after the harvest arrived. In addition to loan facilities, Al-Mubarak Islamic Boarding School also provides organic fertilizers that farmers can use for farming for free. The farmers can use organic fertilizer as a means of farming to reduce the operational costs that have to be incurred in farming. The management of waqf carried out by the Al-Mubarak Islamic Boarding School provides direct benefits in the economic sector, especially in agriculture. The

results of this study are in line with Setiawan (2016), who concludes that the management of waqf for community empowerment can provide direct benefits in the economic and social fields.

This study also supports Alhifni et al., (2017) result, which explained that waqf is an instrument of community empowerment at the Daarut Tauhiid Islamic Boarding School. This community empowerment is shown by the development of two sectors, namely education and economy. From the economic sector, Daarut Tauhiid has built many productive waqf assets that can be utilized by the surrounding community, such as the *Super Market Mini* (SMM), Productive Waqf Bazaar Shops, stalls around Islamic boarding schools, canteens, food courts, and other assets that can be used in the form of a lease. A large number of productive waqf assets require professional management so that the benefits of waqf can continue. Therefore, the results of this study support empirically that the better the management of waqf is carried out, the more it will increase the community's economic empowerment. The ongoing management of waqf is carried out by *nâzirs* who are professional in managing waqf assets, so transparency and accountability in reporting can also be felt and known by the public, both waqif, users, government, and other parties related to waqf. This study also strengthens the conclusions of Muslim (2017) and Hamzah (2016), which illustrated that the management of waqf to strengthen the economy of the ummah requires professional management so that competent *nâzirs* are needed to handle it because the position of *nâzir* is directly related to the success of waqf management.

This study is also in line with Rofa'i, Burhan, and Multifiah (2016) that productive waqf managed by professional *nâzir* affects improving people's welfare, including creating new jobs used by the community, which has an impact on increasing income. According to them, the public welfare in the form of the VIP room of the Malang Islamic Hospital provides a choice for people who want a comfortable, clean, and fast room. In addition, the presence of a minimarket can provide comfort in meeting the needs of daily life because the place is easily accessible and the price is quite low compared to others. The results of productive waqf management for VIP rooms and minimarkets are distributed directly to the community

in the form of community guidance and empowerment through da'wah programs such as grants/incentives for *diniyah* teachers, incentives for imams, mosque operational costs, and cash for the local environment. Agusci (2019) also found that waqf managed productively has a positive impact on improving the economic standard of life of the community, is able to open new jobs, and create new entrepreneurs in Indonesia.

The Effect of Economic Empowerment on Public Welfare in the Daarut Tauhiid Waqf Institution

Based on the tests carried out on the structural model through the Goodness-fit model test using the Smart PLS 3 software, the results show that economic empowerment directly affects the public welfare with an R-Square value of 0.404. It can be interpreted that the construct of economic empowerment as measured by religious guidance, Islamic character formation, mentoring and monitoring, as well as knowledge and skills, has a significant effect on public welfare by 40.4%, while the remaining 59.6% is affected by other variables which are not examined in this study.

The findings of this study indicated that economic empowerment has a positive and significant effect on public welfare. In Islam, the expected welfare is not always worldly related to material matters and welfare in enhancing Islamic spiritual values both for individuals and society (Zarqa, 1981). This statement is confirmed by the results of a study by Beik and Pratama (2015), which stated that welfare is not only measured by material indicators alone, but there are non-material (spiritual) indicators such as prayer, fasting, zakat, and infaq. Therefore, a prosperous Muslim does not only increase his income but also increases in his spiritual aspect. The spiritual aspects felt by the community are more devoted to the implementation of the five daily prayers, always attend recitation once a week. When they are busy, they do not leave a prayer. This can also be seen in the Daarut Tauhiid environment, which obliges every seller when the prayer time comes, all trading activities are suspended temporarily. Likewise, with the recitation activity, Daarut Tauhiid conducts routine studies at the Daarut Tauhiid Mosque once a week. With this routine review, the sellers can follow the study conducted by Daarut Tauhiid. In addition to income and an

increase in the spiritual aspect of worship, welfare is also measured by indicators of making a contribution and fulfilling basic needs.

The donation assessed in this study contributes to social activities by setting aside donations when making a profit. In addition, the beneficiaries also set aside their funds to be given to orphans and underprivileged children once a year. This form of regular material donation is an indicator that includes the Keluarga Sejahtera III Plus (KS-III Plus) as measured by the National Population and Family Planning Board (BKKBN).

The form of distribution of assets in relation to giving donations can be in the form of alms, grants, endowments, wills, and inheritance. However, the contribution of the beneficiaries is mostly made in the form of alms. As for basic needs, the beneficiary communities who use these productive waqf assets have met their basic needs both from the needs of food, drinks, and clothing, and a house or a place to live. The amount of income obtained is in accordance with the results of observations and the percentage of beneficiaries which shows that 35% have an income of more than IDR.2,500,000. The amount of income earned is still meeting the daily needs of the beneficiary community.

The results of this study are in line with Yatinigrum, Hendra, and Saifullah (2017). They stated that empowerment has a significant effect on the income of women traders in the informal sector in Leces District, Probolinggo Regency. This study also supports the results of Lalaun and Siahaya's (2015) study that empowerment programs have a significant effect and impact on public welfare. This is due to the presence of community skills and training in the empowerment program. Sulaiman, Chusmeru, and Masrukin (2018) also emphasized that economic empowerment is very important because it improves institutions, membership, finance, and agribusiness development of business groups. Economic empowerment in relation to waqf institutions really needs to be improved, both in terms of skills and training in the context of increasing resource capacity. According to Daulay (2016), one of the measures of community economic empowerment is creating and innovating. One way to increase creation and innovation is

through the competencies of *nàzirs* through training organized by the institution. In addition, *nàzir* must also understand sharia rules for waqf investment, sharia principles in waqf investment, maintenance and renovation of waqf assets (Ilyas, 2017).

The above study results have proven that the management of productive waqf managed properly will improve public welfare through economic empowerment. Economic empowerment is meant by developing micro-businesses by using productive waqf assets at a more affordable rental cost. However, this study did not agree with Kuran, who stated that waqf actors apply Islamic principles as ambiguous guidelines for achieving justice. The achievement of substantive justice becomes a mere procedural issue. According to him, this is an illusion (Aprilianto, 2018). Kuran (2001) asserted that in the 19th century, the establishment of inspired European cities marked the official rejection of the waqf system. Some of these claims arise because Islamic law requires waqf managers or *nàzir* to comply with the provisions of the founder of the waqf, so that it does not have the flexibility to compete with rapidly changing economic conditions is not a suitable system for a medieval economy. This makes the waqf system proven to be incompatible with the economic dynamics of the industrial era. In addition, Kuran also argued that Islamic economists disagree with Islamic principles, and one author is inconsistent with another. Kuran concluded that Islamic economists had not created a strategy to fight the injustices they find in the existing social order, including waqf. However, on the other hand, Kuran did not highlight that waqf has played a very important role in developing social, economic, and cultural activities. Criticism of the opinion of waqf, Kuran said that Muslims should reconstruct the management system of waqf management, so that waqf assets can be used as an instrument to stimulate the economic activity of the ummah, not only motivated by certain motives or getting personal interests (*maslahah khasshab*) by using waqf means (Aprilianto, 2018).

Conclusion

This study proves that productive waqf management, as reflected by the professionalism of *nàzir*, waqf asset management, and financial reporting, has a positive and significant effect on public welfare through economic empowerment. Based on the results of statistical tests using Smart PLS 3, it is found that the independent variable of productive waqf management has a positive and significant effect on public welfare through economic empowerment as an intervening variable. This further strengthens the views of productive waqf management experts such as Murat Cizacka dan Monzer Kahf, as well as the research results of Rozalinda, Hardiyanti Yusuf, Anas Alhifni, Nurul Huda, Musclih Ansori, and Rully Trihantana, Muslihun Muslim, Zulfadli Hamzah, and others, stated that productive waqf managed by professional management plays a very important role and affects the public welfare by means of economic empowerment. However, this study did not agree with Timur Kuran, which stated that the waqf system applied by using Islamic principles causes ambiguity in achieving substantive justice.

The results of this study are expected to contribute to the improvement of management carried out by the Daarut Tauhiid waqf institution in particular, and the productive waqf management of other waqf institutions in managing waqf so that it plays a greater role in improving public welfare through economic empowerment. It is hoped that other waqf institutions in carrying out economic empowerment, the community will not only use productive waqf assets but also be given special programs in the context of business improvements such as skills in marketing, business innovation, training, and other special skills that are not owned by the community. In addition, in the use of shop houses or business premises that are part of the waqf assets, not only use a lease agreement (*ijarah*) but can also use a profit-sharing contract that does not have to spend funds. The user community acts as the *mudarib* or manager of the waqf assets, while the waqf institution becomes the *shahibul mal* or the owner of the funds of the waqf assets. The provisions for the profit-sharing ratio of the contract can be determined with the agreement of both parties between the community and the waqf institution. From the side of waqf beneficiaries, waqf institutions can

determine and ensure the real economic condition of the beneficiary communities to be empowered. It is intended that the economic empowerment programs carried out by waqf institutions can be beneficial and have a direct impact on improving the economy and public welfare, both material and spiritual welfare.

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Implementation of al-Ma'un Theology: The Movement of Muhammadiyah Educated Groups in Poverty Alleviation in Bulutellue Village, Sinjai Regency

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Abstract

In the concept of Islamic community development, welfare is an ideal condition for any social life. Efforts to create prosperity in Bulutellue Village also received attention from the Muhammadiyah education group. They invite the community, especially those from the rich to provide sustainable assistance to groups of the poor and orphans as a form of mainstreaming al-Ma'un theology. This study aims to describe the implementation of al-Ma'un theology in alleviating poverty in Bulutellue Village, Sinjai Regency. This study employed a qualitative method. The data were collected through observation and interviews. The results indicate that al-Ma'un theology was introduced by the educated group of Muhammadiyah Higher Education to the community of Bulutellue Village. This doctrine is accepted and implemented by the community in this village even though they are not registered as official members of the Muhammadiyah organization as an effort to make their income a way of gaining happiness and getting blessings from Allah SWT towards mutual benefit.

Keywords: mainstreaming, happiness, social care

Permalink/DOI: <https://doi.org/10.18326/infsl3.v15i1.25-50>

Introduction

Al-Ma'un theology is the basis for the establishment and development of Muhammadiyah (Burhani, 2016). The theology was introduced by Ahmad Dahlan which is based on the al-Qur'an, Surah al-Ma'un which consists of seven verses, translated into the spirit of work, namely the services in the fields of health, education, and social services (Sumarno, 2017). Emphasis on the spirit of work cannot be separated from the early establishment of Muhammadiyah as a response to the social conditions of the community which was hit by educational backwardness, poverty, and the waning spirit of cooperation (Suryana, 2009). Ahmad Dahlan as the founder of Muhammadiyah emphasized to his students to appreciate the content of Surah al-Ma'un by balancing worship and social deeds (Mustapa, 2017).

Muhammadiyah as a social organization is always wise for the benefit of the community (Purba and Ponirin, 2013). Muhammadiyah's determination to create community welfare is proven by establishing educational institutions, health institutions, and social institutions. Utilizing those institutions, Muhammadiyah tries to build a more advanced and educated social and community education structure. Islamic teachings are presented not just as a personal and static religion but are presented as a dynamic religion and have concern for all aspects of people's lives (Widodo & Yusuf, 2019).

Religion, which contains a system of values, norms, and guidelines, a system from God to mankind, has a very big role in realizing the progress, prosperity, and civilization of a nation (Asim et al., 2020). As a socio-religious and community organization, Muhammadiyah has played a very active role in nurturing and empowering the community since its establishment through education, preaching, and social activities. This cannot be separated from the existence of Muhammadiyah which is supported by scholars, and educated people. They have a very big role in spreading the vision and mission of Muhammadiyah in various parts of Indonesia, including the rural areas.

Muhammadiyah is an Islamic movement that aims to carry

out preaching or *da'wab* in inviting goodness and truth as well as staying away from all forms of evil in order to uphold Islam and create an Islamic society in accordance with the al-Qur'an and Hadith. Muhammadiyah has an insight that Islam is a religion that regulates all aspects of human life which consists of aqidah, worship, morality, and social relations that must be carried out by Muslims in a comprehensive manner, both individually and collectively. By implementing these teachings in daily life, Muhammadiyah believes that Islam can be proven as a religion that brings blessings to the entire universe and its contents. Muhammadiyah as an effort to overcome poverty is one of the *da'wab* activities oriented to *tathwir* or community empowerment (Muslim, 2016).

As an effort to realize Muhammadiyah's aspirations and struggles in society, improving the world of education is one of the main considerations (Qodir, 2004). Muhammadiyah's attention to the education sector is motivated by the desire to break the chain of poverty, ignorance, and backwardness that afflicts Muslims (Hamdan, 2009). To advance education and create intelligence for Muslims, Muhammadiyah established educational institutions ranging from Kindergarten to Higher Education levels. Currently, the tertiary institutions that are fostered by Muhammadiyah are not only in the provincial capital but are already present at the district/municipal level. The universities fostered by Muhammadiyah (*PTM*), namely the Muhammadiyah University of Makassar and the Muhammadiyah Islamic Institute of Sinjai, have opened opportunities for high school graduates/equivalent who come from the Bulutellue Village to study at the higher education level.

Students and alumni of *PTM* can be categorized as an enlightened (intellectual) group that can provide changes in the mindset and behavior of the community in Bulutellue Village. In the history of South Sulawesi, intellectual circles have played a major role in encouraging and creating new orders in people's lives (Najamuddin, 2015). *PTM* alumni who have bachelor's degrees and status of teachers are very capable of carrying out a *da'wab* movement to provide awareness to all Muslims in Bulutellue Village. The presence of a teacher in the village community still has a respectable position and can be a role model for the community

(Saat, 2014). Respect for teachers or educated groups is a custom inherited from the kingdom era by the people of Bulutellue Village. Historical facts show that the Islamization process in Sinjai cannot be separated from the role of intellectuals. Thus, this area is known as the earth of *panrita kitta*, people who have expertise in the sciences of the al-Qur'an (Hasaruddin et al., 2018).

The presence of educated groups in Bulutellue Village is a process of social mobility produced by *PTM* for its students. In general, the educated group from *PTM* has a family background categorized as middle class, such as working as farmers. Due to this social background, *PTM* educated groups have the ability to socialize and adapt to the community to convey Islamic *da'wah*. They understand that the people of Bulutellue Village are very firm in adhering to and carrying out customs. Therefore, culture is introduced to the community as a way or method of introducing a certain religious concept.

As an effort to carry out the mission of *da'wah* based on culture, *PTM* educated groups always show the struggle of Islam which is friendly, polite, full of peace, and joyful. They try to preach, no longer with a one-way approach, but by building dialogue and establishing harmony with society without being limited by space and time. *Da'wah* or preaching activities are not only centered in mosques but can be carried out in spaces that are occupied by many people in utilizing free time to rest from economic activities, for example in the house or at the substation. The use of space outside the mosque for preaching shows that the *PTM* educated places itself not to patronize the community, but to learn with the community.

As a formulation of Muhammadiyah practice theology presented to the community, there are four basic groups that are the main focus in reviving the spirit of religion in the community: (1) the basis of faith is faith in God, angels, scriptures, prophets, doomsday, and both good and bad destiny; (2) the basis of social devotion is by donating some of the property owned to provide assistance to close families in distress, orphans, the poor, and people in debt; (3) the basis of ritual and worship is to maintain and strengthen the

inner commitment as Muslims by seriously upholding the five daily prayers, and sincerely paying *zakat*; (4) basic personality qualities are being steadfast in keeping promises and being steadfast in facing difficult conditions.

The *PTM* educated group understands the reality of the Bulutellue Village community, where most of their economic activities are based on the agricultural sector (agrarian society). In an agrarian society, there are three groups of people, namely landowners, smallholders, and farm laborers who usually come from landless people. Farmworkers are vulnerable to poverty, in the sense that when the dry season arrives, there is no rice processing activity. Therefore, they do not have the income to meet the needs of their families. The poverty faced by agricultural labor groups has been explained by Moeljarto Tjokrowinoto that the position of the poor around the poverty line is vulnerable to various ecological fluctuations such as pest attacks and a long dry season (Tjokrowinoto, 2012). These conditions were then used as material for discussion in the Friday sermon when *PTM* educated group appeared as a preacher. They try to open people's minds and feelings by reaffirming Surah al-Ma'un which describes how futile people who pray but ignore the poor and orphans. Surah al-Ma'un recommends that Muslims pay attention to people who are backward, oppressed, and still in poverty.

In every *da'wab*, *PTM* educated groups emphasize the importance of the position of the poor in social life. Community life in a village will receive the blessings and mercy of Allah if it is supported by four groups, namely: the usefulness and blessings of knowledge from a scholar, justice and wisdom from the government, generosity of the rich, and the prayers of the poor. This indicates that groups of poor people must get attention to make their lives sustainable and to maintain their faith as religious people. Thus, the presence of the *PTM* educated group in Bulutellue Village also affirms that Muhammadiyah as a socio-religious organization has a mission to spread Islamic teachings that uphold equality in various sectors of life. This indicates that religious organizations have an important role in making it happen (Nasir et al., 2019)

Methods

This study employed a qualitative descriptive method as an effort to focus attention on events that occur in the community through data collection, data presentation, data explanation, and data analysis. Primary data were obtained by collecting information from an educated group of *PTM*, entrepreneurs, and large land farmers as initiators and implementers of al-Ma'un theology. To strengthen the information from the interviews, observation of the economic activities carried out by the target group was also carried out.

Data analysis was carried out by giving meaning to people's behavior related to their understanding of al-Ma'un theology. The meaning that is built on the condition of the relationship and experience of the community is then presented as research data in the form of a descriptive narrative. Data were presented by making connections between data. Thus, the analyzed data were really presented in an inseparable narrative based on the informant's perspective. Meanwhile, in drawing conclusions, the data were patterned, focused, and arranged systematically based on the confirmation results of the informants on the research theme.

Results and Discussion

Farmers' Understanding of al-Ma'un Theology

At the 106th Muhammadiyah anniversary event under the theme of Ta'awun for the country, Haedar Nashir emphasized that Muhammadiyah continues to promote the message of Islamic calm in an attitude of helping for the shade of the nation (Nashir, 2018). This affirmation is a response to economic inequality in the form of uncontrolled poverty and unemployment as well as the failure of the concept of a welfare state in realizing justice and prosperity for society (Elviandari et al., 2018). As is common in Muslim-majority countries, the task of alleviating poverty is not only borne by the state or government, but it is also necessary for the general public to participate in providing social security for underprivileged groups (Gamon & Tagoranao, 2018). This message is certainly a spirit for all Muhammadiyah members, including the *PTM* educated group in Bulutellue Village to continue to move towards realizing community welfare.

The preaching of *PTM* educated groups which contains the

importance of working together and advancing together in alleviating poverty and supporting orphans continues to be encouraged by conveying the main essence of surah al-Ma'un. The efforts of the *PTM* educated group in providing inspiration to the community to implement the al-Ma'un theology received a warm welcome from the public. The theological doctrine of al-Ma'un, which is based on the importance of praying, is required to be accompanied by a generous attitude toward those who are less fortunate, especially towards orphans and the needy. The *PTM* educate group emphasized that Islami which is based on the al-Qur'an and Hadith strongly encourages humans to earn a living in order to create common prosperity while avoiding greed, waste, and accumulation of wealth (Nabi, 2013).

The understanding of the Bulutellue Village community about al-Ma'un theology was then used as a spirit in strengthening the economic sector. Islam which they understand on the basis of al-Ma'un theology evokes a spirit of earning a living. Therefore, the results can be shared with the poor to obtain an essential degree of piety in ritual worship and in social relations with others. A comprehensive understanding of al-Ma'un theology leads to strong kinship ties and solidarity between communities even though they differ in genealogical ties. This reflects that the people in this village have succeeded in creating a community structure with a social dimension, namely a society that upholds the values of human solidarity and strengthens an egalitarian culture (Bachtiar, 2018).

The theology of al-Ma'un is lived by the community further strengthens the position of Bulutellue Village as a *makkiade* (traditional) and *fagama* (religious) village. The meeting between customs and religion is reflected in the attitude of the people of Bulutellue Village who are *masega* (friendly), *makasse assisompungenna* (close family ties), and *matike ri siri'na* (maintain their dignity and self-worth). The presence of al-Ma'un theology in the community has given individuals freedom in trying to earn a living and social responsibility of society while still paying attention to the welfare of family members. Thus, the pattern of orientation in earning a living for the people of Bulutellue Village aims to obtain blessings from Allah by providing assistance to groups who are

economically disadvantaged and providing material sufficiency for family members (Hadi & Baihaqi, 2020). Furthermore, the spirit of surah al-Ma'un has strengthened individual and group ties based on feelings of the same fate and cooperation fosters an attitude of optimism and competes in working and doing good to create a balance between material and spiritual matters. Thus Islam and customs have collaborated in society in realizing collective bonds as social capital that they can implement in their daily lives (Oktafia & Mawardi, 2017).

The solidarity that has been built up among the people of Bulutellue Village is getting stronger because it is inspired by al-Ma'un theology. The roots of solidarity based on mutual cooperation are oriented towards activities of mutual assistance in overcoming life's hardships. The long-standing solidarity is manifested in various community activities such as building houses, repairing public facilities, holding village events or parties, and caring for one another when disasters occur, such as fires and deaths. Al-Ma'un theology has become part of the moral values and wisdom of the Bulutellue Village community which emphasizes the importance of solidarity and togetherness in building hopes and trust among community members. The theological strength developed by *PTM* educated groups in society raises the understanding that religion is not just a doctrine of obedience to God to achieve salvation in the hereafter, but religion needs to be implemented in overcoming the economic difficulties experienced by the poor and orphans. Religion has played a role in realizing social change in the sense of being able to change fatalistic societal behavior into a society that is more optimistic, resilient, and has a high work ethic in earning a living (Sirait, 2016).

Surah al-Ma'un is the teachings for humans to communicate with Allah through ritual worship, as well as a warning that humans strengthen relationships and social care for others through various charitable activities. Understanding of social relationships among humans is practiced through social communication which is created based on a sense of concern, high concern, and a great sense of responsibility to fellow humans by providing compensation to orphans and carrying out empowerment activities for the poor

with the intention that they are able to live independently and prosperously. In terms of giving compensation to orphans, it is usually given directly in the form of clothes, school supplies, money, and food. The empowerment activities for the poor are carried out by inviting them to work by providing facilities in the form of agricultural land and business capital.

The people of Bulutellue Village, who generally earn a living in agriculture, realize that land as the main resource in their economic search has a very important role to play. However, not all members of the community in this village have large enough land to make a living, and some even have no land at all. Al-Ma'un theology has raised collective awareness for them, especially among landowners who are large enough to share land resources in overcoming unequal economic conditions, especially in terms of equitable food distribution. This shows that the people in this village have a shared commitment to creating public welfare. The distribution of economic resources to the underprivileged groups shows that there is a partiality for the problem of poverty as a responsibility in promoting community welfare by utilizing agricultural resources as practiced by the farming community in Malaysia (Ab Rahman et al., 2019). Public concern for the phenomenon of poverty has been in line with the *PTM* educated group program in poverty alleviation in rural areas in reaching progressive Muslims and Indonesian people (Bachtiar, 2020).

The presence of a *PTM* educated group in the life of the Bulutellue Village community has led to a change in the orientation of attitudes and thoughts since they are a society that is open and willing to accept new ideas that can strengthen the social order (Mustika & Dastina, 2020). Villagers and village officials who initially did not know Muhammadiyah, after witnessing their persistence and patience in nurturing and fostering residents to advance village life, expressed admiration. Religious doctrine, especially, al-Ma'un theology really inspires people in carrying out religious activities and expressions. The people of Bulutellue Village then have an understanding of al-Ma'un theology which is associated with the values of local wisdom that they have inherited from generation to generation, including *Pesse*, *Barakka*, *Massama*, and *Sugi barang*

parang-sugi pappideceng

Pesse: empathy on the basis of humanity

The village in the dimension of power politics is the smallest government unit, the smallest decision-making unit, where every decision made in the village will refer more to humans as individuals (Sumodiningrat and Wulandari, 2016). The village is a marker of local wisdom and indigenous knowledge, amidst instrumental rationality and scientific knowledge. The village as a *gemeinschaft* is characterized by mechanical solidarity among residents, face-to-face relations in interactions, the application of customary norms and sanctions, and the economy inherit in culture and power politics. Village community social ties are based on networks of kinship, neighbors, and friendship (Salman, 2012). The strength of community ties in Bulutellue Village is based on a value system known as *pesse*.

Pesse is a philosophical value that can be interpreted as a sense of togetherness, sympathy, and empathy that underlies the life together (Musnur, 2018) of the people in Bulutellue Village. Togetherness is evidenced by spontaneous actions and is based on selfless sincerity to provide help to neighbors or relatives who are in distress. The community moves to provide help without being asked and only in the form of notification based on information that is so fast spreading in the village environment.

Pesse associated with al-Ma'un theology is interpreted as togetherness and kinship. Togetherness coupled with a work ethic will free a group of people from economic difficulties. The creation of an atmosphere of kinship and togetherness among community members must be able to transcend class boundaries or socio-economic layers. Social class in the Bulutellue Village community is a social reality but in the social order of the community. This is not known, but rather a feeling of closeness between communities which is prioritized to strengthen kinship ties.

The Islamic building related to *pesse* is brotherhood or *ukhuwah*. Islam establishes the concept of brotherhood as a priority in realizing the ideal community building (Lubis, 2020). The teachings of brotherhood in Islam have a different character

from the concept of brotherhood which is linked by genealogical ties. Brotherhood in Islam is built on the basis of the principle of monotheism, in the sense that brotherhood is built on a feeling of the same fate and agreement in an equal position and is not differentiated on the basis of property ownership, position, and social position in society. The care that is created in the community of Bulutellue Village for the suffering experienced by others is built on the basis of brotherhood that expects for the common good. *Pesse* is an organizer of solidarity, collectivity, and social cohesion, as well as the glorification of human values by providing assistance to fellow humans who are hit by distress (Badewi, 2019).

The persistence of the Bulutellue Village community in upholding the *pesse* value system is also interpreted as an effort to realize economic democracy and social justice. The implementation of economic democracy and the realization of social justice are not solely the responsibility of village government officials and religious officials but need support and practice from the general public. They understand that a society can develop and be free from various difficulties if it is supported by internal strength in the form of togetherness. *Pesse* as part of an attitude of religiosity is the main capital in strengthening the instinct to live well neighbors, the willingness to live side by side in a friendly manner which is reflected in mutual cooperation activities, social solidarity, and tolerance that reflects coexistence without sharpening social position or status in society.

Barakka: Hope for God's Favor

Human beings living life on this earth are always struggling to achieve happiness. When human beings have been able to meet their needs, both material and spiritual needs, happiness will be achieved. To obtain and meet the needs of clothing, food, and board, humans are required to work hard to earn a living. In the teachings of Islam, working for a living is an obligation for every Muslim. According to Yusuf Qardawi, work is all the maximum efforts made by humans, either through body movements or thoughts to earn income done individually or collectively/collaboratively (Walian, 2012). In the context of Indonesian culture, work is the role of individuals in the cultural process of obtaining a source of livelihood both in the form

of goods and wages/rewards in the form of money (Kartodirdjo, 1994). In Islamic teachings, work is an activity of earning a living based on personality attitudes that give birth to a deep belief in gaining the glory of life, showing human social responsibility, as well as a way to obtain righteous deeds and the pleasure of Allah SWT (Sugiyanto et al., 2020).

The people of Bulutellue Village understand that working for a living is a form of devotion to Allah SWT. The purpose of working for them is to be able to meet the needs of family life. The assets they get are not only intended for the internal benefit of family members, but are also prepared for social purposes such as donations for the construction of houses of worship, public facilities, and supporting the poor and orphans. Income earned and utilized for the benefit of the household is a way to obtain happiness, while property for social interest is an effort to achieve the blessings of Allah SWT. Efforts to obtain the approval of Allah SWT on the property owned are done by setting aside part for the benefit of orphans and the poor.

Massama: Distribution of income

On the basis of the spirit of al-Ma'un theology instilled by an educated group from PTM, the people of Bulutellue Village understand that basically property is indeed support for human life. Therefore, the role of property in human life cannot be doubted. With the assets they have, they can meet the necessities of life for their families. They can also provide help to other people who are hit by economic difficulties. An understanding of al-Ma'un theology has become a spirit to work hard to earn a living based on the provisions of the Islamic religion as well as to make their assets useful for the development of Islam and can be distributed to people who are entitled.

In order for the assets owned to be *massama* (spread and enjoyed by others), the assets have other people's rights which must be given based on the provisions. The expended assets will not cause a decrease in wealth, let alone fall into the brink of bankruptcy and poverty. The philosophy of *massama* as one of the meanings of al-Ma'un theology will distance itself from selfish

or anti-social attitudes, which might make other people victims and cause an imbalance in the order in social life. The al-Ma'un theology is used as a guideline that in order to obtain property that can benefit the family and others (*massama*), it takes a lot of effort while still prioritizing moral values to get blessings. This principle is in accordance with the Bugis philosophy: *resofa temmangingi malomo naletei fammase Dewata SewwaE* (only with hard work that does not know despair, will lead humans to obtain blessings from God).

The philosophy of *massama* which is understood by the people of Bulutellue Village is the antithesis of the conventional economic system which places humans as economic animals with the aim of achieving maximum benefits without paying attention to the aspects of humanity (Baidan and Aziz, 2020). Seen from an Islamic economic perspective, *massama* is identical to the principle of social justice, namely the responsibility of every economic actor to maintain a balance in community life by creating a society that is fulfilled all the needs for clothing, food, and shelter. Thus, there is no social inequality between the rich and the poor. *Massama* as an effort to distribute income by using a spiritual-based moral economic approach is a step in maintaining equality and reducing the level of inequality between the poor and the rich (Hamid et al., 2019).

Sugi Harang Parang, Sugi Pappideceng: Using Assets in Getting Rewards

In the life of the people of Bulutellue Village, the nuances of a fatalistic attitude remain. It is still embedded in the minds of the people that being rich is a disaster. Richness leads people to issues that are contrary to religious orders to live in asceticism. Being rich makes humans always think about world affairs and neglect the affairs of the hereafter. The more property one has, the greater will be the accountability in the resurrection day. Such an attitude to life is exacerbated by the lack or even no inheritance from the parents, even though the sustainability of life must be supported by material as a basis for carrying out a livelihood effort.

The presence of a *PTM* educated group began to shift the

fatalistic paradigm. The passion to be rich must be encouraged. The drive to be rich was accompanied by the urge to carry out the obligation of worship as a Muslim. In the teachings of Islam, it is instructed to look for sustenance, as if one would live another thousand years. However, the assets that are owned are entrusted by Allah, wherein these assets there are rights of the poor and orphans that must be distributed. The people of Bulutellue Village who are in the category of rich people believe that everything belongs only to Allah. This belief makes them as much as possible to stay away from arrogant and *takabur* attitudes, but efforts are made to use these assets as a means to do more good deeds and get merit (Hasbullah & Daud, 2015).

For the rich, their assets are interpreted as a means of doing good. They run trade and agricultural businesses to make a profit and increase their wealth. The businesses they run involved many people, in the sense that the labor they use comes from low economic status. Thus, they are always close and build together with other community groups. Therefore, they as much wealth as possible in ways that are good and lawful and try continuously to develop businesses on a larger scale. Thus, more and more people can be free from the shackles of economic difficulties.

The Practice of al-Ma'un Theology

The poverty circle that surrounds part of the community in Bulutellue Village is realized by the village government and the *PTM* educated group. This cannot be eliminated progressively, but it needs efforts to slowly liberate those exposed to poverty. The rich groups who have understood al-Ma'un theology do not remain silent and stand by their hands to see those who are in a circle of poverty. The formulation of the theology of al-Ma'un is not limited to strengthening the dimensions of individual piety as a form of personal obedience to Allah, but is also moved into a working theology that reflects the construction of religious belief that cares for the poor, and is socially oriented. Al-Ma'un theology brings out a sense of togetherness, roots and identity, emotional support, and a sense of security in a relationship that feels very close and deep. The very high emotional bonds of a very close relationship can lead to the idea of a common identity as Muslims, of direct participation in each other's inner

space, and thus bring the idea that is widespread in society that the rich and the poor are closely related and familiar easily empathize with each other. The desire to help and ease the burdens of others as part of the teachings of Islam is basically positive as a basic value for its adherents. Awareness of the importance of helping each other in social life has presented religion as a functional structural force that encourages social balance. Poverty alleviation based on al-Ma'un theology can be categorized as social philanthropy, which is the spirit of creating prosperity by dividing property and providing employment for people who experience economic backwardness (Bahjatulloh, 2016). The concept of al-Ma'un theology which has been embedded in the understanding of the rich groups is then implemented into various forms of action to reduce the burden on the group of the poor. It can be seen in the following description.

Provision of employment through livestock business

One of the businesses in Bulutellue Village outside the agricultural sector is cattle farming. The cattle breeding business in Bulutellue Village is still stable due to the availability of natural food. This is possible because in this village there is still land that can be used as grazing land. There is also plantation land that is used to grow elephant grass as food. The availability of natural feed can minimize maintenance costs.

The cattle breeding business is one way to help the poor in overcoming economic hardship. The owners of capital or the rich buy young bulls and then hand them over to the poor to be raised. The maintenance of the cattle is not too difficult because the land and feed have been provided by the owner of the capital. What needs to be considered is the schedule of feeding and drinking to make the cattle experience rapid growth. After being kept for about 6 months, the cattle are then sold to cattle traders. The profit obtained is immediately divided by the owner of the capital and the person who maintains it.

Another business that is still related to poverty alleviation in this village is broiler chicken farming. This business has great potential because the demand for chicken meat has increased, especially to meet the demands of food stall entrepreneurs in the

center of Sinjai City, including requests from villagers who want to hold a celebration or party. Broiler chicken farm activities are carried out independently, as well as the profits and losses are borne by themselves. As an effort by the owners of capital to ease the burden on the poor, this livestock business is managed by involving two workers to keep the pen clean and feed according to a predetermined schedule. After being raised for about 4-5 weeks, the chickens are ready to be marketed, and 15% of the sales proceeds are the rights of the caretakers.

Provision of Business Capital

In the Islamic economic system, it is known as the term distribution. One of the distributions recommended in Islam is the provision of capital to groups that are vulnerable to poverty to be able to open a business (Aflaha, 2019). Providing business capital is one way to alleviate poverty (Suryanto, 2018) by the risk against the poor in Bulutellue Village. One of the groups that are vulnerable to poverty in Bulutellue Village is a woman who has the status of a widow. Poverty began to hit when the husband who had been the head of the household as well as the main breadwinner died. As a consequence, the wife who is left behind has to assume various roles, namely as the head of the household, as the breadwinner, as well as the mother who has to educate and raise children. In the midst of the difficult conditions, widows are still trying to carry out very decisive roles for household survival, namely: maintaining viability, working outside the home, and earning income.

The economic hardship that hit the widow's household received serious attention from a construction service entrepreneur (CV. Lubis) in Bulutellue Village. After understanding the concept of al-Ma'un theology conveyed by the PTM educated group in the Friday sermon pulpit, the entrepreneur took the initiative and consulted the village government to provide assistance in the form of business capital for the widow. The entrepreneur's motive to provide capital assistance to the widow is an expression of gratitude for the success of the business he has been engaged in for about 3 years, as well as proof of his determination to provide opportunities for the widow to be able to get the same welfare as the family around him. Furthermore, capital assistance is expected

to empower the household economy of widows. Thus, their lives do not need to depend on other people and at the same time protect them from the negative stigma that is sometimes perceived by the community towards widows. After obtaining approval from the Head of Bulutellue Village and a survey of the economic conditions of the beneficiary's target widows, the entrepreneur gave the funds. The criteria for widows who are entitled to receive this assistance are that they have owned a business, are still productive at work and have dependents who are still small and go to school. The criteria for widows who are entitled to receive this assistance are that they have owned a business, are still productive at work and have children who are still young and go to school. Each person receives IDR 3,000,000 in assistance and there is no obligation to return it. The types of businesses that receive assistance are food products sold in traditional markets. Each beneficiary has different types of products, namely cassava tape, apem and steamed cake, donuts and buns, coffee shop business, and grocery store business.

After being evaluated by the providers of capital, in the last one after they received additional capital assistance, the household economy of widowed women can run stable, characterized by the ability to provide balanced nutritious meals 3 times a day and be able to pay for school suppliers and transportation for their children. Based on the acknowledgment of those who received assistance, the benefits ranged from IDR 500,000 to IDR 750,000 per month. These benefits for them are more than sufficient if measured based on the needs of the Bulutellue Village community.

The distribution of agricultural land using the profit-sharing (teseng) system

As an agricultural village, Bulutellue puts land in a very strategic position. The land is a production factor that is very important for the welfare of farmers. Without owning land, a farmer's life has no meaning because he and his family must live in poverty. Therefore, owning land is the desire to live faithfully for farmers in Bulutellue Village, whether they do not own land or those who own narrow land. Almost all farming communities in Bulutellue Village cultivate rice fields and gardens, even though there are farmers who do not own their own land. Farmers who do not own land, farm by

cultivating land owned by farmers who have large land (*teseng*). According to George Homans, this *teseng* system is a form of social exchange that is still in a strong position in rural areas, where the parties involved are mutually beneficial (Prasetyo et al., 2013).

The *teseng* system is a way for farmers with large areas to provide assistance to farmers who do not own land in order to survive and provide a living for their family members to avoid poverty traps. The implementation of the *teseng* in Bulutellue Village is an agreement between the landowners and the tenants, which has resulted in various models. A farmer who has wide land gives his land to other people to work on it indefinitely, as long as the land can be cared for properly. Cultivators are given the opportunity to cultivate the land for three consecutive years without profit sharing and are only obliged to pay taxes (rent). Entering the fourth year, the profit-sharing system is implemented. If the field produces 10 sacks of grain, then 4 sacks are for landowners, 4 sacks are for cultivators, while the 2 sacks are taken by the party who provides fertilizer. If the landowner provides fertilizers, the 2 sacks will be his share and vice versa.

Apart from being processed for planting rice, paddy fields adjacent to the watershed are also used to plant secondary crops (corn and peanuts), vegetables in the form of eggplant, chilies, long beans, and cucumbers when the dry season arrives. However, landowners do not demand a production sharing system for agricultural businesses that are carried out in the dry season. Farmers who own land understand that their business really requires hard work from smallholders in order to get the maximum results. However, smallholders also feel reluctant if they do not share with landowners. In order for smallholders to be free from any hard feeling, they usually bring some of the agricultural produce to be enjoyed or consumed by the farming families who own the land.

Some of the *teseng* models implemented by landowners and smallholders are not based on an open sharing system, but a location sharing system. The landowner who owns two rice fields, one location is entirely up to the tenant farmers, but the production costs and taxes (*rente*) are borne by the tenant farmers. However,

smallholders have an obligation to cultivate rice fields from the landowner at one other location, where the results of the rice fields are the right of the landowner, and production costs and taxes are the obligations of the landowner.

Direct Assistance

Efforts to alleviate the economic difficulties faced by the poor are by providing direct assistance in kind and in cash. Assistance in the form of goods is usually given when a poor household is about to hold a celebration or party, such as weeding or aqiqah. This assistance generally comes from entrepreneurs and farmers with large areas of land. The entrepreneurs usually distribute aid in the form of flour, butter, cooking oil, and sugar. Meanwhile, there are farmers who have large areas of land who donate rice, coconuts, eggs, and chickens. The generous attitude carried out by entrepreneurs is a rational action in the Islamic economic system that cares deeply about the difficulties of others as well as proof that they put forward the common good rather than personal satisfaction (Mansur, 2017).

On average, cash assistance originates from entrepreneurs aimed at school children from poor families. Every time entering a new academic year or after holidays, entrepreneurs come to the children at their homes to be given cash assistance. Thus, they can be used to meet school supplies, such as clothes and notebooks or textbooks. The assistance was deliberately distributed by entrepreneurs in this village. Thus, school-age children could receive a proper education to be used in their future lives, as well as a means to improve their family's socio-economic status.

Al-Ma'un Theology and Community Empowerment

The provision of assistance by groups of the rich to groups of the poor shows that al-Ma'un theology is oriented towards increasing the level of social welfare through social and humanitarian activities in order to meet the basic needs of society in the fields of education and economy. As part of a form of social development, community empowerment is currently becoming the mainstream as a preferred approach to development as an effort to create community welfare (Soetomo, 2018). The poor groups as aid recipients view that the assistance they receive is a form of humanitarian social assistance

pioneered by the *PTM* educated group in the form of activity packages oriented towards community empowerment, especially in the fields of education and economy. Looking at the social and humanitarian activities in Bulutellue Village are community development and empowerment activities, this activity should be consulted with the village officials and community leaders as influential people in the community in advance. Consultation and blessing from the government and community leaders in Bulutellue Village were deliberately carried out by *PTM* educated groups to avoid suspicion. Zubaedi expressed the suspicion of groups engaged in community empowerment that commitment to the oppressed and poor, to disgrace, and to bring about social change often creates difficulties for the lives of community development activists. Activists who in their daily lives are on the side of the weak are sometimes slandered as instigators (Zubaedi, 2007).

The efforts of the *PTM* educated group in alleviating poverty in Bulutellue Village through *da'wab* or preaching by mainstreaming the concept of al-Ma'un theology have touched the hearts of the people to participate in realizing common welfare and benefit as Muslims. In Islamic teachings, the realization of welfare is not only borne by the state and government but also is the responsibility of the general public, business actors, or individuals who are classified as wealthy and financially capable. Community empowerment based on al-Ma'un theology puts the community as the dominant factor in creating prosperity in Bulutellue Village. Thus, efforts to maintain and improve welfare are a process of, by, and for society.

The theology of al-Ma'un which was promoted by the *PTM* educated group is categorized as a social movement, which is an action within the framework of common life. Thus, it always pays attention to problems that arise in people's lives (Mulkhan, 2000). Implementation of al-Ma'un theology which is oriented towards community empowerment using the poverty alleviation approach. This approach emerged as a response to the rural and agricultural modernization strategy which was considered unsuccessful in overcoming poverty in Bulutellue Village. This approach seeks to encourage poor rural groups, namely farm laborers, smallholders, widows, and orphans to remain productive in a sustainable manner

in fulfilling their daily needs.

Community participation in realizing social welfare and alleviating poverty in Bulutellue Village which is based on al-Ma'un theology can be realized for some reasons: (1) creating an atmosphere or condition for the community to develop all its potential; (2) *PTM* educated groups, government, and owners the capital (rich people) as the main actor are present to strengthen the capacity and potential of the target community; (3) the target community for empowerment is given the freedom to use the assistance they receive for the sustainability of their family life. This condition proves that in Bulutellue Village a society has been created that pays attention to social balance as well as the presence of circulation of wealth to all members of the community. The spirit of al-Ma'un theology has prevented the accumulation of wealth and control of natural resources in a handful of individuals, as well as creating social responsibility from the rich to the poor.

Conclusion

To sum up, the results of this study can be concluded that al-Ma'un theology introduced by the educated group of Muhammadiyah Higher Education (*Perguruan Tinggi Muhammadiyah*, abbreviated as *PTM*) has brought changes to economic conditions among the poor and orphans. This change is marked by the emergence of siding with the rich towards the poor and orphans. This alignment is marked by the emergence of collective action from the rich to distribute part of their assets, either for direct consumption or in the form of providing business capital to the poor and orphans. The spirit of partisanship has become social capital in gluing social relations patterns based on kinship ties between all levels of society in Bulutellue Village in realizing mutual welfare.

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Four Strategies of Murshid Tariqat in Optimizing Muzakiy Behavior in West Nusa Tenggara

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Abstract

Indonesia, with 87.18% of Muslims, has a high zakat potential reaching 217 trillion per year. However, the law and various ways suggested by experts still fail in collecting zakat. Through the data of collecting zakat, which only reaches 1.2%, therefore, a new approach and way are needed to maximize the collection of zakat. Research with observations, documentation, and interviews found that murshid tariqat has a strategic role in maximizing zakat collection. Murshid had a strong influence on students. Students' adherence to murshid in religious and socio-political affairs reached an average of 98%. The readiness of students' obedience in terms of zakat reached 100%. The high compliance and willingness to comply is a reasonable step to maximize the murshid order's strategic role in collecting zakat. Murshid's strategic step in collecting zakat can be maximized through four stages; first, establishing institutions amil zakat infaq and sadaqah; second, socialization and education about the law and wisdom of zakat, third professionalism ammil, fourth, distribution of zakat transparent and on target.

Keywords: Murshid, Tariqat, Zakat.

Permalink/DOI: <https://doi.org/10.18326/infs13.v15i1.51-70>

Introduction

With most of its population being Muslim and even the country with the largest Muslim population globally (Alvara, 2019), Indonesia has tremendous potential for zakat. A large number of Muslims in Indonesia is the main capital in the development of zakat (Tlemsani & Matthews, 2020). This is important because zakat is one of the solutions to alleviating poverty (Suryanto, 2018, p. 87). Based on research from 2010, the potential for zakat in Indonesia reaches around 100 trillion (Hafidhuddin, 2011); in 2015, Baznas's research with IPB stated that national's zakat potential is approximately 217 trillion and reached 286 trillion in 2016 (Fathoni et al., 2020, p. 270); (Nurhasanah, 2018). The figure below can describe the increase in the potential of zakat:

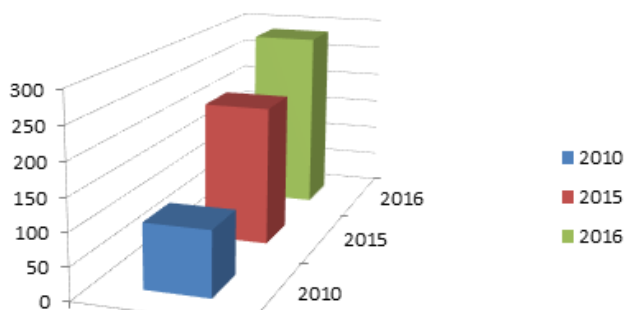


Figure 1 Potential of National Zakat

Figure 1 shows that the potential for zakat in Indonesia continues to increase. However, optimization of the collection of zakat from *muzakki* to date has only relied on the government's power, through laws and then implemented by the National Baznas institution. Several studies have been published in designing zakat empowerment to be more productive (Mochlasin, 2018; Suryanto, 2018) Regardless of the positive and negative side, based on the potential, the realization of the collection is only less than 1.2%, so it is concluded that the government failed in optimizing the potential of zakat because (Nurhasanah, 2018).

In solving the problem, experts have explained various ways and strategies so that the collection of zakat can be close to its potential. According to him, Secretary-General of the World

Zakat Forum, Didin Hafidhuddin, to increase income from the collection of zakat, four things need to be done simultaneously. First, socialization and public education about the law and wisdom of zakat, assets of zakat objects, and procedures for calculating and relating zakat to taxes. Second, strengthening *amil* zakat so that it becomes a trustworthy and professional *amil*. Third, the distribution of zakat that is right on target and transparent. Fourth, synergy and coordination between *amil* zakat (Hafidhuddin, 2011). Various inputs suggested by experts to date have not had a significant effect.

Researchers see ineffectiveness (not necessarily fail) in collecting zakat from the government and the *amil* zakat institute formed and authorized by the government. New approaches and methods should be needed so that the collection of zakat can be maximized and proportional to its potential. Referring to the data above can conclude that the Muslim community's zakat does not fulfill its obligation to give zakat. The best solution is to find a way for the level of compliance with zakat obligations can be increased.

Filling this space is the strategic role of the murshid tariqat, which is very much needed; based on several factors. Based on preliminary observations, the field facts show that the level of student obedience to murshid tariqat is very high (Observation, 18 Sep 2020). Student obedience to murshid can be used as a superpower to motivate congregations to pay zakat so that zakat's potential is comparable to the results of collecting zakat. In order to be more directed, this research will be focused to be able to answer the hypothesis above, namely; how the level of compliance of students to the order murshid, how readiness of compliance of students to the order murshid in issuing zakat, third how the role and strategy of collecting zakat by murshid order.

Methods

This research is qualitative; the method used is the method of interviewing, observation and documentation. The interview method researchers use to obtain data about how students' readiness to follow murshid orders in issuing zakat, the researcher uses observation methods to explore data about the reality of zakat and student obedience murshid in socio-religious matters. The researcher uses the documentation method to

record student obedience to murshid with photos or videos. Observation, interview, and documentation methods are used because they are considered harmonized with the researcher's research object. West Nusa Tenggara is used as a research location because, first, NTB is an area that is very thick with the teachings of the tariqat (Quddus, 2015). Second, NTB is the province with the largest Muslim population after Aceh, with Muslims total is 96.47% (Bps.go.id). Then there is a big chance that the research results in NTB can be used in other areas with the same spirituality level as the tariqat. The ability to answer the problem of zakat in Indonesia will make a tremendous contribution. Suppose the collection of zakat can be maximized. In that case, it significantly contributes to removing the poor from the poverty zone, the solution of poverty alleviation in Indonesia to create socioeconomic equality in Indonesia's People (Norvadewi, 2012).

Result and Discussion

Literacy of Zakat and Public Understanding of Zakat

Zakat in language means to grow and develop, or it can be interpreted as purification (Kailani & Slama, 2020, p. 72); in terms, zakat is defined as giving some of the wealth that has reached nishab to the mustahik (poor and so on) (Sohag et al., 2015); (Hasanah, 2020). Zakat is also one of the religious traditions that can support the implementation of social service (Ahmad et al., 2017, p. 1) In the last few decades, the practice of zakat in Indonesia and elsewhere in Muslim countries has changed its position from ritual worship to a fundamental instrument to achieve socio-economic justice (Retsikas, 2014).

The Zakat's obligation is based on Allah SWT's word in Surah Al-Baqarah verses 43 and 267, At-Taubah verse 103. Zakat is one of the five pillars of Islam and thus is considered obligatory for all Muslims (May, 2013) Volk, C. (trans.. The zakat's duty is equivalent to prayer; this is based on 27 verses that mention prayer is always accompanied by zakat. Ibn Mas'ud said, "You are commanded to pray and to give zakat to whoever prays and does not do zakat, then prayer does not mean anything to him. Zakat is the third pillar of Islam. In a very popular hadith, the Prophet (s) certainly answered a question from Gabriel about Islam. Islam is a shahadat that there is no god but Allah, and Muhammad is the Messenger of Allah; establishes prayer; gives zakat; fasting in Ramadan; and Hajj for

the able (Anugrah et al., 2019).” In a different editorial, Rasulullah SAW stated that Islam was built on five foundations: first, pledge that there is no god except Allah and Muhammad is the Messenger of Allah; second, establish prayers; third, pay zakat; fourth fast in the month of Ramadan; and fifth, for the able.

As a social service, zakat is an effort to build a prosperous social system so that zakat has several goals: first, to raise the level of the poor and help them get out of poverty; second, to help solve the problems of people in debt; third to foster brotherhood among Muslims; fourth to eliminate the stingy nature of the property owners; and fifth eliminates the envy of the poor (Afgani, 2020). In contrast to the above conditions and the development and expansion of the territory of Islamic rule, in Indonesia and especially in NTB, zakat as a pillar of Islamic buildings experiences a degradation in understanding and practice. If in the early days of Islam, zakat is understood and appreciated as the part that determines a person to be Muslim or infidel. Continue with that, Muslim or infidel has logical consequences such as the obligation to take his property for people who do not want to pay zakat and with a more assertive attitude is permissible to fight or kill people who do not want to pay zakat, now experiencing distortions of meaning and drastic changes, an appropriate adage to describe how zakat today is “Life reluctant to die or not ‘ do not want”. For more details, below will describe several forms of public understanding of zakat in the current era.

People’s assumptions on zakat can be divided into four kinds. First, zakat is understood only as a good deed in the form of giving a few liters of rice or several tens of thousands after harvest. The distribution of rice or money is also directed to close family. Second, zakat is an obligation but not a fundamental duty that can make the one who does not believe it to be a disbeliever and who does not issue it be fought and killed. The obligation is still at the level of the obligation to maintain health and the duty to cover the awrah. Third, zakat is the property owner’s authority, distributes to whom, and gives how much depends on the will of the giver. Fourth, zakat is distributed not based on the rights of the poor in the property, but because of the giver’s generosity so that it impresses the poor like “beggars” (Observation, 15 Sep 2020).

The various understandings above will undoubtedly affect zakat’s

practice so that now zakat in the community is feared to be extinct. The following table can see the degradation of performance.

Table 1. Changes in Community Understanding of Zakat

Islam at the time of the Prophet and Khulafaurasyidin	Islam Today
A certain amount according to the <i>Nisab</i> (size that must be issued)	Distribution of several liters of rice
Zakat is the pillar of Islam which is a fundamental obligation to leave it is the same as leaving Islam	Obligations that are not fundamental, even if they are abandoned, do not affect Islam
Zakat is a religious authority	Zakat is the authority of the owner of the property
The basis for distribution is the <i>mustahik</i> rights in the <i>muzakki's</i> property	The basis for distribution is the generosity of the owner of the property

Table 1 above shows that condition inappropriate understanding of zakat is experienced by the community and policyholders (government), consisting of lower levels, such as hamlet heads, village heads, and regents, and understand that it is not in line with authentic zakat literacy. Policyholder understanding can be divided into at least three parts. First, zakat given to humans will not feel responsible for collecting and distributing it. Second, the government does not have the authority to reward anyone who does not want to pay their obligations. Third, zakat is to alleviate the temporary suffering of life, not as an alternative solution to alleviate poverty and downturn forever (Observation, 18 Okt 2020). The following table can see changes in the understanding of policyholders (government).

Table 2. Changes in the Government's Understanding Pattern of Zakat

Islam at the time of the Prophet and Khulafaurasyidin	Islam Today
The government is responsible for collecting and distributing	The government is not responsible for collecting and distributing zakat

Islam at the time of the Prophet and Khulafaurrasyidin	Islam Today
The government has the right to provide sanctions for those who do not pay zakat	The government has no authority to sanction those who do not pay zakat
The function of zakat eliminates suffering forever	The function of Zakat relieves temporary suffering

Table 2 above shows the general condition that the failure to collect zakat in Indonesia is due to the ineffective government zakat management system. The collection and distribution of zakat in Indonesia are submitted to the amil zakat agency (Fathoni et al., 2020, p. 269). One example is Badan Amil Zakat Infaq, dan Sedekah (BAZIZ), which distributes zakat through the distribution of productive business models (Mochlasin, 2018). Muslim scholars are careful when considering the state should be involved in collecting and distributing zakat funds (Tlemsani & Matthews, 2020, p. 83). This differs from the view in Islamic countries such as Saudi Arabia, Malaysia, and Yemen, where zakat is used as a tax to impose its collection (Ahmad et al., 2017, p. 3). However, in Indonesia, following the opinion expressed by Majelis Ulama Indonesia, that is, zakat is a religious obligation while tax is a citizen's obligation (Djarmiko, 2019, p. 147). Regardless of that debate, these conditions on table 2, are supporting the failure of zakat collection in Indonesia.

The Tariqat of a Conceptual Reading

The tariqat is linguistically derived from Arabic, which means path, way, and Indonesian translation line. In terms of tariqat is a unique way or method for people who follow the path to God through stages (Badaruddin, 2019). The three essential elements of the tariqat are: first, murshid; second, teachings (practices); third, the student.

Mursyid was the teacher who gave the teachings. Teaching is a special ritual to draw closer to God. A student learns and submits himself to the murshid. Murshid is a person who gets a certificate to teach a certain tariqat. Without having a certification, one cannot teach that tariqat. Each tariqat has its murshid.

The conditions that murshids must fulfill: first, mastering the knowledge needed by students such as fiqh and aqidah so that students

do not ask questions other than teachers; second, knowing the perfection of the heart, its potential, and disease; third, gentle compassion for students; fourth, covering the disgrace of the students; and fifth, guarding themselves against salik treasures (Abitolkha & Muvid, 2020). Being a tariqat student begins with baiat (faithful agreement) of prospective students to the sheik or murshid. The technique of taking Bai'at differs from one tariqat to another, but in general, the process of pledging is divided into three stages, the first stage of Talqin Az-Zikr (repeated dhikr), Akhzu Al-'Ahd (oath of allegiance to the murshid). After swearing, santri automatically has a close spiritual relationship with the murshid and must obey the murshid command. In the belief of santri, murshid is the Prophet's representative on earth (Riyadi, 2014).

Tariqat is the method and path taken by a Sufi to the highest spiritual attainment and purification of the soul to have an intense relationship with God. Over time, the religious-social institution turned into a strong membership bond (Riyadi, 2014). Trimingham calls it the Sufi Order, which is based on great obedience or obedience, institutionalized in the souls of students or tariqat members, or fanaticism towards teachers or murshids (Spencer Trimingham, 1973). Each tariqat has its teachings and characteristics based on these differences in teachings (Syahri, 2019). The tariqat is divided into, among others, the Qadiriyyah Tariqat, the Naqsabandiyah Tariqat, and the Syatariyyah Tariqat.

Tariqat In Lombok: History and Movement

There is no definitive data that mention who and when, for the first time, tariqat developed in Lombok. The existence of tariqat in Lombok can only be detected after the 1981 Raja Bali uprising led by Muhammad Ali. He was then called the leader of the order at the time (Bruinessen, 1994). Muhammad Ali spread his tariqat in the Sakra of East Lombok. Thanks to his charisma and courage against the rulers at that time, people from among the aristocracy and the common people came to ask for allegiance. Besides that, they were fascinated by the teachings of the tariqat, which promised closeness to Allah.

In addition to the above charms, mystical charms such as immunity, being able to disappear, and other things, are often become basic motives of someone who wants to enter the world of tariqat. The condition at that time does require one must have a magic power to survive. Tariqat

enthusiasts consisted not only of ordinary people but of the nobles also joined. East Lombok nobles who joined such as: Raden Sribanom, Mustaiji, Bangsawan Masbagik, Bangsawan Kopang, Batu Kliang, and Bangsawan Pringga Baya.

Guru Ali, who later became known as Ali Batu, made this tariqat organization a movement organization against the Balinese kingdom. The baiat (agreement of allegiance) was pronounced as the entry requirement became the most extensive fuel in mobilizing its members. With this spirit of obedience, *Guru* Ali was able to overthrow the Balinese Hindu kingdom's strength after a century and a half of mastering Lombok. What should be underlined in the tariqat's history and movements is to use the power of the tariqat based on obedience to Murshid as a force to overthrow Balinese power.

When Ali's teacher died, he was replaced by his students Haji Durahman (Abdurrahman) and Haji Usen (Husen), but his charisma was not like Ali's charisma teacher. Engelberg said at that time, Ali's teacher was not the only teacher in Lombok. Several other teachers belonged to various tariqat, including Teacher Tasih in Ampenan (Sukaraja), H. Abdurrahman in Klayu, H. Muhammad Siddiq in Karang Anyar Praya (Qadiriyyah Order). Nothing matched Ali's teacher's charisma, except the teacher Bangkol. He was not as good as the other teachers, but his holiness and actions could not be condoned by rebellion, so he became the prominent leader of the Sasak people after the death of Ali's teacher. It was through these teachers that the Naqsabandiyah and Qadiriyyah tariqat developed and continue to exist today. Based on Retno Sirmopati's research results, four tariqats are still developing, namely the Qadiriyyah, Naqsabandiyah, Qadiriyyah Wa Naqsabandiyah tariqat, and the Hizb Nahdlatul Wathan (Sirmopati, 2011). Under its charismatic leader and students with a high level of obedience, this latter tariqat became one of the tariqats with the most significant influence in NTB (Fahrurrozi, 2010). The movement that still exists and is consistent in building NW civilization until 2019 has established 1,630 Madrasas (nwonline.or.id).

Murshid tariqat has a strategic influence and role in social change and engineering by two important things. *First*, Syekh Muhammad Ali, through the tariqat he led and with high student obedience, was able to overthrow the power of the Hindu kingdom that controlled Lombok for

nearly a century and a half. *Second*, TGKH Muhammad Zainul Majdi with his extraordinary influence and obedience students can build Islamic civilization by building 1.630 Madrasas.

Student obedience to Murshid Tariqat

Obedience of students to murshid as a consequence of the agreement of allegiance (baiat) can generally be classified into spiritual and Socio-Political Compliance. Table 3 below shows that students' obedience to the teacher can be seen from a spiritual and socio-political side. from the spiritual side, namely performing spiritual riyadah such as zikir, wired, fasting, and compulsory prayer. whereas from the socio-political side, it is to follow the teacher's directions on political choices.

Table 1: Student Compliance

Compliance Type	Basic Compliance	Compliance Form
Spiritual	Baiat (allegiance)	Carrying out spiritual riyadah such as zikir, wirid, fasting, and obligatory prayers
	Follow the traditions of friends	
	Mursyid perfect role model	
	Barakah Science	
Social politics	Baiat (allegiance)	Follow teacher directions on political choices
	Expecting Murshid's love	
	Avoiding the Murshid's wrath	

Spiritual

Al-Ghazali Said that a student in front of the Murshid is like a patient in front of a doctor. If the patient wants to recover quickly, they must obey the doctor's advice (Al_Gazali, tt). In the world of tasawwuf, pupils obedience to murshid authority zahir and mentally is absolute ethics and the main thing that a student must have (Rosyid, 2018). The reasons are as follows. First, few things because a Baiat (agreement) is loyal to obey the murshid's orders. This loyalty agreement is in the tradition of tasawwuf is a requirement that must be fulfilled when joining a tariqat. Second, obedience and obedience is a tradition practiced by friends to Rasulullah. When there is an order from the Messenger of Allah, the companions only say sami'na wa ata'na (we

hear and obey). Third, the student's belief that murshid is a perfect role model, a wise person, understands God's rules, so the murshid orders must be for the student's good. Fourth, following the teacher's demands, it will create a sense of love and affection for the teacher, and the knowledge gained becomes the blessing of the teacher's pet which will then bring the love of Allah SWT (Pratama, 2018).

Socio-Political Compliance

The obedience of students to teachers in the socio-political realm is caused by several things: First, because of the existence of baiat (loyalty agreement) to obey all the Murshid's orders, this agreement covers all murshid instructions in both religious and non-religious matters. Second, getting love and affection Murshid. Third, avoid murshid wrath, because murshid wrath can present Allah's wrath. Elen Styawati in her research entitled tariqat in the realm of local politics concluded that the level of student obedience to murshid in the political realm was so high, this was evidenced by the victory of candidate pairs who became congregations from the village level to the district level (Setiyawati, 2017). Students' obedience to the murshid tariqat was also seen in the 1977 Golkar party's landslide victory in the Undaan sub-district when the campaigner was from among the tariqat ulama (Mu'min, 2014). Student compliance with teachers can be seen in the following table.

Student Compliance with Murshid Tarikat in NTB

The results of a questionnaire distributed to 100 members of the tariqat group show that the level of obedience in religious matters to the murshid orders is very high. In terms of dhikr and wirid, the level of compliance reaches 100%, observing sunnah fasting and sunnah prayers 90%. In terms of ratiban obedience, it shows 80%. More details can be seen in the following figure.



Figure 2. Wirid of the murshid.

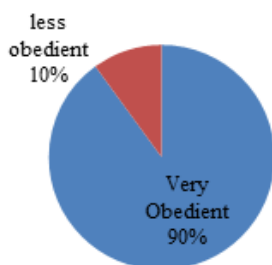


Figure 3. Sunnah Prayers and Sunnah Fasting

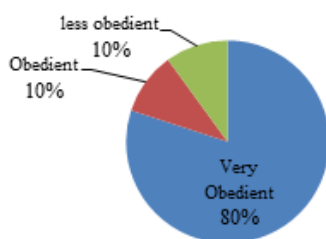


Figure 4 Ratiban the level of obedience in terms of hiziban

So that if the percentage level of compliance will result in an average value as shown in the following figure 5:

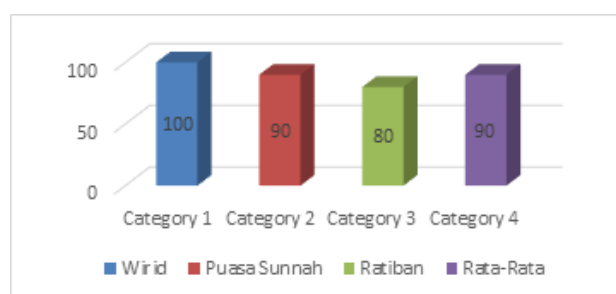


Figure 5. the average value of compliance

Based on the picture 5 above, it can be concluded that the obedience of students to murshid in wirid activities reaches 100%

of the level of very obedience, in the sunnah prayer and sunnah fasting 90% reaches the level of very obedience, in ratiban activities 80% reaches the level of very obedient - on average 90% of students are very obedient to the orders of the murshid.

The readiness of Student's Obedience to Murshid in Issuing Zakat

Students' readiness to obey murshid in terms of issuing zakat based on the results of interviews with 100 members of the tariqat said that they are ready to obey murshid orders. Readiness to attend due to: first, two things zakat is an order of Allah and Rasulullah; second, the direction of the murshid. One of the students said: *"ndakman ni perintah wajib lekan Allah, perintah sunnah doang mun perintah ite isik gurunte wajib ite gawekne"*. Meaning: let alone the obligatory commandments of Allah, only the sunnah orders; if the murshid orders it, we must do it. The phrase conveyed by a student can describe faith. Zakat, as has been explained as part of a religious obligation, is driven by faith (Tlemsani & Matthews, 2020, pp. 4–5).

Compliant readiness, in this case, is classified into two parts: conditional readiness and unconditional readiness. Conditional readiness is intended that the pilgrims will still issue zakat but with the provisions: first, that murshid educate and guide the process of spending zakat because most of the pilgrims do not understand how the basic rules in zakat; second, murshid form amil zakat institution so that trusted people manage zakat issued by worshippers. Conditional readiness is the wish of 25% of worshippers.



Figure 6 Obedience

Unconditional readiness means that the congregation will issue zakat without requiring that it be educated or spend it to an amil zakat institution that the murshid has specially formed. The figure 6 above shows the readiness and obedience of students to murshid in paying zakat up to 75%, so murshid tariqat has a great opportunity in optimizing zakat collection. Therefore, good reciprocal relations and coordination between the government, murshid, students, and society are the keys to the success of collecting zakat (Halimatusa'diyah, 2015) which can contribute to the achievement of the welfare of the Indonesian people (Widiastuti et al., 2021).

Looking at the strategic role and strategy of collecting zakat by Murshid Tariqat

Based on data from questionnaires and interview results, it can be concluded that the order murshid has a strategic role in strengthening and optimizing the collection of zakat that has been failed in NTB. This is based on the fact that most of the Muslims in NTB are followers of the tariqat. Followers of the tariqat have a level of obedience and readiness of obedience to the murshid command. Based on the results of interviews and surveys suggest the four strategies of collecting zakat by Murshid.

First, the establishment of amil zakat, infaq, and sadaqah institutions by murshid under the tariqat institution he led. For example, murshid Qadiriyyah wa Naqsabandiyah tariqat in Pagutan formed an *amil* zakat institution with *Amil Zakat Institute's* name Tarikat Qadiriyyah Wa Naqsabandiyah, and so on all murshid in NTB established amil zakat institution. The establishment of *amil* zakat institutions by murshid order is essential because of students' trust and obedience to murshid to facilitate the collection and withdrawal of zakat from the institution of ammil zakat from murshid. *Second*, students' socialization and education about the law and zakat's wisdom are important because knowing the rules and understanding can increase students' enthusiasm in paying zakat. The strategy in education by murshids can be to make legal material and the wisdom of zakat as additional material in every recitation, either general recitation or special recitation. Material about zakat's knowledge as a soul cleaner is an option that is very

relevant to the student's condition. *Third*, Strengthening Amil Zakat becomes a professional *amil*, and professionalism in managing zakat is necessary. The collected zakat can function properly, including zakat institutions' services so that it is more optimal because it is an indicator that influences muzakki to issue zakat (Muthohar, 2019, p. 25). In this regard, research (Abdurahim et al., 2018) can be a reference for building a professional Amil Zakat Institution. *Fourth*, the distribution of zakat that is transparent and right on target. This is important to maintain the trust of students who have spent zakat so that amil zakat institutions' existence is supported (Roziq et al., 2020).

Conclusion

Indonesia and especially NTB have a very high potential for zakat. It is noted from several research results that the potential for National zakat from 2010 to 2016 reaches 217 trillion per year. This truly fantastic figure, if the collection can be maximized, will certainly function to build a just social system such as elevating the poor and helping them get out of poverty, helping economic hardships for people in debt, and so on. The Indonesian government, with its law, has not been able to maximize this potential, as evidenced by the results of national zakat collection, which only reached 1.2% of 217 trillion, that's why a new method and approach is needed, after seeing the culture of the Indonesian people, especially NTB, the religious-based approach is murshid tariqat is the right choice this is due to two things: first, the level of student obedience to murshid instruction in religious matters is very high, reaching 89%; second, the level of readiness to obey in paying zakat reaches 100%. Murshid's strategic steps in collecting zakat can be maximized through four stages: first, the establishment of amil zakat infaq and sadaqah institutions; second, socialization and education about the law the wisdom of zakat: third, amil professionalism; and fourth, transparent and targeted zakat distribution.

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Religion and Economy: How the Act of Rational Economy Dominates Muslim Entrepreneurs

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Abstract

This research aimed to explore the motives that encouraged Muslim entrepreneurs to make business decisions in running businesses, and also to examine the effects of their religions as well as the business logics they used toward their trading behaviors. The subjects of this research were the Muslim entrepreneurs running the business of apparel convection in Botoran, Tulungagung. This research used qualitative method with phenomenological approach. The data extracting technique was conducted by documentation, observation, and interviews. The results showed that Muslim traders based their business behaviors on the consideration of rational choices. Such behaviors were manifested in the forms of: choosing to partition their houses as the place of production (home factory); choosing to procure capital through the Chinese; choosing temporary sewing workers; choosing to replace the procurement of computer embroidery machines; *dun-dunan rego* (decreasing the costs); *nembak* (lighting); and reluctant to establish a cooperative to accommodate them. Meanwhile, religion, morals, and other values are not considered by them in running their business. The implication of the findings is that religious and economic motives always appeared in a person's business processes. The dominance of one of them was determined by the environment and experience. Sharia financial institutions in the vicinity, such as Sharia Banks and BMT (*Baitul Mal wa Tamwil*, a sharia-based microfinance institution or cooperative), as well as Islamic organizations, with the right kinship approach, were required to be present to pay attention to business development and community empowerment.

Keywords: Rational Economy, Moral Economy, Muslim Entrepreneurs.

Permalink/DOI: <https://doi.org/10.18326/infs13.v15i1.71-90>

Introduction

The enthusiasm of the apparel industry entrepreneurs in Indonesia is very high, making the textile industry sector a reliable export commodity. The export value has annually increased. In 2017, it reached US\$3.45 billion; in 2018, it rose 10.12% to US\$3.79 billion; and in 2019, it rose another 29.19% to US\$4.94 billion in the first quarter of 2019 (Antaranews, n.d.). Among the textile commodities, 86% are dominated by textiles in the form of apparel or convection (Katadata, 2018). This spirit is maintained considering that apparel commodity are a business segment that is a basic human need, regardless of age and genre (Moudry & Thaichon, 2020). This product also does not know the exact season. This product is always in demand by the market in all segments and circles of society.

Passion and the right ways to manage a business are the pillars of business success. The right way to manage a business is when entrepreneurs work professionally, that is, separating business matters from non-business matters. Business success is determined through well-executed business strategies that win every competition, both among small, medium, and larger industries (Umar et al., 2018). In this context, the working aspect is the dimension of their rationality in business. The dimension of business rationality delivers some considerations that based on rational choice in the forms of calculability, focusing on efficiency, ensuring predictability, replacing human technology with non-human technology, and exercising control over various uncertainties (Ritzer, 2011). These actions are an inevitability. Everyone who does business (a businessman) must be a rational person, that is, the one who is always looking for profit (Popkin, 1979).

Another important factor in business success is the actors' internal push. The most dominant internal aspect that influences business success is religion. Weber, in his book, records that religion can be a trigger for a person's business success (Weber, 2001). According to Scott, the moral or religious dimensions with their teachings and belief systems can make business actors act in other ways outside of rational choices (Scott, 1976). A moral or religious value system shapes people to believe that their actions are guided by ideas of right and wrong. For instance, the economic moral in

the form of mutual trust between fellow business actors within one partnership framework can form trust, not only for the members, but also for business actors outside the partnership (Kudrats et al., 2019). This moral and belief system is assumed to determine or influence the behavior and choices made by humans (Wilk & Cliggett, 2018).

Several researches related to the religion determination in business or vice versa have been widely conducted. Saidi, in his research conducted on the Morro Filipino Muslim market traders who always carry prayer beads, showed independence and a symbol of resistance to the state (Saidi, 1999). Qodir, in his research conducted in Pekajangan, Pekalongan, found that well-managed religious organizations can encourage the economic sector through increasing the community's trade ethos (Qodir, 2002). Similarly, a dissertation by Abdullah showed that the success of Muslim traders in Jatinom, Klaten, was due to religion's role in directing Muslim traders in renewing their thinking, even influencing the way people accepted trading activities with economic principles as part of their life. Religion shapes the social basis that enables economic activity to take place (Abdullah, 1994). In another paper conducted, in Madura, religious and economic motives take turns giving encouragement. The economic ethos is shown for being able to go on hajj and attain the "hajj" title. The "hajj" title is used to access economic resources in society (Effendy, 1999). In Iran, academics working in industries are based on the motive of the need to understand God. They make it happen through working well (Babakhan et al., 2020). Religion influences people to pay taxes, however, when there are practices of injustice, religion is unable to restrain the behavior of people avoiding taxes (Khalil & Sidani, 2020).

More meaningful research was conducted by Essoo, by researching three religions: Hinduism, Islam, and Catholicism; the Research was directed at the consumption behavior of each of these religious followers. The study found that the three religions influenced their economic behavior in shopping (Essoo & Dibb, 2004). In terms of entrepreneurship, religion is a trigger for the emergence of creative ideas for aspiring entrepreneurs (Smith et al., 2019). In the area of the Holy Roman Empire, Protestant ethics

currently contributes to increasing the number of entrepreneurs by 5% (Nunziata & Rocco, 2018). Likewise in Hindu ethics, the Karma-Yoga, as the core of Hindu teaching ethics, motivates its adherents to work to meet worldly needs (Rastogi et al., 2021). Lang also proved that professionally managed places of worship with good marketing strategies can increase the number of visits by worshipers and tourists. The profits obtained from these visits are used for maintenance costs, upgrading of facilities, payroll of employees and managers, meeting activities, and other religious activities (Lang et al., 2005). Kahraman, in his research, found that religion for business people will be treated sensitively if it is related to matters that are not related to company income. On the other hand, religion is insensitively responded to when it relates to company income (Kahraman & Keles, 2019).

This paper wants to show that, although both business and religious motives can influence business development, either simultaneously or separately, the percentages of the two are often unbalanced. There are times when religion is more dominant, and there are times when economic motives determine religion. This paper directs the economic rational actions carried out by entrepreneurs. Actions of economic rationality by entrepreneurs dominate their motives. In fact, other irrational factors in nature become unimportant considerations for them. They put irrational parts such as religious values and social values separately. Meanwhile, they place the act of economic rationality in all stages of the business being undertaken. In particular, this paper examines some of the rational behavior of Muslim entrepreneurs in Botoran, Tulungagung, with high commitment to religious practice, and live in a very strong religious environment in running their garment convection business.

Literature Review

According to Weber, social act is a behavior that is taken into account by other people in society (Weber, 2001). Weber divides social act into four types. First, the traditional act, the one that is not based on thought, but only because of traditions and habits. Second, the affective act, the one that is based on emotions or sentimental motives. Third, the value-oriented act or often called

the value rationality, the one that is goal-oriented, but could be an irrational choice. Fourth, the instrumental rational act, the one that is goal-oriented based on rational choices (Weber, 2001).

In the economic context, the instrumental rational action becomes very systematic. Economic activity which refers to the optimization of profits directs one's act towards rational choices to achieve these goals. This action underlies capitalist economic activity. The capitalist economy spurs people to compete to accumulate capital for commercial activities in order to obtain material benefits (Baharun & Niswa, 2019). In his book, Ritzer reveals that the acts based on rational choices have an orientation to involve calculating means and ends. Some of its characteristics, namely: emphasizing calculability, focusing on efficiency, ensuring predictability, replacing human technology with non-human technology, and exercising control over various uncertainties (Ritzer, 2011). In the economic context, this rational action becomes the basis for a person's act in obtaining benefits for their efforts. The rational act in economics has nothing to do with religion, even apart from any motive. The economic rational act only discusses the economic aspects.

According to Popkin, rational economic act is a business activity that establishes itself in its general dimension or pragmatism that seeks material benefits (Popkin, 1979). Popkin further explained that rational economic act is a person's activity in fulfilling their life's needs by continuously calculating to find the best option for themselves from among many options. In the midst of changing situations, they can still improve their life and welfare or at least maintain the level of life they are enjoying (Popkin, 1979). A rational choice in a business is an option that is considered the most suitable for its capabilities, and is carried out in the most efficient way, both in time and in cost, with the aim of obtaining maximum benefits, and avoiding anything that can reduce the profitability. According to Popkin, basically humans are homo economicus, all their life is spent working and looking for profit (Keyes, 1983). Elster explained that humans as homo economicus are always controlled by the dimensions of economic rationality, triggered by future rewards, adapt to changing conditions, always make improvements, are easily caricatured as independent asocial atoms (Elster, 1989).

According to Hovenkamp, in the context of entrepreneurs, the act of economic rationality is when an entrepreneur is fully aware that their abilities are very capable of achieving the goals they want. This act takes the form of self-readiness and the ability to reach it (Hovenkamp, 1992). Meanwhile, according to Godilier, the act of economic rationality is how they get the maximum benefit. For entrepreneurs, these profits are used in two ways: for investment, which then turns into business capital, and for consumptive needs. They get a very reasonable profit because they have spent their capital (Godilier, 2012).

Religion is a value system. In Weber's typology of social act, religion is included in the value-oriented social act. This act is more goal-directed, and often don't take rational choices into consideration. In the economic context, the Scott's religious value is termed the moral economic act. According to Scott, the moral economic act focuses on what entrepreneurs think and believe about their world, and on the worldview used to understand and explain their acts (Scott, 1976). A person's moral motivation is shaped by certain values and belief systems. Human behavior and the choices they make are believed to be guided by an impulse to do good. This moral value comes from a cosmological perspective, including a culturally patterned religion about nature and the people who inhabit it (Putra, 2003). They have a moral outlook that is based on the way the earth works. They consider that the human moral universe determines or influences the behavior and choices made by humans (Wilk & Cliggett, 2007). With regard to economics, morals and religion, this becomes the control for business activities, thus the consequences that arise do not conflict with moral and religious values. Internalization of religious or moral values in the form of faith, piety, hard work, optimism, patience, independence, honesty, and cooperation will be embedded in oneself and become part of ownership that is always maintained (Prasanti & El Karimah, 2018).

The difference between morality and religion lies in the existence of an eschatological dimension that religion holds firmly. Meanwhile, moral does not address this dimension. Economic acts in religion are not only based on worldly orientation, but also on otherworldly. Meanwhile, moral economic acts are oriented only to

worldly life. However, in the context of economic act, both of them make values the main consideration. Religious and moral values in economic activities have much in common. Both of them prioritize the immaterial dimension for the realization of a harmonious relationship that emphasizes high respect for others and solidarity with others. Both religion and morals want everything to take place in a polite and civilized manner, without the domination of materialistic goals.

According to Weber and Scott, although morals or religion can influence the economic act, this is not the case with Berger. Berger does not fully believe religion can influence the economy. For the acts that occur can be completely different from the basis of values. Ideas, thoughts or minds are very limited in determining the system of act. There is no certainty that there is a straight line between mind and act. What is lived does not always result in the corresponding act (Berger, 1986).

Methods

The research was conducted in Botoran, Tulungagung, with the subject of Muslim entrepreneurs in apparel convection. This region has 440 textile industries, with 25% of them are home industries which is engaged in convection (apparel) and is spread in the Botoran sub-district. These home industries hire 372 employees, both the who are the Botoran community and also outside Botoran (Amin et al., 2019). These home industries are the largest Muslim clothing producer, not only in Tulungagung but also in the former Kediri Residency which includes the regencies of Kediri, Blitar, Trenggalek, Ponorogo, Pacitan, Nganjuk, and Ngawi. With 98% of the population is Muslim, Botoran has one of the largest markets in Tulungagung that operates day and night. This market accommodates as many as 1870 traders (Amin et al., 2019). Muslim fashion products produced by the Botoran home industries are not only marketed in Tulungagung and its surroundings, but spread to Surabaya and big cities outside the province, outside the island, and even abroad.

Several considerations in making the Botoran Village the place of research, among others: (a) Botoran is the center of the home

industry which is engaged in the largest apparel convection in the Mataraman area, and is located in the heart of Tulungagung city which can freely access business needs; (b) Botoran is surrounded by Islamic boarding schools, the Pesantren Mangunsari in the north, and the Pesantren PETA (Pesulukan Tarikat Agung) in the south, and these two pesantren (Islamic boarding school) are very old, exalted, and have a strong influence on the people of Tulungagung; (c) In Botoran itself, there are Pesantren As-Safinah and Madrasah Diniyah (MADIN) whose students always line the main road when going to and from school, and some of the administrators of these educational institutions are successful convection entrepreneurs; (d) The Botoran convection entrepreneurs are devout Muslims, and they participate in religious activities in the community as well as have performed the hajj pilgrimage.

This is a qualitative field research (Denzin, NK, 2000). This research used phenomenological approach, in which researchers not only collected data in quantity and quality, but also made interpretations of the data, and revealed the meaning behind the phenomena found. In the context of this research, the data in question were in the forms of thoughts and opinions of research subjects, in this case, the Botoran apparel convection entrepreneurs including the reasons for the behavior they did and the motives that pushed them to take such act.

This research demanded a variety of data collection techniques. This technique required researchers to get the right data source that could help researchers understand the problem or research question, either from the informants or from the website (Creswell, 2009). Therefore, this research used three data mining techniques: interviews, observation, and documentation. This research also checked the validity of the data (triangulation). The checking was carried out through interviews with local residents, customers, Heads of villages, and the department of industry and trade. This was important not only as a material for checking the validity of the data, but also as a means of exploring deeper into existing information.

The data analysis technique used the method recommended

by Miles and Huberman, namely data reduction, data presentation, and drawing conclusions or verification (Miles & Huberman, 1994). In detail, the data analysis was carried out following Creswell's suggestion which was carried out in the following order: (1) collecting raw data in the forms of transcripts, fieldnotes, pictures, and so on; (2) organizing data through data classification according to their respective themes; (3) reading the data thoroughly; (4) coding the data; (5)) linking the data in the form of themes or descriptions, and; (6) interpreting the meaning of these themes or descriptions (Creswell, 2009).

Results and Discussion

Based on extracting data in the field, this research found several behaviors and acts of the Botoran convection entrepreneurs that were based on rational considerations, including: (1) Using their own houses as the production centers; they did this to reduce production costs, especially related to the land; they, in this case, preferred to partition their house in several rooms, i.e., for families and for production; they did not choose to look for rental houses because, according to them, it would increase the production costs. (2) Choosing external tailors; they preferred to leave their works to those tailors rather than hiring workers; if they hired workers, they had to provide sewing machines; according to them, this could cut the production costs. (3) Purchasing computer embroidery machines; the entrepreneurs preferred to buy computer embroidery machines rather than handing them over to manual embroidery workers; according to them, with the computer embroidery machines, the customers' design needs could be fulfilled perfectly and could be done quickly.

Apart from that, several behaviors or acts of the entrepreneurs were also found that were not based on considerations of religious values or social morals, among others: (1) Establishing cooperation to provide capital with Chinese-owned shops using the *ngalap nyaur* system; they did not choose the Islamic financial institutions as the capital partners, such as Sharia Bank and *Baitul Mal wa Tamwil* (BMT) that were around them; according to them, the financial institutions were too rigid and formal. (2) They did the *dun-dunan rego*, competing with other entrepreneurs by lowering

each other's prices to below what they should have been; this was done when the situation forced them to pay off their dependents immediately, or because a competitor started to drop the price of their product below the market price. (3) They did *nembak*, imitating products that were in demand in the market; they imitated the products exactly, not only the model but also the brand trade; they did this because they didn't want to bother making models that didn't necessarily sell well in the market. (4) They did not want to be invited to establish associations or cooperatives that covered them; they thought that the association had no benefit for their businesses, and was only a waste of their business time.

The economic acts of the Muslim entrepreneurs of Botoran showed that their acts were influenced by considerations of rational choices. The behavior of those who chose to partition their houses for production space, chose sewing workers from outside, and chose to buy computer embroidery machines, illustrated that their dimension of rationality works was to support their economic activities. The rationality dimension works direct the actors to ways of doing efficiency at each stage, calculating profit and loss, ensuring predictability, replacing human technology with non-human beings, and controlling all uncertainties (Ritzer, 2019).

Efficiency in setting up production houses was done by not choosing a rental house, but at the expense of their private dimension with their families. The efficiency was also carried out by selecting external sewing workers (non-permanent tailors) who worked according to orders. The presence of tailors could still increase the production costs such as regular payroll, provision of work space, and provision of sewing equipment. Likewise, in the case of replacing manual embroidery with computerized embroidery. By predicting and calculating the advantages and disadvantages, they chose the more efficient computer embroidery machines. With these machines, they could meet consumers' desires in a variety of designs that were difficult to do manually. Through these machines, consumers' orders can also be done quickly. This dimension of efficiency was believed by entrepreneurs as a way to maximize profits. Their awareness of the importance of this efficiency also made them decide the best choices in changing situations in order

to improve their welfare, at least to maintain the survival they were enjoying (Popkin, 1979).

The rationality dimension controls entrepreneurs working in a business framework. At the same time, business activities control entrepreneurs to make rational choices. Therefore, entrepreneurs instinctively will always position themselves as *homo economicus*, that is, the individuals who orient their lives for profit (Keyes, 1983). They are triggered by future rewards, adapt to changing conditions, always make improvements, and are easily caricatured as independent asocial atoms (Elster, 1989). This dimension of rationality does not only stop at the benefits of ensuring the family's life needs, but for the benefit of their long-term investment (Godilier, 2012).

The economic behavior or acts of the Muslim entrepreneurs of Botoran, which were influenced by considerations of choices that were not linear with religious values and social morals, showed that consideration of rational choices determined other irrational considerations. Their behavior in favor of partnering with non-Muslim Chinese in procuring capital, *dun-dunan rego*, *nembak*, and reluctant to be invited to establish cooperatives, suggesting that the religious and social moral dimensions had no place in their economic acts. The strong religious environment, the involvement of some of them in the management of religious educational institutions, and the title "Haji" they used, were unable to direct their economic acts in accordance with religious and moral ideals. Although their daily thought patterns and behavior appeared to reinforce these values, according to Berger, it did not necessarily influence their business acts (Berger, 1986).

Partnering with non-Muslim Chinese was preferable to Islamic banks or BMT, showing that the bonds of faith did not automatically bound the entrepreneurs to work together on the basis of religious struggles. Their choice was based more on the flexibility and ease in the loan process as well as a soft tolerance for repayments that were not found in the financial institution system. They also based the economic thinking ratio of relationship marketing, a marketing strategy carried out by maintaining relationships with their partners as distributors that had been established (Dimiyati, 2016). This

condition was seen by the entrepreneurs as the right choice for their businesses. Religion was expected to create a social basis as a foundation for conducting business activities in accordance with religious norms, as the Essoo concept was not found in their production activities (Essoo & Dibb, 2004). Consumption behavior which is Essoo's study allows the actor to follow religious messages because it is directly related to the body. Meanwhile, production activities are more related to the process of business continuity. Likewise, with the research in Jatinom, where the social basis shaped by the Muslim traders in Jatinom was not solely due to religious doctrine, but rather the socio-religious organization of Muhammadiyah which succeeded in shaping its members into highly committed Muslims (Abdullah, 1994). The management of places of worship that generates many benefits found by Lang (Lang et al., 2005), as well as institutions of equality of faith that can organize adherents to generate material benefits found by Bankston (Bankston III, 2002), assert that religion influences business acts when structural forces suppress their business behavior. According to Kahraman, religious factors are handled sensitively by entrepreneurs only on matters that are not related to company income (Kahraman & Keles, 2019). Therefore, capital, which is an important element for the survival of a company, cannot be used as a consideration for the economic act.

Some of the economic behavior or acts of the Muslim entrepreneurs of Botoran related to *dun-dunan rego* and *nembak* showed that their behavior was not driven by moral and religious dimensions. These two behaviors not only resulted in damaging market prices and created unfair competition, but also created social tensions and conflicts. Their choice of these acts, however, was based on the circumstances that demanded it. In the free market, competition for their products was very competitive. They not only competed with competitors from within the country, but also abroad. The intense competition required the entrepreneurs to take quick acts in business so that market share did not decrease, and the business continued. In this situation, the moral and religious fences were nullified. They used economic measures as measured by their own rationality. At the state level, economic motives are prioritized

over social-human motives. In fact, social motives are often shown on the outside to cover up their larger economic motives. Some rich countries do this in offering their assistance (Suzuki, 2020). Therefore, the moral economic action that Scott conceptualizes as the basic motive for the economic action of humans, individuals and institutions, which comes from beliefs and views of life about something that is good and wrong, in certain conditions the motive is not visible or even deliberately set aside (Scott, 1976). Moral and also religion are ideally able to control entrepreneurs in creating social harmony, in tight business situations, these motives are co-opted by the dimensions of rationality that give birth to pragmatism, a perspective that puts the truth of an opinion measured from practical results (Aviva et al., 2020). In a difficult situation, a person cannot be sure what he will do right or wrong (Bankston III, 2002). That's when the rationality dimension comes into play to choose what it thinks is appropriate.

The economic behavior or acts of the Muslim entrepreneurs of Botoran that were influenced by considerations of choice that were not linear with social values showed that the consideration of rational choices overrode irrational considerations. Their behavior in the form of reluctance to shape a convection entrepreneur community initiated by the government was born from their experience when the cooperative became their umbrella. They basically understood the function of cooperatives as a means of communication. Cooperatives accommodate the common interests of all members into one family based on joint work and contributions. Its members avoid conflict and favoritism that destroy togetherness (Sulaiman et al., 2018). However, they considered that the existence of a cooperative did not have positive implications for business progress. In fact, they considered it interfere with concentration of effort, both in time and energy. Even though, cooperatives can be a force for training with the government. The relationship between entrepreneurs and the government can create business sector innovation (Tian et al., 2019). There was a cooperative in Botoran, which lasted several years and finally disbanded. This experience became their consideration in deciding there was no need for a community to accommodate them. The social harmony, which is the goal of moral

economic act, was obscured by past experiences. This experience was present and became a consideration when they were invited to form an organization. This experience became the basis of act for rational thinking. They considered the organization to have no impact on their businesses. Their choice led to an attitude of reluctance to establish community. The dimension of rationality that appeared as the basis of reason was disruption of concentration in business and reducing opportunities for profit. To them, it seemed that a community could be accepted if it was in line with business goals, namely to make a profit. According to Keyes, humans are homo economicus in nature, creatures who always spend their lives working and looking for profit and avoiding themselves from something that might reduce their profit (Keyes, 1983). This character was strengthened by the bitter experiences they had experienced. In situations like this, human nature is clearly depicted as Elster states, as being pushed from behind by a quasi-inertial force, insensitive to circumstances, clinging to determined behavior even though new options are available (Elster, 1989).

The Muslim entrepreneurs of Botoran are independent individuals. Although the religious dimension is close to and inherent in them, they are not under the power of the institutional religious and social structures that control them. Weber, in his thesis, stated that religion has an influence on business behavior when religious doctrine explicitly connects business behavior with eschatological life. Wealth and poverty determine the eschatological life of the believer in heaven or hell. The leaders of the Calvinism sect control the economic behavior of the followers of this sect (Weber, 2001). This shows that religion can stimulate economic excitement when there are strong structures and institutions that control them. According to Lang, economic moral or religious motives and actions can work effectively if institutions with their structural mechanisms cover economic activities. Especially if the existing structure in the institution can work professionally (Lang et al., 2005). In other words, Bankston stated that religion, which is professionally institutionalized in business activities, can unite economic actors on the basis of the same bonds of belief and faith (Bankston III, 2002). Therefore, an economic act that is not controlled by an institution

provides an empty space to be interpreted contextually on the basis of the rational subjectivity of business people. Therefore, the Muslim entrepreneurs of Botoran prioritize their rational economic acts rather than economic acts based on moral, social and religious values.

Conclusion

The economic act of the Muslim apparel-convection entrepreneurs of Botoran is based on rational choices. Their choice of this dimension of rationality leads them to override choices that have social, moral, and religious values. Religion, including moral and social, can work effectively to influence the economic act, only when religion is institutionalized as an institution or organization. However, when religion only becomes a belief system that is inherent in its adherents, the rationality dimension takes over religious motives. This can be seen from some of their economic behavior in three ways: first, the purely rational economic act. This behavior is seen when the entrepreneurs choose to partition their houses to be used as the place of production, choose an independent tailor, and replace manual embroidery tailors with computer embroidery machines. Second, the rational economic act that ignores ethics or religion. This behavior appears in their behavior in the forms of choosing non-Muslim Chinese as their capital partners, *dun-dunan rego* and *nembak*. Third, the economic rational act that ignores social values. This behavior appears in the form of their reluctance to establish cooperatives or other communities that accommodate them. Therefore, existing Islamic financial institutions, such as Sharia Banks and *Baitul Mal wa Tamwil* (BMT) as well as Islamic Community Organizations, need to be present to pay attention to business development and empowerment of the community.

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The Influence of Demographics and Religiosity Factors on Islamic Financial Literacy

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Abstract

The purpose of this study is to examine the influence of demographics and religiosity on Islamic financial literacy. Using a quantitative approach with a Likert scale questionnaire-based survey method, the population was 2800 respondents of Sharia Bank customers in Jakarta, Bogor, Depok, Bekasi, Tangerang, Surabaya, Semarang, and other cities in Indonesia. The accidental method was used and obtained a selected sample size of 400 respondents, which were analyzed using the Partial Least Square (PLS) method. The novelty shows that dimensions that do not support the significant effect of demographic and religiosity variables on Islamic financial literacy are income, moral, and experience if associated with moral hazard because they are supported by manifestations related to morality. The results of hypothesis testing show that there is a significant effect of demographics on religiosity, a significant effect of demography on Islamic financial literacy, and a significant effect of religiosity on Islamic financial literacy.

Keywords: demographics, religiosity, Islamic financial literacy, Partial Least Square (PLS)

Permalink/DOI: <https://doi.org/10.18326/infl3.v15i1.91-116>

Introduction

Regarding the influence of demography and religiosity on financial literacy, there are differences in views on the concept of monotheism and morals according to per capita income. Countries with higher per capita income, such as the United States, Netherlands, Germany, Australia, are less likely to believe in God, but likely to violate morals (Pew Research Center, 2020:4). About the relationship between wealth and the importance of religion, the higher the purchasing power of the population of a country, the lower the importance of religion; and the lower the purchasing power of the population of a country, the higher the role of religion in social life in European countries (Pew Research,2018:18). The concept of religiosity in the field of economics and Islamic finance helps to improve the welfare of the community thereby accelerating national economic growth (Soma, et.all:2017:25). Religiosity and self-adjustment affect employee performance improvement (N.Ermawati,2018:106). Students' financial literacy index is influenced by demographic factors, gender, age, marital status, employment, education, and income. On the other hand, parental education does not affect financial literacy (MM & SK Meimounah,2014:64), factors that influence consumers to buy halal products and choose Islamic credit cards by using knowledge and religiosity. Knowledge and religiosity influence the acceptance of halal products and Islamic credit cards (Johan and Putit,2016:480).

A person's ability to use financial knowledge, abilities, and attitudes to manage their financial resources by following Islamic teachings such as to opt zakat institution includes spending rational consumption, saving in an account, and averse risk. Definition of Islamic financial literacy including the influence to other sharia aspects such as allocating funds for zakat, donations, sodaqo, and waqf (A.Sardiana,2018:17). Muzaki's gender and education level positively affects choosing certain zakat institution, either mosque or Bazarnas (State/National Zakat Institution) or directly to zakat recipient personally. Conversely, muzaki's religiosity is not significantly affecting the trend in the choice of zakat recipients (AM. Muthohar,2015:25). Most Muslims who have a high enough level of religiosity significantly influences consumption rationality

(Anton Bawono,2014:306). To fulfill the physical and spiritual does not depend on the income level. Increasing income level is not more spending for physical consumption but more spending for spiritual consumption (other than property zakat) such as infaq or sodako or waqf (Syaparuddin,2019:1). Islamic business ethics connect to one of religiosity indicators namely consequence or moral (shiddiq, istiqomah dan tabligh) in the business world, that has a significant effect on asymmetric communication. To develop a risk reduction model of mudharabah financing is by escalating financing performance (the competence variables account Syariah officer, business ethics, and information asymmetry) in Islamic Microfinance Institutions in Jember and Bondowoso (SM.Wardayati, et all,2014:331). the development of human resources who know compliance sharia in Islamic Banking School Yogyakarta is designed with four main competencies, core competencies, behavior, functional and managerial competence (Syaparuddin,2014:351).

Based on the description of the background of the problem above, the problem formulation as the main target to be achieved by this study are:1) to measure the significant effect of demographic exogenous latency on endogenous latent religiosity, 2) to measure the significant effect of demographic exogenous latency on endogenous latency of Islamic financial literacy, 3) to measure the significant influence of religiosity on Islamic financial literacy. The purpose of this study was to explore the significant influence of demographic and religiosity variables on Islamic financial literacy and the significant influence of demographics on religiosity and to examine the effectiveness of the influence of intervening variables in mediating the relationship between exogenous demographic variables and endogenous variables of Islamic financial literacy in Islamic communities in Jakarta, Bogor, Depok, Tangerang, Bekasi, and several other big cities in Indonesia.

Demographics is represented as humans or people who have characteristics. Religiosity is behaving under the guidance of religion. Religiosity and religion cannot be separated from one another because religion is the main source of religiosity. The religion referred to here is Islam, and the main sources of Islamic teachings are the Qur'an and Hadith. People who have religiosity are people who

behave religiously or behave following Islamic teachings of which sources of teachings are Al-Qur'an and Hadith. Islamic financial literacy is conventional finance plus aspects of sharia. Conventional economics is harmonized with the Qur'an and *Sunnah* and the opinions of scholars (inductive method). The financial theory is derived from the Qur'an and *Sunnah* so that the terms financial and financial literacy can mean Islamic financial literacy and Islamic finance, but they cannot be interpreted as conventional financial literacy and conventional finance (deductive theory). Therefore, the influence of demography and religiosity on Islamic financial literacy is that Muslims become understand Islamic finance.

Demographics or population or a description of the population (EFL. Amaral, 2019:11), has characteristics such as age, education, gender, and so on (Wunsch, 2007:97). Demographics is represented as humans or people who have characteristics. The value varies (fluctuates) from case to case, and can be empirically calculated (EFL. Amaral, 2019:21) because it has the potential associated with behavior and attitudes that can build stratification (Koch, 2016:23), and is an important element in the economic development of a region (Ekonomi Kependudukan, Universitas Pajajaran) The characteristics of the research chosen in this study will emphasize characteristics that are "certain" when research, for example, gender must only be two choices of men or women, or the exact age is young or adult, or certain education is not higher education and higher education, religion, place of residence, account. bank, education, status, and employment.

Religiosity can be used as a variable in research, including in Islamic finance research. Religiosity and religion cannot be separated from one another because religion is the main source of religiosity. The religion referred to here is Islam, and the main sources of Islamic teachings are Al-Qur'an and Hadith. People who have religiosity are those who behave religiosity or behave following Islamic teachings of which source of teachings are Al-Qur'an and Hadith. The research instrument used refers to Glock (A. and S.Rehman, 2010:63), which consists of five dimensions of religiosity variables, namely monotheism, rituals, intellectuals, consequences, and experiences. Tawhid is related to overall beliefs related to religion such as the

belief in the existence of Allah SWT, the Prophet, Al-Qur'an and Hadith. Ritual indicators include statements about practices that are pillars of religion such as prayer, fasting, reading Al-Qur'an, giving zakat, and donating alms. Intellectual indicators (muamalah) include statements about religious knowledge; how to earn a living; avoid sins, both major and minor sins; and carry out all religious orders in daily life. The consequence indicator (morals) relies on the importance of religion itself by conveying a statement about respecting other people, recognizing the rights of others according to Islam, being honest, being fair, and avoiding dishonorable acts. Experiential indicators include religious practice by mentioning statements that practice deviating from belief, demonic abuse, fear of Allah SWT, remembering Allah's punishment if they deviate from Islamic teachings.

Until now, Islamic financial literacy does not have a definition that can be used as a working reference; even though there is an agreement among sharia experts that what is meant by Islamic financial literacy is financial literacy (conventional) which includes components according to the requirements of sharia (ALHA & Razak, 2018:63). The concept of Islamic financial literacy generally uses the concept of conventional financial literacy coupled with aspects of sharia. Since there is no standard concept of Islamic financial literacy, academics and researchers must define Islamic financial literacy (ALHA & Razak, 2018:64). The discussion of sharia on Islamic financial literacy contained in the sharia economic literature still uses the inductive method, which the existing conventional economic theory that is then adjusted to the Qur'an and Sunnah or some of the opinions of scholars. The discussion uses the deductive method, namely the existing conventional financial theory, which departs from the sources of the Qur'an and the Sunnah (A.W & A Al-Faizin, 2018:9). Six dimensions of endogenous variables of financial literacy consist of product and service characteristics manifest, community numeracy manifest, public attitude and behavior manifest, delivery channel manifest (means used) per sector, information source manifest, and consultant party manifest.

The following is previous relevant research that describes the results of research conducted by previous researchers that are

relevant to this research. The Financial Services Authority (OJK) in the 2016 National Research on Indonesian Financial Literacy and Inclusion, uses demographic as an independent variable with indicators of gender, age, education, income expenditure, occupation, and geographic distribution. The results showed that the Islamic financial literacy index in 2016 was 8.11%, spread across the sharia banking sector at 6.63%, sharia insurance at 2.51%, sharia pawnshops at 1.63%, sharia financing institutions at 0.19%, and other sharia sectors at less than 1.0% (OJK, 2019:1). In 2013, gender, age, education, income, occupation, and geographic distribution were used. One of the problem formulations is the impact of financial literacy on sharia financial service preferences, which aims to examine whether financial literacy and indicators of knowledge, expertise, and belief significantly influence the preference for using Islamic financial services simultaneously. The financial literacy index (sharia and conventional) was 21.84%, spread across banking at 21.8%, insurance at 17.84%, financing institutions at 9.80%, pension funds at 7.13%, the capital market at 3.79%, and fiduciary services at 14.85% (OJK, 2019:1)

Saeed Meimouneh, et al (2014), revealed that research on a population of 150 university students in Iran, showed that the student financial literacy index is influenced by gender demographic factors, age, marital status, occupation, education, and income. On the other hand, parental education does not financial literacy. Johan and Putit (2016:480) on their research found that factors that influence consumers to buy halal products and choose Islamic credit cards were knowledge and religiosity. Knowledge and religiosity influence the acceptance of halal products and Islamic credit cards.

Atkinson and Messy (2012:23) focused on measuring financial knowledge, behavior, and attitudes based on socio-demographics. The results indicated a lack of financial knowledge but there was room for improvement in financial behavior, while attitudes towards finance vary. The other results of this study serve as a reference to identify needs and gaps in the field of financial education and develop development strategies.

The results of research by Sangita A/P Jeyaram and Mazlina

Binti Mustapha (2015:1) showed that students who are registered as students majoring in accounting and business have a higher level of financial literacy than students of other majors, the male student literacy index is higher than female students, and the Chinese student literacy index is significantly higher than other ethnic students.

Nanik Ermawati (2018) concluded that taxpayer compliance is influenced by religiosity, and taxpayer awareness, and it is not influenced by tax knowledge. Amir Ali Shusha's research (2017:67) showed that the demographic characteristics of gender, age, education level, and income that can meet their needs have a significant influence on financial risk tolerance, and financial literacy influence the relationship between individual demographic characteristics and their tendency to take the risk.

Rita Kusumadewi, et al. (2016:111), in *Islamic Financial Literacy in Islamic Boarding Schools*, states that the use of conventional bank accounts is more than Islamic banks and Rural Banks (BPR)/ Sharia Rural Banks (BPRS) respectively at 63%, 36%, and 1% by students in the pesantren (Islamic Boarding School) who are better understand sharia finance in terms of its financial management than the general public. This means that the students are still dominated by conventional bank thinking.

The gaps contained in this study from previous relevant research are 1) demographic dimensions, namely differences in income levels; 2) the dimension of religiosity that lies in the level of measuring morals and experience, and; 3) the dimension of Islamic financial literacy that lies in the level of measuring attitudes and behaviors related to religiosity, and differences in information sources related to demographic. The novelty of this research in the dimensions that do not support demographic and religiosity variables on Islamic financial literacy, namely the level of income, morals, and experience when associated with moral hazard because they are supported by manifestations related to morals. This finding is supported by the results of a PEW study conducted in 2019, which stated that in Western Europe, people believe in God but do not need to be moral.

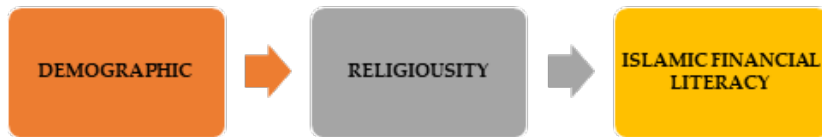


Figure 1. Conceptual Maps of Islamic Financial Literacy
Source: Authors documentation

The variable in this study is an exogenous latent variable consisting of the demographic of the respondent, and religiosity serves as a mediating variable, because, on one hand, it is an endogenous variable for demographic variables and, on the other hand, as an exogenous variable for endogenous Islamic finance literacy variable (figure 1). Demographic characteristics of respondents who function as exogenous variables in this study consist of gender, age, education level, and income level, and for research purpose is processed through statistical tests that have different units. Description of the mediating variable (intervening) religiosity consists of the 12 statements that relate to the religiosity variable that is distributed into the five variables, namely tawhid manifest, the ritualistic manifest, the intellectual manifest (muamalah), the consequence manifest (morals), and the experience manifest. The description of the endogenous variable literacy of Islamic finance consists of 46 statement items relating to the Islamic financial literacy variable that is distributed into six manifest variables, namely, knowledge of product and service characteristics, manifest of public numeracy skills, manifest of attitudes and behavior, manifest of delivery channels per sector, manifest of information sources, and consulted party for financial advice.

Methods

A person's ability to use financial knowledge, abilities, and attitudes to manage their financial resources by following Islamic teachings such as to opt zakat institution includes spending rational consumption, saving in an account, and averse risk. The research method started by determining the type and design of the research used, which includes the researchers' consideration in choosing a quantitative approach for empirical testing of its latent variables. The next step was defining the operationalization of the research variables to

obtain data that can be measured and assessed. Furthermore, data analysis was carried out based on the tabulation of data collected from survey results and direct exploration of respondents. The data collection procedure was carried out by using deductive analysis techniques that aim to test hypotheses based on previous theory and research to answer research questions.

The choice of the PLS method is based on the consideration that in this study there were three latent variables formed from formative and reflective indicators in this study. The formative model assumes that the latent construct or variable affects the indicator or manifest where the causal relationship is from latent to the indicator or manifest. Therefore, changes that occur in the manifest will appear in the latent variable changes. Meanwhile the reflective relationship model that assumes/describes each indicator or manifest is a measurement of error that aims at latent variables according to Sarwono and Nurimawati (2016:13). This quantitative data analysis method is the statistical technique of Structural Equation Model - Partial Least Square (SEM-PLS) with its various variations, which are simplified into a path analysis model to examine factors that affect the level of Islamic financial literacy directly or indirectly through religious behaviour.

Data Sources

The primary source of this research is the answers to a questionnaire sent to the Muslim and non-Muslim communities in several cities in Indonesia, with as many as 2800 respondents. Questionnaires were sent to respondents twice. The questionnaire was distributed through social media in the WhatsApp (online) application, Instagram, Twitter, Facebook, E-mail, and other social media. The questionnaire was made using the google form application, containing statements submitted in writing made by researchers, and then respondents filled out or answered questionnaires made by giving a checkmark (checklist). There were 400 of the total 2,800 respondents who received a questionnaire, sent it back.

Secondary data of this research comes from the literature review, including books, articles, journals, in both hard copy and soft copy or online, and other literature reviews related to the

results of previous relevant research and other sources that are related to this research.

Model Development

The results of this research hypothesis test are to obtain a probability that the inner model consists of three probabilities and the outer model consists of 15 probabilities. *Inner Model*: Demographic factors have a significant direct effect on religiosity; Demographic factors have a significant direct effect on Islamic financial literacy; The religiosity factor has a significant direct effect on Islamic financial literacy. *Outer Model*: Gender factors affect demographics; Age factor affecting demographics; Education level factor affects demographics; Income factor affects demographics; Monotheism factor affects religiosity; Ritual factors influence religiosity; Intellectual factors influence religiosity; Consequence factors affect religiosity; Experience factor influences religiosity; Product and service knowledge factors affect Islamic financial literacy; The numeracy factor influences Islamic financial literacy; Attitude and behavior factors affect Islamic financial literacy; Delivery channel factors affect Islamic financial literacy; Sources of information affect Islamic financial literacy; Reference factors affect Islamic financial literacy.

Data Analysis

The latent variables in this study consist of demographic variables, religiosity, and Islamic financial literacy, while the indicator variables for latent variables can be defined as manifest variables or observable variables as follows.

Latent Demographics (X1)

X1.1 - Gender Manifest. Gender has a nominal scale for women and men, which can be stated in the classification with the notation 0 (zero) for women and 1 (one) gender groups. X1.2 - Age Manifest. Age is classified into the young age group with notation 0 (zero) for ages up to 35 years and adult notation 1 (one) for ages above 36 years. X1.3 - Educational Strata Manifest. It is classified as Primary and Secondary Education (PDM) with a classification notation of 0 (zero) and the S-1, S-2 and S-3 education strata are stated as higher education classifications with a notation of 1 (one). X1.4 - Earnings level manifest. It is classified based on a reference to the average

or average income of the respondent, provided that respondents who have an income below the average value are classified as low income with a notation of 0 (zero), namely income less than or equal to five million rupiahs per month, and respondents who have high income is classified as high income with a notation of 1 (one), where the income is above five million rupiahs per month.

Latent Religiosity (X2)

X2.1 - Tawhid Manifest. Tawhid (ideological) is the dogmatic scale of a person in religion, for example, believing in God, angels, heaven, apocalypse, and so on. X2.2 - Ritual Manifest. Ritual is the activity of worshiping to comply with the norms and religious rules of his choosing; X2.3 - Intellectual Manifest. Intellectual (*Muamalah*), is a religious concept that is implemented in social life, for example working, saving money in Islamic banks; X2.5 - Experience Manifest. Experience is felt by almost all people, regardless of religion.

Latent Islamic Financial Literacy X3

X3.1 Manifestation of Characteristics of Products and Services. Manifestation of knowledge of the characteristics of Islamic financial products and services which includes a statement of a) product and service features, b) benefits of products and services, c) product and service risks, d) how to obtain products and services, e) consumer rights; X3.2 Manifestation of Community numeracy ability Manifestation of public numeracy skills related to Islamic financial products and services includes statements of a) simple arithmetic, b) calculation of currency value or inflation, c) calculation of profit sharing (loan/savings), d) calculation of the investment return/risk; X3.3 Manifestation of Attitudes and Behaviors of Society. Manifestation of attitudes and behavior of Indonesian society towards Islamic finance consists of the following statements 1) public financial attitudes related to sharia financial goals consisting of meeting daily needs, survival, and children's education costs; 2) Public financial behavior in achieving sharia financial goals, consisting of saving, compiling financial plans, and working/looking for work; X3.4 - Delivery Channel Manifest by Sector. Manifestation of Means used (delivery channel) per sharia financial services actor, a) Banking, namely phone banking, ATMs, and bank offices; b) Insurance, namely Bancassurance, Insurance Agent,

Insurance Office; c) Financing institutions, namely agents, ATMs, offices of financial institutions; d). Pension funds, namely : agents, ATMs, pension fund offices; e) pawnshops, namely agents, ATMs, pawnshops; f) capital market, namely online transactions, agents, capital market offices; X3.5 Manifestation of Information Source Manifestation of sources of information that affect Islamic financial decisions, a) TV commercials, b) Advice from friends (not financial industry players), c) TV and Radio programs, d) Information from the branch offices of financial and service institutions, e) newspaper advertisements, f) Social media; X3.6 - Manifestation of the party invited for a consultation. Manifestation of party consulted for Islamic financial advice, a) Spouse, b) Family/friends, c) Parents, d) Financial Services Institutions officers or other financial practitioners, e) Co-workers.

Result and Discussion

Results CFA (Confirmatory Factors Analysis)

The measurement model or outer model of the reflective indicator is evaluated using loading stimulation to determine the parameter value of the measurement model, also known as the external model, which is seen in the component matrix table processing results using the SPSS version 20 for the CFA menu. The results related to the external loading model of the exogenous variables of Islamic financial literacy and religiosity are presented in table 1 as follows.

Table 1. Outer Loading Reflective Manifest for Exogenous Sharia Financial Literacy and Religiosity and Significance of Outer Loading Testing

Outer Loading	Outer Loading Value,	Loading Criteria Value			
Religiosity Manifest, χ^2					
LRT, W5	0.995	<0.4	>0.4 - <0.7	>0.7	valid
LRR, W6	0.725	<0.4	>0.4 - <0.7	>0.7	valid
LRI, W7	0.702	<0.4	>0.4 - <0.7	>0.7	valid
LRK, W8	0.694	<0.4	>0.4 - <0.7	>0.7	re-run
Shariah Financial Literacy Manifest, χ^3					
LRP, W9	0.678	<0.4	>0.4 - <0.7	>0.7	re-run

Outer Loading	Outer Loading Value,	Loading Criteria Value			
LLKPL,W10	0.918	<0.4	>0.4 - <0.7	>0.7	valid
LLKMB,W11	0.930	<0.4	>0.4 - <0.7	>0.7	valid
LLKSR,W12	0.659	<0.4	>0.4 - <0.7	>0.7	re-run
Outer Loading	Outer Loading Value,	Loading Criteria Value			
LLKDC,W13	0.977	<0.4	>0.4 - <0.7	>0.7	valid
LLKSI,W14	0.432	<0.4	>0.4 - <0.7	>0.7	re-run
LLKS,W15	0.730	<0.4	>0.4 - <0.7	>0.7	valid

Source : Proprietary data (2020).

Based on Table 1, it can be identified that the loading factor value of all reflective manifestations is greater than 0.4, but there are still those that are less than 0.7. This shows that there are three manifestations of LRT, LRR, LRI, which form the relevant latent religiosity variable, while the LRK and LRP manifestations with values of 0.694 and 0.678 are in the interval between greater than 0.4 but smaller than 0.7 first. After checking for its composite reliability after eliminating the manifest from the outer model, it turned out that the results of the CR values before and after eliminating the LRK and LRP manifestations showed an increase, so it was decided that LRK and LRP were eliminated from the model.

Table 2. Model Accuracy Criteria of Latent Variable

No.	Latent Variable	Value				
		AVE	Discriminant Validity		CR	
					Before	After
1	Religiosity	0.6209	0.788	0.743	0.8536	0.8568
2.	Sharia Financial Literacy	0.7383	0.8592	0.743	0.9059	0.9177

Source : Proprietary data (2020).

Based on Table 2, the composite reliability value can be identified and it shows an increase between before and after the elimination of indicators of which loading values are between 0.4 and 0.7. Thus, 2 indicators of religiosity and 2 indicators of financial literacy are eliminated from the model. AVE for the latent variable religiosity is 0.6209, which is greater than 0.5 as the minimum criterion value limit and the latent variable Islamic financial literacy

is 0.7383, which is greater than 0.5 as the minimum criterion value limit. Thus the validity and convergent measures of the two latent variables in the model are already considered well fulfilled.

Evaluation of the factor loading component in the Measurement model (Outer Model) is carried out using the reliability indicator criteria, which shows how many variances of indicators can be explained by latent variables. A reflective indicator must be eliminated (removed) from the model if the loading factor value is less (<0.4). However, the factor loading value is between or equal to 0.4 and less than 0.7, then an analysis of the second and the third criteria is necessary, namely paying attention to two composite reliability values (Composite Reliability, CR) to detect Convergent Validity (Hair, 2017: 114). If the results of the calculation of the criteria value after eliminating the same factor loading is 0.4 but less than 0.7 compared to without or before eliminating the factor loading, which is between 0.4 and less than 0.7, it turns out that the results are Smaller, the component loading factor of the manifest needs to be maintained in the outer model, and Greater, then the factor loading component of the manifest needs to be eliminated (removed) from the outer model.

The LRT, LRR, LRI manifestations are the relevant latent variables for religiosity, while the LRK and LRP manifestations with values of 0.694 and 0.678, which were in the interval between 0.4 and 0.7, needed an analysis of their composite reliability first after the manifestations were eliminated from the model outer. It turned out that the results of the calculation of the composite reliability value after and before eliminating the latent manifest of LRK and LRP religiosity showed an increase, so it was decided that the two manifestations of the reflective measurement mentioned above were still eliminated or excluded from the measurement model.

Meanwhile, the LLKPL, LLKMB, LLKD, LLKS manifestations are relevant latent variables for Islamic financial literacy, while the LLKSR and LLKSI manifestations with values of 0.659 and 0.432 were in the interval between 0.4 and 0.7, the manifest was eliminated from the outer model. It turned out that the results of the calculation of the composite reliability value after and before eliminating the manifest

revenue manifest in the latent manifestations of Islamic financial literacy LLKSR and LLKSI showed an increase, so it was decided that the two manifestations of the reflective measurement mentioned above were still eliminated or excluded from the measurement model.

Furthermore, by using the Composite Reliability (CR) formula known as the omega coefficient developed by Mc. Donald (Zimbarb, 2005), this coefficient emphasized how far the measuring indicator reflects the compiled latent factors. The greater the indicator that reflects the latent factor, the greater the reliability of the measurement. Coefficient reliability measures consistency (Internal Consistency) and if the value is > 0.6, it is said to have high consistency. To get the value of construct reliability, it can be calculated through the composite reliability (CR) formula as follows

$$CR = \rho_{ii} = \frac{(\sum \lambda_i)^2}{(\sum \lambda_i)^2 + \sum var(\epsilon_{jk})} \quad (1)$$

Where λ_i : Loading factor -i and $var(\epsilon_{jk}) = (1 - \lambda_i^2)$

Then proceed with the calculation of the assessment criteria for the reflective measurement model to detect the following values: *Convergent Validity*,

In general, it is detected through the mean value of variance extract (AVE), as follows

$$AVE = \frac{\sum \lambda_i^2}{M} \quad (2)$$

A minimum AVE value of 0.5 to indicate a measure of convergent validity or the average (mean) variant of the extract with a value greater than (\geq) 0.5 is used as a determinant of convergent validity. Thus if it is smaller ($<$) 0.5, then it is not valid convergent.

Discriminant Validity

Discriminant Validity (DV) is obtained from the square root of the AVE value, which is mathematically stated:

$$DV = \sqrt{AVE} \quad (3)$$

DV must be greater than the value of the correlation coefficient

between latent variables. Criteria are based on evaluation of measurements of Hair Jr.'s reflective model. For the value of the loading criteria, there are three categories, namely outer loading values less than 0.4 are deleted or invalid, outer loading values greater than 0.4 and less than 0.7 need to be tested for composite reliability (CR) before and after elimination. If the result is smaller before elimination and greater after elimination, then the manifest is removed from the model.

The results of the modification of the model through the process of re-calculating the loading value after eliminating the three manifestations of the outer reflective model are presented as follows:

Thus, the following Thickness 3 has been adjusted to the re-run of the evaluated manifest:

Table 3. Outer Loading Reflective Manifest for Exogenous Variables

Outer Loading	Value of Outer Loading,	Loading Criteria Value	
Manifest of Religiosity, X ₂			
LRT, W5	0.876	>0.7	valid
LRR, W6	0.782	>0.7	valid
LRI, W7	0.752	>0.7	valid
Manifest of Sharia Financial Literacy, X ₃			
LLKPLW10	0.813	>0.7	valid
LLKMBW11	0.733	>0.7	valid
LLKDCW13	0.984	>0.7	valid
LLKSW15	0.877	>0.7	valid

Source : proprietary data (2020).

From Table 3, it can be seen that the loading values of all manifest both for latent religiosity and latent Islamic financial literacy were all valid with a value greater than 0.7. Furthermore, all the evaluation results of the measurement model (outer model) were restated after eliminating the four manifests presented in the following table.

The results of testing the accuracy of the latent reflective measurement model for identifying the square root value of latent

religiosity AVE with a value of 0.788 is greater than the correlation value between latent religiosity and the value of syari'ah financial literacy of 0.8592 is greater than the correlation value between the latent syari'ah financial literacy of 0.743.

Thus, the measurement of the discriminant validity of the two latent variables in the model has been fulfilled properly. Meanwhile, the Composite Reliability (CR) value can be identified in the two latent variables which were greater than 0.7 as the cut-off value. This shows that the accumulated predetermined indicators are able to measure latent variables well or it can be said that both demographics and religiosity latency at the measurement model level was reliable and it can be concluded that the internal consistency of the two reflective exogenous latents was reliable. The manifest variable as the accumulation of indicators in a formative block must be tested for its significance and multicollinearity.

Estimation of external model parameters or measurement (outer model) formative indicators of exogenous demographic variables is called the outer weight value, which is a linear regression coefficient that describes the causal relationship between manifest and endogenous latent of Islamic Financial Literacy, which can be seen in Table 4. The results are as follows:

Table 4. The value of the outer weight of Exogenous Latent Demographics

No.	Manifest Variable	Outer Weight Value,	t-Student		Value VIF	CR	
			Count	Table		Before	After
1	LDG,W1	0.738	8.7656	1.6487	1.008		
2.	LDU,W2	0.837	8.4579	1.6487	1.008	0.886	0.8975
3.	LDSP,W3	0.799	9.6103	1.6487	1.000		

Source : Proprietary data (2020).

Based on Table 4, it can be identified that the t-count value of the three manifestations are all greater than t table so that they are declared significant and are still used in the model. On the other hand, all VIF values of the three manifestations are less than 5, so it can be concluded that there is no multicollinearity problem (Joseph

Hair,2017).

With the modification of the model due to the elimination of invalid and insignificant manifestations, both reflective and formative measurements, this has an impact on reducing the problem of the hypothesis above from four demographic latent hypotheses to three, five latent hypotheses of religiosity to three, and from six endogenous hypotheses of Islamic financial literacy to four hypotheses.

Tabel 1, 2 and 3 show that there was a gap of this research from the previous relevant study in the dimension of religiosity and novelty of study in the dimension of sharia financial literacy having through calculation which shows in the Table 1 found 2 (two) dimension in the religiosity variable, namely experience and moral, as well 2 (two) dimensions in the sharia financial literacy, namely attitude & behavior (related to religiosity) and information sources (related to demographic) that need to recalculate. Table 2 shows that the result of recalculation found that those dimensions were not valid. Table 3 shows the result after recalculation that valid dimensions were tawhid, ritual, intellectual of religiosity variable and product & service characteristic, calculation ability, delivery channel, and party that asked for consultation of sharia financial literacy. Meanwhile, Table 4 shows a gap of research in the dimension of income level of demographics.

Evaluation of the structural model or inner model

The parameter estimation of exogenous latent variables from the structural model (Inner Model) is the value of the weight relation, which can be expressed as the coefficient of the structural model or pathway, and the estimated value of the individual path coefficient in the structural model is interpreted as the standard beta coefficient of OLS (ordinary least) regression. The linear regression model is a causal relationship between exogenous demography and endogenous religiosity in the substructure model-1. In the substructure model-2, there were two exogenous variables demography and religiosity with endogenous Islamic financial literacy, which can be seen in the beta coefficient column in the Coefficients Table, the results in Table 5 as follows.

Table 5. Value of Inner Model or Structural Model Path Coefficient

Variables	Structural Model Path Coefficient (<i>Inner Model</i>)			
	First Substructure (Endogen X_2)		Second Substructure (Endogen Sharia Financial Literacy X_3)	
	Koefisien	nilai	Koefisien	nilai
Demographic (X_1)	P_{21}	0.53	P_{31}	0.470
Religiosity (X_2)	-		P_{32}	0.745

Source : proprietary data (2020)

Based on table 5, the estimated value of the internal model structural equation coefficient parameter for the exogenous demographic variable against endogenous religiosity in the first substructure model was 0.53, which was equal to the correlation value between the two latents with structural equation 1.

$$X_2 = 0.53X_1 \tag{4}$$

Whereas, in the second substructure model for exogenous latency demography and religiosity, the estimated value of the structural model parameter coefficient was 0.47 and 0.745, respectively, which was expressed in the equation 2.

$$X_3 = 0.47X_1 + 0.745X_2 \tag{5}$$

The measurement equation in the external model (outer model) is based on the acquisition of the loading factor and outer weight values which are presented in Tables 2 and 5. Thus, the equations in the measurement model (outer model) and structural (inner model) are written respectively. According to the following, a model describes a linear relationship and has causality between manifest variables with latent and latent variables. It can be reflected in the measurement model equations for the successive external model (outer model) for the external model (outer model) on exogenous variables.

$$\text{Demography } X_1 = 0.738X_{1.1} + 0.837X_{1.2} + 0.799X_{1.3} \tag{6}$$

$$\text{Religiosity } X_2 = 0.876X_{2.1} + 0.782X_{2.2} + 0.752X_{2.3} \tag{7}$$

$$\text{Sharia financial literacy } X_3 = 0.813X_{3.1} + 0.733X_{3.2} + 0.984X_{3.3} + 0.877X_{3.4} \tag{8}$$

Furthermore, based on the structural equation (inner model)

successively:

Sub structure-1

$$\mathbf{X2 = 0.53X1(9)}$$

Sub structure-2

$$\mathbf{X3 = 0.47X1 + 0.745X2 (10)}$$

All coefficients of both measurement and structural models can be depicted in the structural and measurement diagrams in Figure 2. Path diagram of the Measurement Model and Structural Manifest and Latent Variables are shown on the following pages.

Indicators of demographic variables have a reflective measurement coefficient which shows the effect of indicators on demographic variables as follows.

$$\mathbf{(X1 = 0.952X1.1 + 0.839X1.2 + 0.830X1.3 + 0.609X1.4)}$$

In the indicator of the religiosity variable, there is a reflective measurement coefficient which shows the effect of the indicator on the religiosity variable, which is as follows.

$$\mathbf{(X2 = 0.995X2.1 + 0.725X2.2 + 0.702X2.3 + 0.694X2.4 + 0.678X2.5)}$$

Indicators of Islamic financial literacy variables have a formative measurement coefficient that shows the influence of the Islamic financial literacy variable on the indicator of the Islamic financial literacy variable on the problem as follows.

$$\mathbf{(X3 = 0.918X3.1 + 0.930X3.2 + 0.659X3.3 + 0.977X3.4 + 0.432X3.5 + 0.730X3.6)}$$

On the other hand, there is a structural coefficient of direct influence of demographic variables on Islamic financial literacy and a structural coefficient of indirect influence of demographic variables through religiosity on Islamic financial literacy. The religiosity variable has a structural coefficient of direct influence on Islamic financial literacy. The coefficient of the structural measurement results of the demographic variable on religiosity is

$$\mathbf{X2 = 0.53X1}$$

and the structural coefficient for the demographic variable and the variable of religiosity on Islamic financial literacy is

$$X3 = 0.47X1 + 0.745X2$$

The following is a path diagram for the modified model after eliminating the three manifestations of the reflective measurement model and one manifest variable from the formative measurement model.

Based on the results of calculations regarding the evaluation criteria for the modified structural model through processing using a combination of SPSS version 20 and R version 3.6.2 as a whole for the sub-structure equation-1, the results are presented in Table 6 as follows:

Table 6 Evaluation Criteria for Structural Model 1 (Inner Model)

No.	Evaluation Criteria for Structural Model	Value of Component		Decision
		Value	Criteria	
1		0.555	0.3 – 0.67	Substantial
2.	Efect ()	0.616	> 0.35	Large
3.	Q ²	0.308	> 0	Own prediction of relevancy
4.	GoF	0.328	>0.25	Model Fit

Source : proprietary data (2020).

Based on Table 6. it can be identified from the four evaluation criteria of the structural model or Inner Model, the R2 value is 0.555. which means that the variability or diversity of endogenous variables of Islamic financial literacy can be explained by the exogenous latent variables demographics and religiosity of 55.5%, while the remaining 44.5. % explained by other factors.

For the effect size (f^2) with a value of 0.616, it can be interpreted that the exogenous latency of demography and religiosity is able to reflect a model with a large influence. For a Q2 value of 0.308, it shows that the exogenous latent variables of demography and religiosity are able to predict the Islamic financial literacy model well. The GoF value of 0.328 is between 0.25 and 0.36 so that it is interpreted that the exogenous variables demography and religiosity have a performance from moderate to large in validating the model. Thus, this indicates that the structural model has the validation of the predictive ability of the PLS model as a whole, both for measurement and structural models, which is acceptable

because it is a Fit model.

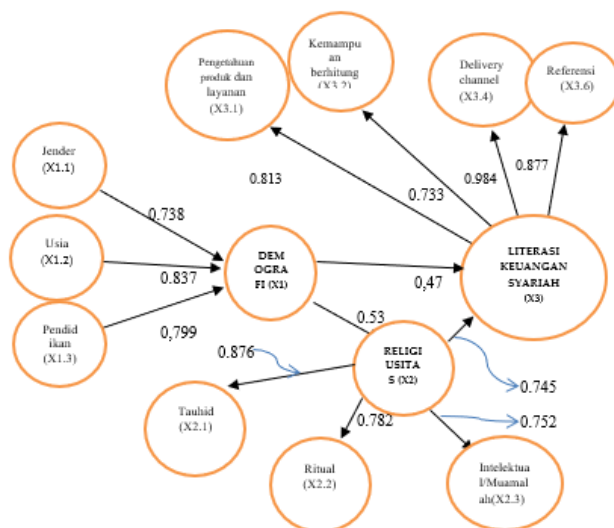


Figure 2. Measurement and Structural Model Path Diagram Manifest and Latent Variables
Source : Proprietary data (2020).

Hypothesis Tests

The results of calculations for determining the structural model coefficients, either one or two, using SPSS version 20 software have been obtained in Chapter IV and presented in Table 5, and the results of hypothesis testing using the resampling-based bootstrap method with data processing using R software are presented in Table 7 as follows.

Table 7. Hypothesis Testing for the Structure Model (Inner Model)

Latent Variable	Endogenous Variable Path Coefficient		t-Count	t-Table	Criteria
	Religiosity	Sharia Financial Literacy			
Demographics	0.53	-	96.224	1.64869	Significant
Demographics	-	0.47	17.33	1.64869	Significant
Religiosity	-	0.745	21.54	1.64869	Significant

Source : Proprietary data (2020).

Based on Table 7 above for the inner model in sub-structure-1, it can be identified that the t-count value is 449.94, while the t-table

value is 1.64869 for the 0.05 significance level and the 397 degrees of freedom (n-k-1) is 1.6467. Thus it can be concluded that H_0 is rejected and H_1 is accepted. The results of hypothesis testing for the sub-structural model-2, for the exogenous demographic latent structure coefficient, show that the t-count is 17.33, while the t-table value is 1.64869 for the 0.05 significance level and 397 (n-k-1) degrees of freedom of 1.6467. Thus it can be concluded that H_0 is rejected and hypothesis H_1 is accepted. The test results for the exogenous latent structure religiosity coefficient is 21.54 while the t-table value is 1.64869. The t-count value is greater than the t-table value for the 0.05 significance level and the 397 (n-k-1) degrees of freedom of 1.6467, so it is concluded that H_0 is rejected and the hypothesis H_1 is accepted.

Conclusion

Based on the results of the analysis and discussion above, it can be concluded that there is a significant effect of demographic exogenous latency on endogenous latent religiosity, there is a significant effect of demographic exogenous latency has a significant effect on endogenous latency of Islamic financial literacy and there is a significant effect of religiosity on Islamic financial literacy. The dimension of the income level of demographic variable and dimension of experience and moral of religiosity variable are gap of this study from the relevant previous study.

The novelty of this study is that dimensions that do not support the significant effect of demographic and religiosity variables on Islamic financial literacy are the level of income, morals and experience if they are associated with moral hazard because they are supported by manifestations related to morality. The dimension of attitude & behavior (related to religiosity variable) and information sources (related to demographics variable) of sharia financial literacy are not valid. For further research, it is necessary to pay attention to demographic factors, indicators of income strata, religiosity, indicators of morals and experience, as well as Islamic financial literacy, attitude and behavior indicators, and references. It also is better to use a larger sample size so that more accurate results are obtained.

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The Role of Pesantren in Guarding The Islamic Moderation (A Case Study at *Pesantren* Al Ittihad Poncol, Semarang Regency)

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Abstract

The purpose of this study is to answer the research questions on how *pesantren* Al Ittihad guards the Islamic moderation inherited from the previous generation in this globalization era, what aspects of moderation are carried out and how to implement them. To answer these two research questions, the researcher used technique of data collection through interview, documentation and observation. Based on the results of documentation and interview with *kyai*, alumni and administrator of *pesantren*, it produced comprehensive information. After collecting the data, the researcher analyzes by steps, namely data reduction, data display, data verification and conclusions. There are two conclusions in this study. *First*, there are four types of programs run by *pesantren* Al Ittihad in guarding the Islamic moderation in Indonesia. *First*, the teaching of a classical book as a medium for the transformation of Islamic sciences. *Second*, the implementation of extra-educational activities and *pesantren* teaching in the form of speech, negotiation, *ziarah kubur*, *yasinan*, *mujabadah*, *Al Barjanji*, *manaqib*, and *tablil*. *Third*, establishing formal school in the *pesantren* for santri and the community around it. *Fourth*, inviting government and community leaders who have moderate Islamic understanding. *Second*, the moderation carried out by *pesantren* Al Ittihad covers the fields of religious thought, education, Islamic rites, tolerance, politics, economics and tradition and culture.

Keywords: role of *pesantren*, guarding, Islamic moderation

Permalink/DOI: <https://doi.org/10.18326/infs13.v15i1.117-140>

Introduction

The existence of *pesantren* for Indonesian is a necessity, both during the colonial and independence era. According to Siraj (1999: 202), the existence of *pesantren* is important for two main reasons. *First*, to respond to situation and condition of society faced with moral degradation and social change. *Second*, to spread the universality of Islam to all over the archipelago. For Muslims, the demand and spirit of Islam are important factors for *pesantren*. By spreading the universality of Islam, it is expected that Islamization in Indonesia continuously develops. Qomar (2007: 6-7) said that the purpose of the *pesantren* is to build Muslim personality of the citizens by Islamic teaching and instill a sense of religion in various aspects of life.

As one of the oldest *pesantren* in Central Java, the age of this *pesantren* can be known through the change of five generations from its founder. The evidence shows that in Central Java there are several *pesantren* which still connected to the generation of *Kyai* Misbah, the founder of *pesantren* Al Ittihad or decent of *Kyai* Hasan Asy'ari, the second generation of *pesantren* Al Ittihad. The founder of *pesantren* Al Itqan Bugen, Semarang still has family bond with Al Ittihad. It is known that KH Shodaqah is the son of KH Hasan Asy'ari, the second generation of *pesantren* Al Ittihad. KH Shodaqah is an older brother of KH Ahmad Asy'ari, the third generation of *pesantren* Al Ittihad. Also, there are *pesantren* in Kendal and Purwokerto areas that still have family bond with Al Ittihad. It shows that *pesantren* Al Ittihad is one of the oldest salaf *pesantren* in Central Java, especially in Semarang regency.

Salaf *pesantren* in the globalization era faced various challenges. In this era of globalization, salaf *pesantren* faced challenges in the form of trans- national Islamic understanding entering Indonesian territory. Trans-national Islamic ideologies entering Indonesia established educational institutions as the basis of doctrine and cadres. With the increasingly incessant transnational Islamic ideas in Indonesia and the establishment of educational institutions affiliated with transnational Islam, it is a threat for the existence of moderate salaf *pesantren*. It is necessary to conduct research to find out the efforts carried out by salaf *pesantren* in

guarding the Islamic moderation in Indonesia. The writer conducted research in *Pesantren Al Ittihad* since it is the oldest *salaf pesantren* in Central Jawa, and this pesanteren provided materials that might lead to Islamic moderation. The basic question in this research is what efforts are carried out by *pesantren Al Ittihad* Poncol, Beringin, Semarang regency in guarding Islamic moderation in Indonesia? To answer this question, the writer conducted research to big families of *pesantren Al Ittihad*.

Literature Review

Salaf Pesantren

Pondok Pesantren, commonly known as Islamic boarding school in English, is a familiar phrase in Indonesia. This phrase is a combination of two terms, namely “pondok” which comes from Arabic meaning hostel, similar to a hostel (Warson, 1997: 1662), and “*pesantren*” which comes from the Tamil language meaning teacher of Qur’an and *kitab kuning*, or in Indian language, it means people who know the holy book (Dhofier, 2011: 41).

According to Dhofier (2011: 41) the term “*pesantren*” comes from the word “santri”, added the prefix *pe* and suffix *an*, becomes “*pesantrian*” or “*pesantren*” which means the place where the students live. Mulkhan (1994: 1) and Mastuki (2010: 16) have similar definition of *pesantren* to that of Dhofier, namely a place where the students learn. Another definition is stated by Geerts (1960: 178) that pondok or *pesantren* is the center for the traditional Islamic education system. Geertz described the pondok or *pesantren* as a hostel for *santri*, when studying Islam through the *kitab kuning* under the guidance of the *kyai*. Dhofier interprets *pondok pesantren* as a center for traditional Islamic education where the students stay temporarily to explore about Islam by studying the *kitab kuning*. As a temporary residence, Steenbrink and Dhofier describe *pesantren* as a simple building made of bamboo or wood and equipped with a kitchen and a place for ablution (Dhofier, 2011: 41).

Mastuhu asserts *pesantren* is a traditional Islamic educational institution that studies, understands, deepens, appreciates, and practices Islamic teaching by emphasizing on the importance of religious moral as guidelines for daily life (Mastuhu, 1994: 55).

Pesantren as an institution is supported by the main elements. According to Geertz (1960: 179) and Steenbrink (1974: 15-16) the elements of *pesantren* as an institution consist of *kyai*, a person who has performed the haj, *santri*, a building for *santri* to learn including a *kyai*'s house, a mosque and a boarding house where the *santri* live. Dhofier (2011: 41) explains in more detailed that the elements of *pesantren*, are *kyai*, *santri*, mosque, *pondok* and classical book. *Kyai* is the most basic element in the *pesantren* because he is considered as the founder of the *pesantren* itself. *Kyai* is a pious person and has strengths.

Kyai has a very crucial role. He is considered as a reference, a consultant for the community, a person to solve various problems (problem-solving), and a person to whom people might ask for advice (Nata, 2001: 34, Noer, 1982: 18). Meanwhile, the *santri* is *pesantren* cadre who study Islamic science as the successor to the *pesantren*'s mission in spreading the Islamic teaching. *Kyai* and *santri* are considered as two elements that share the same vision and mission, both of which form a religious community called *pesantren*.

Based on the main elements of the *pesantren*, several figures and observers explain that there are five characteristics of the salaf *pesantren*. First, classical book as the main curriculum. According to Geertz, classical book is the foundation of learning at the salaf *pesantren* (1960: 179). Steenbrink (1974: 12) also explains that the teaching of *kitab kuning* in the *pesantren* is the continuation of the Qur'an. Additionally, Bruinessen (1994: 17) states that Islamic teachings taken from the *kitab kuning* are those that will be transmitted to the students.

Thus, salaf *pesantren* is a *pesantren* whose teaching rests on the *kitab kuning* as explained by Dhofier (2011: 76, Zuhry, 2011: 291, Maksum, 2015: 86, Muhakamurrohman, 2014: 113, Wahid, 2001: 55). The *kitab kuning* taught usually discusses the interpretation of the Qur'an, hadith, fiqh and ushul fiqh, morals, Islamic history, faraid (Islamic inheritance), the science of falak, the science of hisab, and others. All learning material at the *pesantren* comes from Arabic books called *kitab kuning*, *kitab gundul*, and classical book

(Nurkholis, 2017: 161).

Kitab kuning is a scientific system in the Islamic history especially in Indonesia. Bruinessen (1994: 20) describes the aspects of the scientific tradition and scientific transmission as a link in the scientific system connected to the Messenger of Allah, through the mediation of friends and *tabiin* as well as *tabiit tabiin*, especially in three aspects of the scientific tradition, *tarekat*, hadith, and the *kitab kuning*. According to Ma'arif, relying on the hostel and *kitab kuning*, salaf *pesantren* emphasizes the morality and indigenous Javanese local culture and seeks to transmit the inclusive Islam and spread peace on earth, *rahmat lil al-'alamin*. Maksum emphasized that salaf *pesantren* is oriented towards preserving tradition with a traditional education system. Thus, the salaf *pesantren* has advantages in aspects of its scientific tradition called a great tradition, and the system of transmission and internalization of the morality of Muslims (Royani, 2018: 378).

Second, *kyai* is the founder and caretaker of the *salaf pesantren*. Geertz (1960: 179) explains that *kyai* is a person to whom the students depend. *Kyai* has a big role. Bruinessen (1994: 18) explains that the main elements in the traditional Islam are *pesantren* and *kyai* with their charismatic attribute. The charisma of a *kyai* increases by respecting his students (Bruinessen, 1994: 18). Meanwhile, Steenbrink (1974: 12) says that the presence of *kyai* in the learning system in salaf *pesantren* is important, both individual and group methods.

According to Dhofier (2011: 42), the ideal Islamic teachings are manifested in a *kyai*. Madjid (1997: 23) also describes the life of the *pesantren* world as an ideal life, the relationship between students and *kyai* by paying respect. *Kyai* is seen as a teacher that should be respected and considered to have supernatural power that might bring good, luck (blessing) or bad luck (*malati, mudlarat*).

All the experts above confess the existence of *kyai* as an element of the salaf *pesantren*, even as the founder of the *pesantren*. *Kyai* is a man who guarantees the life of the students, a teacher who needs to be respected, and a figure who is able to be a role model for his students. *Kyai* is recognized as pious leader who always

serves the community, so he deserves the title of *kyai*.

Third, the independence of salaf *pesantren*. The independence here means the independence in managing the *pesantren*. According to Geertz (1960: 179) the learning process in *pesantren* does not cost much. The operational costs of the *pesantren* are sourced from funds originating from the community in the form of zakat and alms. According to Steenbrink (1986: 19), *pesantren* gets regular income from their status as a *waqaf* area. The operational cost of *pesantren* comes from public charity as the additional income of *pesantren*. It is obtained from the registration fee of new students, the harvest period or the end of the fast. The income of *pesantren* still exists, but there is adaptation in term of operational costs for *pesantren* education. In addition, Steenbrink (1986: 19) explains that students are not charged for their learning since religious knowledge is not for sale. Steenbrink (1986: 18) explains that students are trained to be independent; they manage their finance matter to meet their daily needs

The phenomenon above shows that education in *pesantren* is cheaper as compared to that at school. This still lasted until the middle of 20th century. Feillard (1999: 356) said the more classic *pesantren* buildings, the cheaper the education costs. In another word, Feillard explains that the schools in the *pesantren* could survive from land cultivation and donation from the society, not from the school fees of the *santri* (Feillard, 1999: 4).

According to Ismail (2020: 34) *pesantren* is the basis of resistance against the invaders, *kyai* defend their lives independently, mutual assistance on the basis of their own abilities. Thus, one of the characteristics of salaf *pesantren* is independent in managing and supporting itself (Ismail, 2020: 40). Based on the explanation above, *pesantren* observers agree that independence is one of the characteristics of salaf *pesantren*. Initially, the *pesantren*'s operational costs were taken care by the management and internal elements with self-financing from the *pesantren*'s stakeholders.

Fourth, the eminence of morality. Steenbrink (1986: 14) explains that to inculcate the Islamic spirit, *kyai* prioritizes *pesantren* as a residence and a place to study that allows students to apply

religious values. According to Bruinessen (1994: 20) the eminence of student's morality can be achieved through the tradition of Sufism and *ubudiyah*. All obligatory worship is accompanied by sunnah practices, obligatory prayers are accompanied by sunnah prayers and *zikir*, *wirid*, and *ratib*. Dhofier (2011: 212-213), explains the implementation of Sufi teachings in the world of *pesantren* better known as tarekat, which is practical and ethical. Tarekat in *pesantren* is defined as strict adherence to the rules of Islamic sharia and practice the best of both ritual and social by performing the practice of *wira'i*, sunnah practices before or after the five daily prayers, and performing *riyadlah*. Ismail (2020: 41) also explains that the specific characteristic of Salaf *pesantrenis* the life of Sufistic nuances, emphasizing Sufistic life, so that it becomes a medium to implement Sufistic values.

The Sufistic tradition performed by students in *pesantren* triggers other positive values. According to Mas'ud (2002: 14), Rafiq (2005: 19-20), M Sulton and Khusnuridlo (2006: 4) that salaf *pesantren* has the following advantages. *First*, the relationship between *kyai* and students, *second*, students' obedience to *kyai*, *third*, simple lifestyle, *fourth*, independence, *fifth*, helping one another in a brotherly atmosphere, *sixth*, discipline, *seventh*, dare to suffer to achieve glory and *eighth*, awarding of degrees.

This eminence of morality emerged due to the Salaf *pesantren* system which placed *kyai* and *kitab kuning* as the main elements in the *pesantren* education system and supported by its Sufi nuances.

Fifth, affiliated with the Nahdlatul Ulama organization. Before NU was founded, traditional Islamic groups existed and centered on *pesantren*. Therefore, Salaf *pesantren* had a close relationship with NU organization. According to Bruinessen (1994: 19), the content of traditional Islamic intellectual focuses on the teaching of the belief of *Ash'ariyah*, *fiqh Syafi'iyah*, and the teaching of moral and mysticism of Imam Al Ghazali and the grammar of traditional Arabic. This understanding is the core of the *ablussunnah wal jama'ah* teaching, the article of association on NU. According to Madjid (1997: 31) alumni of Gontor Islamic boarding school, states that the value system of salaf *pesantren* is a teaching of Islam that

focuses on the value system called *ablus sunnah wal jama'ah*. Dhofier (2011: 4) asserts that the teachings of Imam Syafi'i, Al Asy'ari-Maturidi, and Imam Junaid are suitable for the character of Indonesian because it teaches *tawassuth* (middle path), *tasamub* (tolerance), and *tawazun* (balance).

According to Tan (2011: 92-93) referring to Burhanudin and Jamhari's research, most traditional *pesantren* is affiliated with *Nahdlatul Ulama*, a moderate religious organization. Yasmadi, the man who criticized the writing of Madjid (1991: 91) emphasized that *ablussunnah wal jama'ah* value system focuses on three aspects, the aspect of Ashari theology, *fiqh madzhab*, and practical *tasawuf*. According to Neny (2019: 36) that on the basis of *kitab kuning*, salaf *pesantren* tend to be affiliated with NU and highlight Islam and Indonesians. In line with Neny, Nurkholis (2017: 170) explains that based on his study on *kitab kuning* of the salaf *pesantren* culture, it is affiliated with Nahdlatul Ulama as a moderate organization.

Islamic Moderation

Etymologically, moderation is English word which means in the middle, neither right nor left extreme (Sadzily and Echols, 2008: 245). Moderation in the Indonesian dictionary means a condition in the middle between two excessive sides (Purwodarminta, 2008: 355). In Arabic, moderation is similar to wasathiyah, from the word wasath. Wasath means between two sides (*baina al tarfaini*) (Ma'luf, 1986: 900), or is interpreted in the middle (Al Munawir, 1984: 1662). According to Ibn Mandhur, wasath is a middle thing or a position between two ends, something between the two sides which is most important and best. According to Abadi, wasath is the place where something is the middle, as a court, which has the best lineage, the highest.

In the Qur'an, the term wasath and its derivatives are mentioned five times which epistemologically has the same meaning as elaborated above. The study of wasatiyyah in the Al Qur'an has been carried out by the Qur'an interpreters. The word wasath in Surah Al Baqarah verse 143, according to At Tobar and Al Qurtubi, is defined as goodness, justice and balance (Ushama, 2014: 187). With this interpretations, several meanings that are the same as the

above meanings such as convenience, wisdom, istiqamah and being between two extreme sides emerge (Ash Shallabi, 2020: 81-218) Ushama, 2014: 190-195). Thus, the word “wasath” which means the middle (Al Munawir, 1994: 1662) denotes a good and praiseworthy meaning, as the antonym of “*tharf*” which means the end of everything (Al Munawir, 1994: 908) denotes an extreme meaning and tends to be negative. Islam is a moderate religion, placing itself between two extreme sides, an extreme side with an excessive nature of divine nature and an extreme side of human nature.

In the reality of life, an individual will not be able to avoid two things that are always contradictory. Therefore, Islam (*al-Wasathiyah Islamiyyah*) teaches a position between two opposing and contradicting sides between the elements of *rabbaniyyah* (divinity) and *insaniyyah* (humanity), between *maddiyyah* (materialism) and *rubbiyyah* (spiritualism), between revelation and reason, between *maslahah ammah* (community) and *maslahah fardi* (individual). Moderate Islam places the two sides without harming the other elements (al-Qardhawi, 2001: 13, Al Madani, 2014: 9-10). Two extreme sides are the colors of human life in religion, the divine and humanistic sides, the material and spiritual sides, the reason and the existence of revelation, the individual and community sides. So, wasathiyah is a straight and consistent attitude in finding a middle way in compromising the differences (Al Qardhawi, 2010: 38).

The kindness of moderation on all sides leads to the value of goodness and benefit. Muslims are warned to put themselves on the moderate side. Previous scholars have warned about the importance of a moderate position, for example, Imam Al-Hasan said, “The religion of Islam is lost due to the behaviour of people who are extreme and permissive in religion (Al Qardhawi, 2010: 38). Zuhaili defines Islamic moderation as a balance in attitudes, belief, behaviour, rule, relationship, and morality. Islam is a moderate religion. It is not excessive in all matters and business, including religion, not extreme in belief, far from being arrogant or behaving gently (al-Zuhaili, 2011: 5). Islam is a guide for all nature, *rahmatan lil alamin*, for all creatures. Islam as a moderate religion, its teaching and value cover not only aspect of life but also aspect of belief or

moral.

Based on the above definition, it is known that Islamic moderation is a balance in belief, trait, attitude, behavior and associations and always keeps away from all kind of things that tend to be extreme, excessive, and reprehensible.

Methods

This is a qualitative research type. Referring to Denzin and Lincoln in Moeleong (2005: 5), qualitative research is defined as research that uses a natural setting, with the intention of interpreting the phenomena that occur and is carried out by involving various research methods. The methods used in this research are interviews, observation and documentation. Interviews are conducted as an effort to collect the data on *pesantren* Al Ittihad. Interviews are carried out with 3 caregivers, 4 teachers, 4 boards, 5 students and 5 alumni of *pesantren* Al Ittihad. Observation is held by looking at the various activities carried out by at the *pesantren*. The researcher also used documentation to collect the related data.

The sources of the data in this study are words, actions and documents related to the role of *pesantren* Al Ittihad in guarding the Islamic moderation in Indonesia. According to Moleong (2005: 157), data sources can be in the form of words, actions and documents. Data of the research on the role of *pesantren* Al Ittihad in guarding the Islamic moderation are in the form of words, actions and documents related to the *pesantren*. The words referred to here are the words of *pesantren* caretakers which are documented in the form of books, documents or recordings. The words of the caregiver are usually the guide for *pesantren* in running the organization. The intended action can be in the form of actions taken by caregivers, students or *pesantren* as an institution. Meanwhile the documents are *pesantren* documents, research documents at *pesantren* Al Ittihad Poncol, Popongan, Bringin, Central Java. Having the data been collected through data collection technique, then it is analysed. Technique of analyzing the data uses three stages, namely data reduction, data display and verification, and conclusions (Wiyono, 2007: 93).

Results and Discussion

Strengthening Islamic Moderation at Pesantren Al Ittihad

Pesantren Al-Ittihad was founded in 1893 AD or 1310 BC by a qualified and pious scholar, named KH Misbah. He still has family bond with Sunan Kalijaga's lineage. He is the pioneer and founder of *pesantren* Al Ittihad located in Poncol Popongan, Beringin, Semarang Regency. After the *pesantren* was founded, the son of the founder, Hasan Asy'ari continued to develop the *pesantren*. After KH. Hasan Asy'ari passed away; the leadership and management of the *pesantren* were continued by his son named Ahmad Afifuddin (KH. Ahmad Asy'ari) and his brothers K. Djunaid, K. Marzuki, K. Sajid, K. Yazid, K. Thohir, KH. Fadlil Asy'ari. After the death of the elder of *pesantren* Al Ittihad, the leadership and management were continued by his sons, namely K. Chabib Ahmad, KH. Makmun Ahmad, KH. Mustain Ahmad and others. The caretaker of *Pesantren* Al-Ittihad, the generation of KH. Misbah became the pioneer of *pesantren* which is now KH. Sahli Bidayah, KH. Nurcholis Thohir, KH. Fathurrohman Thohir and others.

The hostels at *pesantren* Al Ittihad are attached to the homes of the caregivers, or close to the homes of their caregivers. The hostel at the residence of KH Nur Kholis Tohir, KH Fatkhurramhan Tohir, KH Fadil Ahmad, KH Mustain Ahmad, and KH Muhammad Fatih. There are totally eleven hostels occupied by the students namely F hostel, Bani Misbah B hostel, Hasan Asy'ari hostel, PI Al Ittihadiyah hostel, Darussalamah hostel, al Fadhil hostel, Asy'ariyah hostel, al Thohiriyah hostel, al Fadhil PA hostel, al Habib hostel, Syamsul Mukhana hostel, Ma'hadus Sibyan hostel (*pesantren* document 2018). It is also equipped with the hostel for caretakers and teachers. All hostels of *pesantren* Al Ittihad is located around the Misbahur Rohman mosque. The role of *pesantren* is so important that it has become the embryo of the emergence of educational institutions in Indonesia and even in Malaysia (Mas'ud et al, 2019: 45). Thus, Islamic boarding schools have a long history as well as an important role in the development of education in Indonesia. *Pesantren* continues to experience development due to internal or external demands (Isbah, 2020: 99). The most influential internal element is the presence of the *kyai*, while one of the external elements of the

pesantren is government policy (Yusuf and Taufiq, 2020: 26).

There are four kinds of programs carried out by *pesantren* Al Ittihad in strengthening the Islamic moderation. *First*, the teaching of *kitab kuning*, as a medium for the transformation of Islamic sciences. *Kitab kuning* is the core curriculum in salaf *pesantren*. It contains Islamic teachings directly sourced from the Qur'an and applicative hadith. All *kitab kunings* is related to aqidah, fiqh, morality, and Sufism. In particular, *pesantren* Al Ittihad teaches about the understanding of *ablus sunnah wal jamaah* through the book titled "*bujah ablussunnah wal jamaah*". *Kitab kuning* is one of the basic elements of *pesantren*, as the transmission of Islamic science. The scientific chain from the previous generation to the next generation is carried out through this book. *Kitab kuning* in the world of *pesantren* covers various fields such qur'anic interpretation, hadith, fiqh, aqidah, morality, tasawuf, and Arabic. KH Nurkholis Tohir in his interview said:

"Some efforts to protect Islam ahlusunnah are carried out through the teaching of *kitab kuning*. There are no special efforts, nor special programs directly related to *aswaja*, or Islamic moderation. All *kitab kuning* covering aqidah, worship, morality, and Sufism teach about moderate Islam, those are easily accepted and practiced in everyday life."

Kitab kuning in its scientific variants has different gradation and level. From the basic level to high level which is more detailed, complex, even deeper and broader. For example fiqh book, it is from the book of *Safinatun Najab*, *Fatkhul Qarib*, *Fatkhul Muin*, *al Umm*, and *Bidayatul Mujtahid*. *Safinatun Najab* is a *fiqh* book that discusses about basic themes. Another example is Arabic grammar book (*nabwu*), from *al Jurumiyah*, *Umritbi*, *Alfiyah Ibn Malik*, and so on. The students at *Pesantren* Al Ittihad should pass the book gradations from beginner to high level. Students need a long time to master all kind of book mentioned above. In *Madrasah Diniyah Manbaus Sunnah*, *pesantren* Al Ittihad takes a minimum of eight years to complete the standard books mentioned above. Learning material based on this book may affect the way students think. Sufistic

thinking can also affect the thinking patterns of students (Yani et al, 2020: 283). The ideology of the *santri* can be strengthened through the role of the *kyai* in learning the classical book as in Zainal Arifin's research at the Mlangi Islamic boarding school (Arifin, 2015: 370).

Second, the implementation of extra activities of teaching and learning held at *pesantren* Al Ittihad are in the form of speech, negotiation, *ziarah kubur*, *mujahadah*, *reciting surah yasin*, *al barjanji*, *manaqib*, and *tablilan*. *Pesantren* is a miniature of the community with its variants. A very broad description of society can be seen at the *pesantren* community. In Muslim society, there are several developing activities performed by the community. *Pesantren* Al Ittihad Pongcol tries to carry out religious activities students. Therefore, *pesantren* Al Ittihad prepares its students with skills and activities performed by the Muslim community affiliated with NU, the *nabdhliyyin* community. As said by Yusron as *pesantren* manager:

“Many extra activities are performed by the board of *pesantren* Al Ittihad, Pongcol, Ponggan, Beringin Semarang Regency. The activities held are speech, *ziarah maqbaroh*, *mujahadah*, *yasinan*, *manaqib*, and *tablilan*. These activities are expected to be students' additional skill when they have completed their studies at the *pesantren*, and then come back to their hometown.”

Yusron's statement above was corrected by Luqman, another *pesantren* manager.

“Extra activities carried out at *pesantren* Al Ittihad are diverse, ranging from speech training until *ziarah kubur*. Everything is conducted to give students skills to live in their community. Upon coming home from *pesantren*, they have ability to serve the society in accordance with their skill.”

Extra activities at *pesantren* Al Ittihad are quite varied. Those are the skills students need as they return to their community. The extra activities of pondok Al Ittihad show a very close relation

between two cultures, Islamic culture and Javanese culture. The Islamic values merge at *pesantren* culture. The relation between Islamic culture and local Javanese culture is the embryo of Islamic moderation in the field of socio-culture. The culture in this context is the socio-cultural change caused by globalization. *Pesantren* will accept the change as long as it is not contrary to Islamic values and is useful. Appreciation of local traditions is part of moderate thinking. One can accept local traditions as long as they do not conflict with Islamic teachings (Suciati and Erzard, 2018: 53). This is a form of Indonesian Islamic society that has experienced improvement through acculturation and depth of religious understanding (Hilmy, 2018: 67, Burhan i, 2017: 347). Understanding theology that is applicable in the life of Islamic society is the main need, as well as criticism of classical theology (Qomar, 2015: 223). Local traditions, especially Javanese tradition, can survive and exist on the one hand and Islam as a religion can be well accepted by the community (Maftukhin, 2016: 389).

Third, establishing formal schools at *pesantren* Al Ittihad environment for the students and community around it. Formal schools were established in the form of RA Al Ittihad, SMK Al Ittihad, junior high school, and senior high school and the like. In the interview, KH Nurkholis Tohir explained about the efforts of *pesantren* Al Ittihad in providing students with formal education.

“*Pesantren* Al Ittihad has established RA Al Ittihad and SMK Al Ittihad within the *pesantren*. The aim of establishing RA Al Ittihad is to provide an opportunity for the family of the Bani Misbah to send their children to RA Al Ittihad. It not not necessary to come out from the *pesantren*. Meanwhile, the establishment of SMK Al Ittihad aims to provide opportunities for Al Ittihad students who will enrol the formal education.”

In addition, KH Nurkholis Tohir also gave more detailed explanation as follows.

Pesantren Al Ittihad has several branches like in Purwokerto, Semarang, Kendal and Bali. One of the branches is in Kadirejo, Pabelan. *Pesantren* Darussalam

established SMP IT Al Ahqaf. This school merges with *pesantren* Darussalam, most of its students are from *pesantren* itself. They were taken care by KH Fatkhurrahman Tahir's son.

The establishment of schools organized by *Pesantren* Al Ittihad with the label of integrated Islamic schools is a response to the development of Islamic education. Nowadays, Islamic education experienced a drastic change, with the emergence of Islamic schools labeled full-day school a few years ago. Then the last decade there were some Islamic school labeled integrated school, SDIT and SMPIT. Integrated schools try to integrate the school system with *pesantren* system. This school implements a learning model with a public school curriculum and basic science of Islam. Some integrated schools combine the formal school learning model with the learning model implemented at *pesantren*. The *pesantren* learning system was taken in integrated schools such as the existence of hostel, memorization of the Qur'an, Islamic religious education, and Arabic. Then the formal public school they attended was like elementary school that added Quranic material, Islamic religious education, and Arabic language in the curriculum.

The integrated school model uses a hostel system for its students. The students in integrated schools stay at the hostel after enrolling the formal education in the morning. Then after studying in formal school, they were given Islamic material in hostel, just like in *pesantren*. Integrated Islamic schools are not an independent phenomenon, without the social setting of the community. Some integrated Islamic schools have a certain background. In the beginning, many integrated Islamic schools are founded by Islamic foundations, or Islamic-based party like Prosperous Justice Party (PKS). This integrated Islamic school received a positive response and warm welcome from Muslim communities in some places.

The majority of Muslim communities affiliated with *Nabdlatul Ulama* (NU) also send their children to these integrated schools. This phenomenon encouraged the boards of *Nabdlatul Ulama* (NU), as well as the boarding school caretakers to establish an integrated school based on *pesantren* that understands the teaching

of *ablussunnab wal jamaab*. The alumni of this formal school are expected to have a strong commitment to the understanding of *ablussunnab wal jamaab*. They become agents of *ablussunnab wal jamaab* doctrine in the midst of society.

One of the branches of *pesantren* Al Ittihad in Sempon, Kadirejo, which is managed by Gus Alam, the son-in-law of KH Fatkhurrahman Tohir, has officially established an integrated Islamic school, SMPIT, which is based on the *pesantren* system. According to Gus Alam, the parents' interest to send their children to the integrated Islamic schools is quite high. This is proven by the willingness and request of the parents for the *pesantren Darussalam*, Sempon village, Kadirejo to immediately establish SMAIT education, to response the request of the alumni of SMPIT and their parents at *pesantren Darussalam*.

Fourth, inviting government and mass organization figures who have moderate Islamic ideology. Some figures invited are Imam Nahrawi, as the minister of sport as well as the alumni of *pesantren*, KH Hasyim Muzadi, ex-deputy of PBNU, Prof. Dr. Said Agiel Siraj, the chairman of the PBNU.

The presence of *kyai* in *pesantren* or other Islamic educational institutions is very important since it has a significant influence in shaping the mindset of students as a teacher in education (Yani et al, 2020: 283, Mukaffa, 2017: 197, Niam, 2015: 131). Furthermore, *pesantren* as educational institutions become important media in promoting moderate Islam and minimizing radicalism, as Hidayatullah and Fitri Nurhidayati's research on the role of campus mosques (2015: 325). As evidence of the influence of educational institutions on the religious thinking of students, in some areas, the level of moderation of students is still quite high as stated in research (Ali, 2020: 19).

KH Hasyim Muzadi was invited to *pesantren* Al Ittihad in the context of regular recitation after completely finishing Bukhari and Sakhiih Muslim books on April 30, 2014. In summary, he explained about how to struggle to achieve the goal in various possible ways. The struggle to improve the implementation of Islamic law can be achieved in various ways. It can be done through the political

constellation by joining as a member of the council and struggling outside the government, including in *pesantren*. Struggling by teaching the students, giving recitation at the *pesantren* is part of the struggle to uphold and ground Islamic values in Indonesia.

In more detail, he explained the importance of exemplary figures in KH Misbah as the founder of *pesantren* Al Ittihad Poncol. Located far from the city center of Semarang Regency or Salatiga City, he can bring the name of *pesantren* Al Ittihad to various parts especially in Central Java. In his speech, he motivated the students to prepare themselves with various skills and abilities that would become provisions for their lives in the future. The alumni of salaf *pesantren*, especially Al Ittihad, should not feel inferior to other graduates, whether college graduates or graduates from other *pesantren*.

Prof. Dr. KH Agiel Siraj attended *pesantren* Al Ittihad for socializing the sport in the community on April 6, 2016. He explained that we should be proud as santri (student) and be able to imitate what KH Misbah had done in spreading a friendly Islam. Thanks to him for his persistence and high knowledge even though he lives in the middle of a hamlet, far from the center of government and crowd, he was able to inherit *pesantren* he has founded to the next generation. He is a portrait of role model for the Muslim community in Indonesia. Indonesian scholars have a special character compared to others. The special character of Indonesian Muslim scholar has a special character. Indonesian Muslim scholar spread Islam and built civilization with local culture, Indonesian culture.

According to KH Nurcholish Tohir, *pesantren* Al Ittihad invites national figures to *pesantren* intending to provide national insight to the students.

“The attendance of national figures who understand *pesantren* is very important to provide national insight to the students so that they are not only literate in religion and the *kitab kuning* but also understand some national and state issues.”

These were some of the government officials and community

leaders who were invited to *pesantren* Al Ittihad Poncol. The purpose of inviting them is to motivate the students in order to deepen their religious knowledge in *pesantren*, and be able to provide enlightenment for students to be literate about national and social issues in Indonesia. Besides, it is also expected to provide insight into Islamic moderation for the society around the *pesantren*.

Conclusion

There are four types of programs organized at *pesantren* Al Ittihad in strengthening Islamic moderation in Indonesia. *First*, the teaching of *kitab kuning*, as a medium for the transformation of Islamic science. The followers and companions of Prophet Muhammad saw are portrayed in the *kitab kuning*. *Pesantren* Al Ittihad teaches the understanding of *ablus sunnah wal jamaah* through the book titled “*ablus sunnah wal jamaah*.” *Second*, the implementation of extra-curricular activities and *pesantren* teaching is in the form of speech, negotiation, *ziarah kubur*, *mujahadah*, *yasinan*, *Al Barjanji*, *manaqib*, and *tablilan*. *Third*, establishing formal schools at the *pesantren* environment for students and the community around it. Formal schools were established in the form of RA Al Ittihad, SMP Al Ittihad, SMK Al Ittihad, and SMA Al Ittihad. *Fourth*, inviting the government officials and organization leaders that have a moderate understanding of Islam. Inviting some figures such as Imam Nahrawi, as the minister of sport as well as the alumni of *pesantren*, KH. Hasyim Muzadi, former general chairman of PBNU, Prof. Dr. Said Agiel Siraj, general chairman of PBNU.

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English Instructional Video Design for Islamic Junior High School

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Abstract

The purpose of this study is to investigate the perceptions of teachers and students in Islamic Junior High School about duration, their involvement in the video (cast), format and post-video watch activities of English supplementary videos to ensure the videos that will be made are effective. Using a descriptive quantitative method, this study reveals that video is a fun learning tool to study English, so that the students don't mind if the video duration is more than 15 minutes. About the cast, the students inclined to be involved in producing the video. About the format, the majority chooses the drama method with Bahasa subtitled. About the post-video watch activities, they prefer to do a writing rather than a speaking activity. During the video playing, they didn't taking a note or observing the whole plot yet, so that they wish the video can be replayed outside the class, just like on television or youtube.

Keywords: English, learning media, video, Islamic Junior High School

Permalink/DOI: <https://doi.org/10.18326/infsl3.v15i1.141-162>

Introduction

Traditional teaching process can no longer serve the primary function of disseminating content, which can be found at any time in a variety of online video teaching repositories (Giannakos et al., 2016). Erlangga (2016) and Moerdiyanto (1989) revealed that students need supplementary instructional platforms to make English learning process more enjoyable and effective. Video-based learning (VBL), which is characterized as the systematic use of video tools to acquire defined information, competence, and skills, have become increasingly popular as in recent years (Pappas et al., 2016).

The Indonesian government realizes the importance of VBL, and has made efforts to make the instructional videos, particularly English learning videos. However, according to Erlangga (2016), official government instructional videos have no major effect on students' English performance since they only show a teacher teaching in a manner close to ordinary classroom learning. In the presence of the fact that children in general feel very comfortable in front of the television, following television principles can be used to create videos that will improve students' performance while still being entertaining (Anderson & Pempek, 2005). After repeated, TV shows that they have watched are still gluing in their memory, unlike when they study formally. Therefore, a learning medium that can produce the same impact on students, voluntarily following and repeating it, needs to be made. Students are expected to enjoy English learning video like television broadcast products, which they repeatedly watch but never get tired of it (Le Fevre, 2003).

The video that will be produced following the television standards must be designed by considering the duration, format, watching period and student experiment (Giannakos et al., 2016). Students' experiences can be obtained when they are involved in the video making process. Students perform better while they are personally involved in the learning activity (physically and/or intellectually) (Bott, 2014) toxic chemical products formed as secondary metabolites by a few fungal species that readily colonise crops and contaminate them with toxins in the field or after harvest. Ochratoxins and Aflatoxins are mycotoxins of major significance and hence there has been significant research on broad

range of analytical and detection techniques that could be useful and practical. Due to the variety of structures of these toxins, it is impossible to use one standard technique for analysis and/or detection. Practical requirements for high-sensitivity analysis and the need for a specialist laboratory setting create challenges for routine analysis. Several existing analytical techniques, which offer flexible and broad-based methods of analysis and in some cases detection, have been discussed in this manuscript. There are a number of methods used, of which many are lab-based, but to our knowledge there seems to be no single technique that stands out above the rest, although analytical liquid chromatography, commonly linked with mass spectroscopy is likely to be popular. This review manuscript discusses (a. Involving students in the production of learning videos is one way to make it more successful (Tegeh et al., 2019). It is hoped that by having students playing role in the instructional video, the video would pique their attention. Furthermore, students can gain more experience through the practice of creating videos on their own.

According to Lackmann et al. (2021), video's format with lecture capture causes greater emotional involvement for a shorter period of time, while the higher the student participation, the better the student results, though the relationship is quadratic in the case of cognitive engagement (inverted U shaped). Instructional video formats can be made in the form of tutorials, interactive or drama (Erlangga et al., 2016). Each video format has its own supportive previous studies. Interactive multimedia learning has a positive influence on the learning process and outcomes (Hung et al., 2018; Riana & Gafur, 2015; Seckman, 2018) interactive video lectures are increasingly being adopted in digital learning contexts for increasing interactivity. However, conventional video lecture lacks interactive learning activities (ILAs. The use of video tutorials aided in the learning process, and students obtained excellent results (Preradovic et al., 2020). However, drama is more successful at attracting a wider audience, igniting initial curiosity, and educating students, but interactive video is best at demonstrating finer details of the material (George et al., 2018).

Previous research that reviewed the instructional videos

presented the duration of the video with an average viewing time of 3.9 minutes (Chung, 1999; Huang & Eskey, 1999; Markham & Peter, 2003; Montero Perez et al., 2014). Rodgers & Webb (2017) find that the student's post-activity scores were only substantially different for three of the ten episodes of 42-minute American television program. Since this is correlated with human memory capacity and the ability to focus is very restricted between 15-20 minutes, learning media using video must have a length of between 20-40 minutes (Syaparuddin & Elihami, 2020).

The use of English learning videos has its own purpose. It could be to improve children's speaking skills (Chien et al., 2020), or it could be to improve children's writing skills (Wahyuni, 2015), but it is, of course, to improve children's English skills in general. In order to achieve the goal (whether it is speaking or writing skill), giving activities after watching videos is the important key. Some of the activities that can be done after watching the video are discussion, written-test and redemonstration the role on the video (Nurhidayat & Syarifah, 2019).

Based on the explanation above, this research aims to investigate the student's and teachers' perceptions regarding the ideal design of English learning videos. The participation of students in the video, video's format, video's duration, and post-activities that are deemed the most comfortable for both students and teachers are some of the items that will be discussed in this research. Since students and teachers are the main consumers of the learning media, a more entertaining video that is built from their perspective is unquestionably needed. Students require supplements that will make the learning experience more fun and successful in enhancing their motivation and passion for learning English. The videos targeted to students' and teachers' needs are intended to be able to meet this need as well.

Instructional Video Making

Jack Koumi is a figure found in literature observation. He is an education media trainer who gave tens of training in 20 more countries around the world. Previously, he worked at BBC Open

University Production Center, producing audio and video programs in Science and Mathematics. In his book “Designing Video and Multimedia for Open and Flexible Learning” (Koumi, 2006), he stated that at least there are four categories (from education value) that can be inserted in a video so that it can be used for teaching and learning process for students. The strengths of video use focus on:

In the video-making process, the first thing to consider is *what* to teach on video and *how* to teach it. In this part, it needs teachers’ role to be involved in video making. The teachers know what students need and understand how to deliver it in the form of video. By understanding the condition and other things related to students, teachers highly recommend and suggest that later will be combined with TV video making experts’ opinions (Koc, 2011).

The second thing is when to choose and how to use other media for teaching. Selecting and using media are necessary. “Selecting” here should be done very carefully and consider many aspects, such as education aspects, possible psychological impact after students using media, and so forth. Using it means to predict and design a good lesson plan on the use of the media in class. The usage should appropriate to students’ conditions, schools, and students’ competence (Ala-Mutka, 2011).

The third thing is a framework of pedagogic design principles for video and multimedia (Koumi, 2014). In this case, video or multimedia use must meet the requirement of teaching material. Since every teacher has his/ her particular style, so are students, the usage has to focus on English teaching, including moral value. For example, throwing litter in the right place, sharing with others, etc.

The fourth thing is practical development advice for interactive multimedia. It is necessary to work with media experts since it does not only accommodate teachers’ opinions. The role of media experts will give quality to this product video that will trigger students-teachers interaction. Students will not only focus on watching, but there are strategies and outstanding design that will make it more optimal to help teachers teach in a fun way (Ariyani et al., 2018).

Audio-Visual Media

According to James in Dash & M. Dash (2007), audio-visual aids (instructional materials) are devices that can make the learning experiences more concrete, more realistic, and more dynamic. One of the interesting audio-visual media in learning is the television and video. Video is a form of multimedia that conveys information through two simultaneous sensory channels: aural and visual. It often uses multiple presentation modes, such as verbal and pictorial representations, in on-screen print and closed-captioning (Cruse, 2011). According to Badjuri (2010), television is audio-visual media, in which people are not just looking at pictures televised, but at the same hearing online TV or digest narrative of the picture. The television is instrument in influencing the mental and mindset of public. There are many discussions on the impact of these audio-visual media in the teaching learning activities. Some of the previous research I had found and analyzed are described on the following paragraphs.

The first previous research related to the Sesame street program is from Ball & Bogatz (1971). They stated that the application of their two principles in the summative research for Sesame Street caused them us to assess at pretest and posttest times not only progress along some 36 primary goals of the show but also transfer effects, home background variables, parental attitudes, and socioeconomic status factors. Among 3 to 5 years-old children with the number over 1,300. They observed many of them viewing the show, made a content analysis of the show itself, administered a questionnaire to teachers whose classes viewed the show, and assessed the amount of viewing for all the subjects in the study using our different assessment techniques. When evaluating a program in which side-effects and interactions are considered important, the study has to be wide-ranging, the sampling extensive, and the statistics multivariate. Their result showed that student achieve significant improvement in their academic score.

The first previous research related to the Sesame street program is from Fisch (2014). She claimed that the foreign can be promoted through the use of television in school. Norland (1990) reported that an Israeli study found significant improvement in low-IQ children's

comprehension of English after viewing a series of English-language programs in school, and that a Swedish study found similar effects from English-language programs that were subtitled in Swedish.

On the other part of the book, Fisch (2014) stated that educational television's motivational impact had significant effects in some areas, and they have varied by age. The result from the children's parents stated that among kindergartners, parents and teachers reported no difference in children's looking at books or magazines alone, talking with others about books, writing during free time in school, or the frequency with which they asked others to read to them. However, parents reported kindergarten viewers' going to libraries or bookstores more and writing significantly more letters, notes, and stories than nonviewers at posttest. The only significant effects for first graders were in parents' ratings of the frequency with which children read books alone and teachers' writing reports during free time (Linebarger, 2001).

The second research review about the impact of Sesame street program is stated by Fisch (2005). He stated on his research resume that children among 3- to 5-year-olds who had view *Sesame Street* showed significant improvement in their academic skills related to the alphabet, numbers, body parts, shapes, relational terms, and sorting and classification. Fisch (2005) also said that students' school readiness, such as verbal readiness, quantitative readiness, attitude toward school, and relationships with peers are developed well by watching Sesame Street. Results also indicated that children who had been frequent Sesame Street viewers were rated as better prepared for school than their non- or low-viewing classmates.

On the last statement of Fisch (2005), the longest-term impact of *Sesame Street* was found in a study that examined high school students who had watched more educational television and *Sesame Street* in particular as preschoolers had significantly higher grades in English, Mathematics, and Science in junior high or high school. They also used books more often, showed higher academic self-esteem, and placed a higher value on academic performance. As the addition, in relation to the academic effects of educational television, Fisch (2005) stated that numerous studies have found that viewing

prosocial television program produces significant positive changes in children social behavior.

Islamic Content Instructional Video

Law No.20 of 2003 Article 1 paragraph 2 states that national education is education based on Pancasila and the 1945 Constitution and is rooted in religious values, Indonesian national culture and responsive to the demands of changing times (Undang-Undang Republik Indonesia No. 20 Tahun 2003 Tentang Sistem Pendidikan Nasional, 2003). As a result, religion and cultural identity must be included in the education program (curriculum) (Suradi, 2018; Suyadi, 2019). Islam as the majority religion and eastern culture of Indonesia has a similar character, namely has strong faith in God, noble character, health, erudition, capability, sovereignty, independency, and responsibility (Rahman et al., 2019). Islamic education aims to create human beings that are truthful, reasonable, humane, ethical, compassionate, disciplined, harmonious, and efficient, both personally and socially, by observing the guidelines that religion is taught to humans with the vision of realizing people who fear Allah SWT and have noble values (Winarno, 2012). As a means of analytical adaptation, Indonesian culture has an impact on the formulation of attitudes, values, decency norms, and problem-solving methods (Siswanta, 2017). Therefore, it is permissible if Islamic material is used in subjects other than religious education, such as English, especially in Islamic School.

English lessons at school officially begin when children enter junior high school education (Kemdikbud, 2014). Previously, English was introduced and taught at the elementary school level, but the regulation of the Minister of Education and Culture of the Republic of Indonesia number 81A of 2013 (Kementerian Pendidikan dan Kebudayaan Republik Indonesia, 2013) decided that English for elementary students is nowadays becoming as local content. The explanation above means that elementary schools have the freedom to include English as part of their subjects or not. Based on these facts, it generally assumed that junior high school level is the first level for students to learn English. The video's content produced in the follow-up research will be ideal for middle school-aged children and will include Islamic content. Any of the content intended for

later is set in a mosque and has a theme of foreigner tolerance. Since this video necessitates student participation, the study will take place in Islamic junior high schools.

Methods

This research is executed by quantitative approach with two kinds of data used, they are primary and secondary data. Primary data is obtained from questionnaire distribution, either open or closed questionnaire and interview the respondents. The respondents include (1) Students of Islamic junior high school in Semarang, by conducting a random sampling, we got 188 students; (2) English teachers, there are five English teachers who lend their hands to give their input and suggestions for the development of the product.

The secondary data used is data obtained from some literature related to this research, data about the research subject is obtained from journal, books and websites that support this research. Students, teachers are given questionnaire then interviewed to obtain the following data: (1) teaching material used by teachers, (2) students' result in English lesson, (3) what kind of media students and teachers can use to improve to study English in class. According to the procedure, after questionnaire distribution, interview to students and teachers will be followed by video-taping. Questions during the interview focus on the questionnaire to cross-check the result of the questionnaire, the flowing confirmation is also conducted towards the headmaster.

Result & Discussion

Student's View on English Lesson

The students are required to state their opinion about English becoming one of the lessons they need to take at school and their motivation to learn this lesson. The point will be presented on three number (table 1) below.

Table 1. Student's Perceptions on English Lesson

No.	Statement	Elaboration
1	I think English is a fun subject.	I think learning English is a fun thing to do.

No.	Statement	Elaboration
2	I think it is easy speaking in English.	The students think that English is an easy lesson.
3	I'd love to speak English fluently.	The students is motivated to learn English.

Source: Authors documentation

The respondent's answer will provide mean score. Mean score is the one that will be compared above in Likert scale. On the descriptive statistic result, the mean for question no. 1 is 4,19. If we were to compare to the Likert Scale, the result shows that English is a fun subject. The mean results for question no. 2 is 3,38. It shows that the respondent is uncertain that English is an easy subject. The question no. 3 is expected to give sufficient answer whether the students possess the motivation to learn English. The mean score for question no. 3 is 4,25. It indicates that the students are agree that they want to learn English better and they are highly motivated to learn English. The result from the three questions above shows that eventhough the students hesitate to answer whether English is an easy subject, the students agree that English is a fun and interesting subject to learn and they are motivated to learn more. In order to make the students willing to learn English in fun and leisure manner, video learning is implemented.

Student's Perception on Instructional Video

Based on the result on student's view on English learning above, it shows that the students agree that English is a fun subject to learn. But they think it is not easy to learn English. Therefore, they will be assisted to learn by watching video. Before the product is developed, it will need further review on whether the students need video as learning aids. The review will be conducted by figuring on student's view on video learning. The question will be divided on 6 questions as written on the following table 2.

Table 2. Student's Perception on Instructional Video

No.	Question	Elaboration
4	I think that video is a fun thing to do.	The students think that video is a fun thing to do.

No.	Question	Elaboration
5	I think English will be fun to learn if the teacher play the video.	The students think learning by watching video is fun.
23	I think English video learning can help me speaking in English.	The students think it will help to learn speaking in English by watching video.
24	After the video is played and English lesson is over, I want to be able to speak English and do English homework.	The students will be motivated to learn English more after watching video.
25	I think the English video learning helps me to speak English correctly based on the original pronunciation.	The students think that watching video will improve their speaking ability.
26	I think English learning video enable me to converse better in English.	The students think that watching video will improve their speaking ability.

Source: Authors documentation

Dicussing the questions of no. 4 and no. 5, the mean points at 4,56 and 4,50. It shows that the respondents are agree that learning by watching video is a fun thing to do. Question no. 23, 25, and 26 indicates that the respondents in general shares similar thought that learning by watching video can help their speaking ability. Whereas no. 24 shows that the students in general agree that learning via video will improve their motivation to learn English.

Video Duration

The questionnaire will include how long the video duration so that the students will effectively absorb the lesson. The question about video duration will be presented on no. 6 (“Watching English learning video more than 15 minutes makes me bored.”). Based on the result, it is concluded that the respondent agree that the learning based on watching video is fun, so that they do not mind video duration is more than 15 minutes-long. The supplement is a subject matter that does not replace the primary material such as official

books from schools but only as a companion or supplement. For example, an English class run for 2 hours, so the video is enough to use for 10-30 minutes from a total of 120 minutes of learning time.

The Video Cast and the Involvement of Students in Producing Video

The following step in analyzing student's need is to cast people based on respondent's preference and also whether the students are willing to take part in producing the video. There will be 8 questions as stated on the following table 3.

Table 3. The Video Cast and The Involvement of Students in Producing Video

No.	Question	Elaboration
7	The English video learning will be more interesting the foreigner take part as casts in the video.	The cast is a native speaker.
8	The English video learning will be more interesting if the cast is Indonesian.	The cast is Indonesian.
9	The English video learning will be more interesting if the cast is Indonesian and foreigner.	The cast is both Indonesian and foreigner.
10	If the teacher asked me to make English video learning, I am glad to do it.	The students have the will to be involved in producing video.
11	I am glad that I make a video with foreigner cast.	The students have the will to be involved in producing video.
12	I am glad that the people outside school involved in the English video learning that I produce.	The students have the will to be involved in producing video.
13	I think that it will be fun if 2-3 cast included in the English video learning.	The cast is small group of people.

No.	Question	Elaboration
15	I think practicing English video is more interesting than producing the video.	The students do not have the will to be involved in producing video.

Source: Authors documentation

The answers to questions 7, 8, and 9 in the table above pertain to the cast of the video. The graph depicts the high average point on query number nine. It demonstrates that the respondent is prefer Indonesian than the native speaker to play the role. The respondent's response to question 13 indicates that he or she is willing to cast people in small groups. In response to questions 10, 11, and 12 about students' interest in making video, the outcome indicates that the student is hesitant to participate in video production. Issue 15 is the polar opposite of questions 10, 11, and 12. It supports the claim that the respondent prefers to only watch videos rather than participate in their development.

Video Format

There will be 5 questions as stated on the following table 4. The students are required to provide answer about video format, whether it is conducted in interactive method, dialogue method, or drama method. The majority preference chooses drama method; in which this method attains highest mean and modus. On the question whether there will be provided explanation in Indonesian, the majority solidly answer that the students agree. The last question is to recognize the need of instruction in the beginning of the video. The result shows that the students are uncertain if they need the instruction.

Table 4. Video Format

No.	Question	Elaboration
14	I think that English video learning will not include Indonesian, it will be hard for me to understand.	The video must include explanation in Indonesian.

No.	Question	Elaboration
16	I am glad to watch English video learning with interactive method (question and ask between the cast and the video viewers), for example: Dora the Explorer.	Video is using interactive method.
17	I am glad to watch English video learning with conversation.	Video is using conversation method.
18	I am glad to watch English video learning with drama concept.	Video is using drama method.
36	I think it will be more interested to include instruction in the beginning of the video.	Video includes the instruction.

Source: Authors documentation

Post-video learning activity

After watching English video learning, there will be one activity to ensure that the learning is effectively done. There are many kinds of activity, including re-watching the video, doing task regarding the video lesson, etc. The students are required to provide answer on what activity they want to do as stated on the table 5 below.

Table 5. Post-Video Watching Activity

No.	Question	Elaboration
19	I am glad to do practice after watching the video.	Speaking practice activity.
20	I am glad to do question and answer with the teacher after watching the video.	Speaking practice activity.
21	I am glad to do assignment after watching the video.	Writing practice activity.

No.	Question	Elaboration
22	I think it is better to do activity in pair or group after watching the video because I prefer to talk to my partner rather than in front of the class.	Speaking practice activity.
27	After watching English video learning, I prefer to do assignment given by the teacher rather than speaking in English.	Writing practice activity.
28	After watching English video learning, I prefer to do a discussion in English rather than doing assignment.	Speaking practice activity.
29	I think the teacher should give me a chance to practice speaking with my chairmate after watching the video.	Speaking practice activity.
37	I think it is better to do assignment while watching the video.	Writing practice assignment.

Source: Authors documentation

The descriptive statistic result of the post-video learning activity on choosing speaking or writing; the students in general prefers writing activity.

Teacher's Perception

Beside the students, we also asked for English teachers perception about their ideal design of instructional video. They are: (1) It is not easy to teach speaking English for students, plus some facts that majority of students were not certain that English is an easy lesson. To answer about learning English easily, the teacher said that although students were not fluent to speak English yet, positive responses can be seen when the teacher insert the video in her class. At the end, it can be concluded that from teachers' point

of view, learning English, especially speaking, the use of video is highly needed.; (2) In contrast to students who had no issues with video length, the instructor claimed that as long as the video was no longer than 15 minutes, it was effective to incorporate; (3) It suggests that the teachers agreed with the students that making a video with Indonesians would be beneficial (4) The total number of actors was supposed to be 1-3 people, to make effective video; (5) Teachers could participate in video making. The teacher said that if teachers participated in the video, it would eliminate students' doubts to get involved in the video. The students and teachers' figures could be an option to be present in the video; (6) The teacher recommended making a video of interactive models and dialog; (7) It is quite certain that without using *Bahasa*, students would understand the video, but it still be better to give the subtitle to make the video more understandable; (8) Both teachers and students hoped that video access could be reached by TV and YouTube channel.

Conclusion

Based on the finding of this research, the research has concluded that the use of this English learning video can help teachers in improving their class more interesting for students. As a supporting material, this video product gives some implications. From video, students don't only study from text but also from actors' glance, gestures, facial expressions to deliver a message. Since the video touches many aspects, like background, costume, situation, intonation and facial expression which is familiar to students, the video has some opportunities for students to guess and understand the content of the video even when student cannot understand the dialog.

There are some recommendations from the teachers and students due to the ideal design of instructional video. First, the duration is no more than 15 minutes. Second, the cast is better the Indonesian rather than the native speakers (foreigners). The students refuse to get a role in the video, but the teacher can be involved as an actor in the video. Third, the drama format was preferred by students to the tutorial or interactive format, but for teachers the interactive format was much more interesting. Fourth, students were more likely to be given a written exam as a post-activity than to be asked to re-enact the video's conversations, but re-enacting

the video's conversations was the most beneficial method for the teacher to practice the students' speaking skills. And the last but not least, both students and teachers agreed that video access could be reached by TV and YouTube channel that it would be great.

This study has some limitations, including the fact that it only discusses four aspects of video design: duration, cast and student participation in video production, video's format, and post video watching activity. Matters relating to the content of video have not been discussed in this study and are expected to be investigated in further research. This research was made in order to prepare English instructional videos for Islamic Junior High students. Videos will be made in accordance with the input of students and teachers that have been obtained from this research.

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Interactional Approach in Improving Students' Writing Skills as A Strengthening of The Ability of Religious Moderation at State Islamic Institute of Kediri

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Abstract:

This article aims at investigating the effect of interactional approach in improving students' writing skill as a strengthening of the ability of religious moderation at State Islamic Institute of Kediri. By employing a quasi experimental research design, two groups of students participated in this study. The experimental group was taught by using interactional approach, then the control group was taught by using non interactional approach (self-correction). Direct writing test was used to collect the data, and ANCOVA was used to analyze the data. The finding shows that both approaches can improve students' writing skill. It can be seen from the improvement of students' writing mean score from pretest to posttest. The experimental group got 19.18 improvement, and the control group got 16.45 improvement. It seems that the experimental group achieved higher improvement. However, based on the result on ANCOVA calculation, the sig.value obtained was 0.418; it was higher than the significant level (0.05). It means that there was not enough evidence to reject the null hypothesis. There was no significant difference on writing skill between the both groups. Those approaches affect on improvement of students' writing skill. The implication is that both approaches can be used to improve students' writing skill. By having good writing skill, they have more chances to do religious proselytizing (*dakwah*) through producing or writing religious books or written products in English that can be read by many people in the world, and as the form of religious moderation in Islamic higher education.

Key words: writing skill, writing difficulties, interactional approach

Permalink/DOI: <https://doi.org/10.18326/infs13.v15i1.163-184>

Introduction

Acquiring foreign language including English language is really important for Islamic students (*santri*). It is one of the forms of religious moderation in Islamic higher education. As Karim stated that the main constancy and flexibility in Islamic moderation become the principles in adjusting with any situation in all times (Karim, 2019, p. 1). By having good English language acquisition, students can be able to adjust with the current situation in which globalization is influencing entire nations in the world. Moreover, English is being international language now; therefore, acquiring English as international language becomes necessary to come up with the current condition. Islamic students will be able to receive, understand and get more knowledge and information if they have good proficiency in English, since many sources are written in English. In addition, Islamic students will have more changes in doing religious proselytizing (*dakwah*) in worldwide by using English orally or written if they have good speaking and writing skills. Therefore, teaching and learning English especially on speaking and writing skill is really important for Islamic students.

Writing is one of compulsory course that must be followed by all English students at English Study Program of State Islamic Institute of Kediri. Moreover, the students should have good writing skill in order to be able to graduate from this institution. They must demonstrate their writing skill especially in writing thesis as one of the requirements to graduate. Considering the importance of writing for students, there are some writing courses offered in English Study Program. Those are Sentence and Paragraph Writing, Essay writing, Academic writing, Thesis Proposal Writing and Seminar, and the last is Thesis.

Writing as one of productive skills is still considered as a difficult skill to be mastered by second and foreign language students. Studies on writing in Indonesian context have found that it is a hard skill to be learned (Muth'im, 2010; Widiati & Cahyono, 2006). The complexity of writing and the differences of the language convention between the first language and written English make students confront barrier with writing. Because of the difficulties in writing, students very often make errors in their writing.

Error on students' writing becomes something common in English as a foreign language. It is most often represented as an inadequate knowledge of rules for the L2 or FL students. Based on a behaviorist perspective, error is a bad habit which should be changed through learning (Ravand & Rasekh, 2011, p. 1136). Through teaching and learning process, the students can be more aware on their errors and overcome their errors. In instructional process, teacher may give response to students' writing to help students identify their errors. The teachers' response on students' writing is called as feedback.

The provision of feedback in the writing process is widely believed that it is important. It can improve students' writing skill (Bitchener & Knoch, 2010; Wahyuni, 2018). Feedback in the writing process makes students concentrate more on what is being learned (Muth'im & Latief, 2014). Based on Lewis, there are five roles of giving feedback. The first is providing information for teachers and students. Next, it is providing learning advice for students. Third, language input is provided through feedback for students. Fourth, motivation can be formed also through feedback provision. Last, it can lead students to be more autonomous (Lewis, 2002, pp. 2–3). In brief, feedback is a kind of information telling students about their learning task performance with the purpose to improve their performance.

However, there is a debate on the roles of feedback. Some studies found that comments on feedback are unhelpful, badly timed, and do not address what they want them to address (Sadler, 2010; Urquhart et al., 2014). Feedback is just considered as information transmission or “telling” or language input (a cognitivist point of view) without any dialogue or interaction between provider and receiver. It is in contrast with a socio-constructivist point of view that feedback should be dialogic and help to develop ability of students to monitor, evaluate and regulate their learning (Ajjawi & Boud, 2017). There should be interaction (dialogue/interactional approach) between the feedback provider and receiver.

Interactional approach is a teaching approach emphasizing interaction/dialogue in the instructional process. Interactional

approach in the teaching of writing, the focus is placed on meeting the need of students both in obtaining control over the English written conventions and chances for self expression (Lestari, 2008, p. 44). It allows students to get feedback from both teacher and peers during the writing process. Feedback can be provided to any aspects of composition such as content, organization or language use. In the interactional approach, the teacher's feedback is commonly in paragraph-level written comments. It is not in phrase-level comments or oral comments or in the form of graphic devices, such as underlining, circles, arrows, etc. Then the peer may give feedback in all aspects of writing.

Furthermore, according to Ajjawi and Boud, feedback should be considered not a language input but more on dialogical process (Ajjawi & Boud, 2017). It is in line with a socio-constructivist point of view that feedback should be dialogic. It should be able to help students develop their ability to monitor, evaluate and regulate their learning. Ravand and Rasekh said that it is a need to continue to take a *multi-dimensional view of feedback* (Ravand & Rasekh, 2011). The nature, content, mode and quality of feedback provision should be separately and interactively considered along with the differences of situational and individual in the instructional context. Therefore, this study tries to investigate the effect of interactional approach in improving students' writing skill as a strengthening of the ability of religious moderation at State Islamic Institute of Kediri.

Interactional Approach in Writing Classroom

Many researches on feedback have been conducted; however, research on interactional approach in providing feedback on students' writing (feedback as a dialogic process) is still limited. Studies on feedback have been conducted by Bitchener and Knoch and Wahyuni; they found that the feedback provision can improve students' writing skill (Bitchener & Knoch, 2010; Wahyuni, 2018). However, the other studies found that feedback comments are unhelpful, badly timed and do not address what they want them to address (Sadler, 2010; Urquhart et al., 2014). Therefore, the feedback provision should be more dialogic (interactional) to make it more appropriate with the students' need.

Studies on interactional approach have been conducted by some researchers (e.g. Jones, Garralda, and Lock, 2006; Lestari, 2008; Ravand and Rasekh, 2011; Ajjawi and Boud, 2017). Jones, Garralda and Lock found that interactional dynamics makes writers have more improvement on their writing. However, there is difference between interactional dynamics in on-line and face-to-face peer tutoring sessions. Face-to-face interactions made more hierarchal encounters in which instructors took more control of the discourse; however, in on-line interaction, it was more egalitarian, in which clients took more control on the discourse (Jones et al., 2006).

In line with Jones, Garralda and Lock (2006), Lestari also found that the interactional approach in the teaching of writing allows students to get beneficial in getting feedback from both teachers and peers. The feedback provision makes the four hypotheses in second language acquisition (the input, monitor, noticing and output hypotheses) work simultaneously during the writing process for better output or the students' final draft of writing can be achieved (Lestari, 2008). Furthermore, Ravand and Rasekh found in their study that it is a need to continue to take a *multi-dimensional view of feedback*. The nature, content, mode and quality of feedback provision should be separately and interactively considered along with the differences of situational and individual in the instructional context. The interactions among task characteristics, instructional context, and students' characteristics are potential to be investigated more (Ravand & Rasekh, 2011, p. 1142).

Ajjawi and Boud's study has similar finding with the previous studies above. They found that interactional approach can enable insight into feedback undocumented aspects previously for instance the interactional features that promote and sustain dialogue of feedback. Feedback should be considered not a language input but more on dialogical process. It is in line with a socio-constructivist point of view that feedback should be dialogic and help to develop the ability of students to monitor, evaluate and regulate their learning (Ajjawi & Boud, 2017).

Method

To achieve the purpose of this study that is to investigate the effect of interactional approach in improving students' writing skill as a strengthening of the ability of religious moderation at State Islamic Institute of Kediri., the present study used a quasi-experimental research design since it was conducted during the regular class, and randomized the participants was not allowed. Therefore, the existing classes of students were used in the present study. The experimental design of this research can be seen in Table 1.

Table 1. The Experimental Design

Group	Pre-Test	Treatment	Post-Test
Experimental	T1	A	T2
Control	T1	B	T2

Source: Author documentation

Notes:

T1 : pre-test

T2 : post-test

A : treatment for experimental group by using interactional approach

B : treatment for control group by using non-interactional approach (self-correction)

Two classes of the second semester English students of IAIN Kediri are taken as the sample of this study. They are assigned as the experimental group and the control group. Based on the result of pre-test, both groups have quite similar in their writing quality. However, not all students in both classes participated completely. Only 27 students in class B and 11 students in class C joined this study. There are some reasons of this condition. First, the classroom interaction was done through online (Google Classroom) since there is Covid-19 Pandemic, and offline classroom meeting is forbidden. Second, only the students who can join the treatment and submit their writing on time can be the participants of this study. The students join the online classroom from their home, and really often they get problem on their connection. Therefore, only the students who have no problem in their online connection, can join the treatment, and submit the writing on time can be the participants of this study.

If they are late, they are eliminated as the participants.

The experimental group is taught by using interactional approach, and the control group is taught by using non-interactional approach. For the experimental group, there is interaction (dialogue) between provider and receiver of the feedback. However, for the control group, there is no interaction (dialogue) between provider and receiver; the students do self-correction on their own writing. To collect the data on students' writing skill, direct writing test is used as the instrument of the research. The writing test is asking the students to write expository writing. The test is divided into two: pre-test and post-test. In scoring the students' writing, an analytical scoring rubric adopted from Jacob for writing is used (Jacobs, 1981). It consists of five components: content, organization, vocabulary, language use and mechanics. Then to analyze the data, Analysis of Covariate (ANCOVA) is used.

Results

The purpose of this study is investigating the effect of interactional approach in improving students' writing skill as a strengthening of the ability of religious moderation at State Islamic Institute of Kediri. Based on the result of analysis, the findings of this research are divided into some parts. Those are the result of pre-test and post-test for the both groups, experimental and control groups, fulfillment of ANCOVA assumptions, and the result of ANCONA analysis.

The Result of Pre-Test

Pre-test was given for both groups, experimental and control groups before the treatment was conducted. As stated previously, in the pre-test, the students were asked to write an expository paragraph on a given topic in 60 minutes. Then their writing products were score by using an analytical scoring rubric. The summary result can be seen in Table 2

Table 2. The Descriptive Statistics of the Pre-Test

Group	N	Minimum	Maximum	Mean	Std. Deviation
Experimental	27	37	78	56.52	8.976
Control	11	42	76	56.73	10.919

Source: Author documentation

Table 2 shows that both groups, experimental and control groups have quite similar characteristics. In the mean score of the pre-test, the experimental group gets 56.52; meanwhile, the control group gets 56.73. Eventhough the both groups have different minimum scores (37 for the experimental group and 42 for the control group), the both groups have the quite similar maximum score (78 for the experimental group and 76 for the control group). The far difference is in the standar deviation. The experimental group has smaller standard deviation than the control group. It implies that the experimental group has more homogeneous score than the control group.

The Result of Post-Test

Similar to pre-test, post-test was given for both groups, experimental and control groups; it is conducted after the treatment was given. As mentioned previously, in the post-test, the students were asked to write an expository paragraph on a given topic in 60 minutes. Then their writing products were score by using an analytical scoring rubric. The summary result can be seen in Table 3.

Table 3. The Descriptive Statistics of the Post-Test

Group	N	Minimum	Maximum	Mean	Std. Deviation
Experimental	27	62	98	75.70	10.406
Control	11	63	86	73.18	7.859

Source: Authors documentation

Table 3 shows that both groups, experimental and control groups do not have same characteristics. In the mean score of the post-test, the experimental group gets 75.70; meanwhile, the control group gets 73.18. Eventhough the both groups have quite similar minimum scores (62 for the experimental group and 63 for the control group), the both groups have different maximum score (98 for the experimental group and 86 for the control group). Similar to the result of pre-test, the far difference is in the standar deviation. However, the experimental group has bigger standard deviation than the control group. It implies that the control group has more homogeneous score than the experimental group.

The Result of ANCOVA Assumptions Fulfillment

To go further with ANCOVA, there are some statistical assumptions needed to be fulfilled. Those are data normality distribution, homogeneity variances, homogeneity regression, and linier relationship between covariates and dependent variable.

Assumption of Data Normality Distribution

The normality distribution testing of the data was the first assumption that should be fulfilled. The criteria of the data normality testing in this research used the general level of significance in Kolmogorov-Smirnov scale (Dörnyei, 2011). Distribution of the data was normal if Sig. > .05. The result of the computation is presented in Table 4.

Table 4. The Result of the Normality Testing

Group		Kolmogorov-Smirnov		
Statistic		df	Sig.	
pretest	experimental group	.101	27	.200
	control group	.217	11	.153
posttest	experimental group	.156	27	.091
	control group	.186	11	.200

Lilliefors Significance Correction Source: Authors documentation

From Table 4, it shows that the highest obtained value was .217, and the lowest obtained value was .091. The whole obtained values were higher than the level of significance in Kolmogorov-Smirnov (.05); it means that the data did not deviate from the normal distribution. In other words, all the data produced by the samples looked like a bell-shaped curve. As the data distributions were normal then the data fulfilled the criteria to be used for testing the hypothesis by using parametric test.

Assumption of Homogeneity Variances

The second statistical assumption is homogeneity variance testing. It aimed to determine whether the variant of sample was homogeneous or not. Levene's test for equality of variances was employed to fulfill the assumption of homogeneity of variance in the present study,

The variances of the data were equally homogeneous if $\text{Sig.} > .05$. The result of homogeneity variances testing is presented in Table 5.

Table 5 The Result of Homogeneity Variance Testing

F	df1	df2	Sig.
2.961	1	36	.094

Source: Authors documentation

From Table 5, it shows that the result of homogeneity variances testing was .094; it is higher than .05 (the significance level of Levene's Test). It means that there was enough evidence to state that the variance was homogenous. In other words, the underlying assumption of homogeneity variance had been met; the variant of sample was homogeneous. From the results of data normality testing and homogeneity testing of variance, the two assumptions were fulfilled. Therefore, it can be proceed to analyze the data using parametric test.

Assumption of Homogeneity Regression

Homogeneity regression testing aimed to estimate the interaction of covariate (pre-test) and independent variable (teaching approach/ interactional and non-interactional approach) in predicting the dependent variable. In analyzing data using ANCOVA, the covariate must be no interaction with independent variable. The significant value must be higher than the significant level ($\text{Sig.} > .05$). The test result of homogeneity regression is presented in Table 6.

Table 6 The Result of Homogeneity Regression Test

Tests of Between-Subjects Effects

Dependent Variable: Total.posttest.exp

Source	Type III Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	695.534 ^a	3	231.845	2.828	.053
Intercept	2251.178	1	2251.178	27.459	.000
class.post	.577	1	.577	.007	.934
Total.pretest.exp	590.198	1	590.198	7.199	.011

Source	Type III Sum of Squares	df	Mean Square	F	Sig.
class.post * Total.pretest.exp	.251	1	.251	.003	.956
Error	2787.440	34	81.984		
Total	217083.000	38			
Corrected Total	3482.974	37			

R Squared = .200 (Adjusted R Squared = .129)

Source: Authors documentation

Based on Table 6, it can be seen that the significant value was 0.956. It was higher than 0.05. It means that there is no interaction between covariate (pre-test) and independent variable (teaching approach/interactional and non-interactional approach). Therefore, this assumption can be fulfilled.

Assumption of Linier Relationship Between Covariates and Dependent Variable

The last assumption was assumption of a linier relationship between covariate (pre-test) and dependent variable (post-test). The significant value obtained must be smaller than the significant level ($\alpha < .05$). The covariate is included to control the differences on the independent variable in the analysis. Evaluating the relationship between the covariate and the dependent variable is the primary purpose of covariate testing. The result of a linier relationship between covariate and the dependent variable testing is presented in Table 7.

Table 7. The Testing Result of a Linier Relationship between Covariate and the Dependent Variable

Tests of Between-Subjects Effects

Dependent Variable: Total.posttest.exp

Source	Type III sum of Squares	df	Mean Square	F	Sig.
Corrected Model	695.283 ^a	2	347.642	4.365	.020

Source	Type III sum of Squares	df	Mean Square	F	Sig.
Intercept	2417.374	1	2417.374	30.351	.000
Total.	645.575	1	645.575	8.105	.007
pretest.exp					
class.post	53.416	1	53.416	.671	.418
Error	2787.691	35	79.648		
Total	217083.000	38			
Corrected Total	3482.974	37			

R Squared = ,200 (Adjusted R Squared = .154)

Table 7 shows that the significant value obtained was .007. It was smaller than the significant level ($.007 < .05$). It means that there is a linier relationship between the covariate and the dependent variable. Therefore, the assumption was fulfilled, and it can be continued to proceed with ANCOVA.

The Result of ANCOVA

As presented previously, the testing results of the assumptions for ANCOVA had been met the requirements. Therefore, the present study can proceed with ANCOVA analysis. The use of ANCOVA analysis in this study is to examine the hypotheses of the study. The hypothesis of this study is presented as follow.

Ho : There is no significant difference on writing skill between students' taught by using interactional approach and those taught by using non-interactional approach.

Ha : There is significant difference on writing skill between students taught by using interactional approach and those taught by using non-interactional approach.

If the significant value obtained is higher than the significant level ($p > 0.05$), the null hypothesis (Ho) cannot be rejected. However, if the significant value obtained is smaller than the significant level ($p < 0.05$), the null hypothesis can be rejected. The result of ANCOVA computation is presented in Table 8.

Table 8. The Result of ANCOVA Computation Tests of Between-Subjects Effects

Dependent Variable: Total.posttest.exp					
Source	Type III Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	695.283 ^a	2	347.642	4.365	.020
Intercept	2417.374	1	2417.374	30.351	.000
Total.pretest.exp	645.575	1	645.575	8.105	.007
class.post	53.416	1	53.416	.671	.418
Error	2787.691	35	79.648		
Total	217083.000	38			
Corrected Total	3482.974	37			

R Squared = ,200 (Adjusted R Squared = .154)

Source: Authors documentation

Table 8 shows that the significant value obtained was 0.418; it was higher than the significant level (0.05). It means that there is not enough evidence to reject the null hypothesis. In other words, the null hypothesis cannot be rejected. There is no significant difference on writing skill between students taught by using interactional approach and those taught by using non-interactional approach. Those approaches may affect on improvement of students' writing; however, there is no significant difference on both approaches in affecting the students' writing.

Discussion

After analyzing the data taken from the research instrument, the result shows that there is no significant difference on writing skill between the students taught by using interactional approach and those taught by using non-interactional approach (self correction) at English Study Program of State Islamic Institute of Kediri. The significant value obtained was higher than the significant level (0.418 > 0.05). Therefore, there is not evidence to reject the null hypothesis; in other words, the null hypothesis cannot be rejected.

Both groups, experimental and control groups have improvement on their writing skill; however, there is no significant difference on writing skill between the two groups. The average score of the experimental group in the pre-test was 56.52; meanwhile, the average score in the post-test was 75.70. The gain score of the experimental group from pre-test to post-test was 19.18. Then the average score of the control group in the pre-test was 56.73; meanwhile, the average score in the post-test was 73.18. The gain score of the control group from pre-test to post-test was 16.45. From these results, there was different gain score between the experimental and control group. It seems that the experimental group achieved higher average score than the control group. However, statistically, there was no significant difference between those two groups on their writing skill.

There are some possible reasons of insignificant result of this study, insignificant difference between the experimental and control groups on their writing skill. Those are the readiness in implementating online teaching and learning process and the problem in internet connection. Those two possible reasons also turned up the following problems.

The first problem is the readiness in implementating online teaching and learning process. Both lecturer and students were not common in implementing online classroom. They were accustomed to use face-to-face teaching and learning process. Moreover, in the treatment, both lecturer and students were needed to give feedback through online application, Google Classroom. They might be not common in using the application. The treatment needed longer time and steps, since they needed to open their friends' file, then give some corrective feedback on their friends' writing and then resend it again to their friends. These steps would be longer and failed when they got problem in internet connection. These activities made them frustrated in joining online teaching and learning process, especially in joining the treatment, then it influenced the quality of feedback given. This condition should be solved since online classroom is still implemented during Covid-19 Pandemic. Additional technology training may be needed for the lecturer and students. It is also in line with Kim and Bonk's study. They revealed that one of the

factors that can improve online learners' success was the provision of additional technology training (Kim & Bonk, 2006, p. 26). By giving technology training for both lecturer and students, it will make them easier in assimilating technology in the classroom. It is similar to Siregar, Fauziati, and Marmanto's study. They found that the 21st-century pedagogical competence focused on how teachers assimilate technology in the classroom and how to facilitate the students' creativity due to the widely opened sources of information which positively affect students' proficiency. Therefore, it is suggested to provide more courses and training about confronting the 21st century education (Siregar et al., 2020).

The second possible reason is internet connection problem. During the treatment, many students excused to leave or could not join the online classroom because they got problem in internet connection. This problem was caused two reasons namely the area problem and financial problem. During Covid-19 pandemic, the students went home and joined the online classroom from their home, and some of them come from rural area which had not good internet connection. Furthermore, the students needed to provide extra quota for their internet since all courses were conducted through online. They needed to provide extra money to buy internet quota which was not cheap. Some students excused not to join the online classroom since they had spent their internet quota. This condition need some supports from institution especially in term of more quota support for students to be able to join online classroom. This is also line with Kim and Bonk's statement that some sort of training and support from the institution were very needed to make the students be ready for online teaching and learning process (Kim & Bonk, 2006, p. 29).

The finding of this study was in contrast to Jones, Garralda and Lock' study. They found that interactional dynamics makes writers have more improvement on their writing. Face-to-face interactions made more hierarchal encounters in which instructors took more control of the discourse; however, in on-line interaction, it was more egalitarian, in which clients took more control on the discourse (Jones et al., 2006). These findings was opposite with the finding of the present study in which during the online treatment

the lecturer lost control on the participants. The lecturer could not completely control the quality of feedback given and whether the participants really revised the writing draft based on the feedback given. The dialogic process of giving feedback could not completely be controlled.

The finding of this study was also not in line with Lestari's study. She found that the interactional approach in the teaching of writing allows students to get beneficial in getting feedback from both teachers and peers. The feedback provision makes the hypotheses in second language acquisition (the input, monitor, noticing and output hypotheses) work simultaneously during the writing process for better output or the students' final draft of writing can be achieved (Lestari, 2008). The different findings between the two studies might come from the different mode of the treatment. Lestari's study was conducted through face to face treatment in which the researcher had completely control to the participants. Meanwhile, the present study was conducted through online treatment in which the researcher could not completely control to the participants.

Furthermore, the finding of this study was not in line with Ajjawi and Boud's study. They found that interactional approach can enable insight into feedback undocumented aspects previously for instance the interactional features that promote and sustain dialogue of feedback. Feedback should be considered not a language input but more on dialogical process. It is in line with a socio-constructivist point of view that feedback should be dialogic and help to develop the ability of students to monitor, evaluate and regulate their learning (Ajjawi & Boud, 2017). These point of view were completely correct when the researcher could completely control the situation; however, in online classroom, it was quite difficult. Moreover, Google Classroom was text based application. It means that there was no oral dialogue or communication between provider and receiver of the feedback given. All activities of the treatment was conducted through text based in which it might rose other problems especially in understanding the written feedback given.

However, the finding of this study supports the study of Ravand and Rasekh. They found in their study that it is a need to continue to take a *multi-dimensional view of feedback*. The nature, content, mode and quality of feedback provision should be separately and interactively considered along with the differences of situational and individual in the instructional context. The interactions among task characteristics, instructional context, and students' characteristics are potential to be investigated more (Ravand & Rasekh, 2011, p. 1142). It is similar to the finding of the present study which revealed that the quality of feedback given and the online instructional context might influences the result of the study.

The finding of this study was also in line with Wahyuni's study. She found that both types of corrective feedback, peer correction and self correction, affected the students' writing quality. Both students who conducted peer correction and the students who conducted self correction improved their writing in the post-test (Wahyuni, 2018). It is in line with Alroe's study also found that error correction can produce significant benefits (Alroe, 2011). However, Wahyuni also found that there was no significant difference on the writing quality between the students who conduct peer correction and the students who conduct self correction. If they had same correction guide, they can do the same best action in correcting and revising their writing (Wahyuni, 2018). Eventhough, the both studies have different mode of the treatment, face to face and online treatment, they have quite similar results. In addition, Wahyuni's study was conducted on argumentative essay, then the present study was conducted on expository paragraph.

The positive effect of feedback types on the improvement of students' writing skill found in the present study was also supported by Bitchener and Knoch. They found that the provision of feedback on students' writing can improve their writing skill (Bitchener & Knoch, 2010). Making a good writing product needs a process, then the provision of feedback during the process will really help Islamic students to have better writing quality and improve their writing skill. In line with Bitchener and Knoch, Syafi'i and Ramdhan stated that by giving appropriate feedback, students will learn well regarding the progress of learning (Syafe'i, & Ramdhan, 2019, p.

292). Furthermore, Muth'im and Latief also stated that students will focus more on learning when they are given feedback (Muth'im & Latief, 2014). However, it is in contrast with some studies. They found that corrective feedback is not helpful and badly timed. It does not address what they want it to address. Feedback is just considered as information transmission or language input (a cognitivist point of view) without any dialogue or interaction between provider and receiver (Sadler, 2010; Urquhart et al., 2014).

The present study has proved that the provision of corrective feedback on students' writing can improve students' writing quality. It is an appropriate method to improve students' writing. As Wahyuni also stated that an appropriate teaching method can give significant contribution in solving students' problems in learning (Wahyuni, 2014, p. 4). Different types of corrective feedback can be used by teacher as various methods in improving students' writing skill. As Budhi Ningrum and Widyawati stated that teachers should be able to teach with various methods to make them happy and motivated to learn (Budhi Ningrum & Widyawati, 2015, p. 398). Furthermore, Akbar also found that there is significant positive effect of the use of teaching method on students' achievement (Akbar, 2014, p. 239). Therefore, teachers need to use appropriate method in teaching their students.

The implication of this study is that different types of corrective feedback, both interactional and non-interactional approach can be used to increase the writing skill of Islamic students. The teachers and students may consider these teaching and learning methods as an effort to acquire English language especially in writing skill. By having good skill on English writing, students will have more opportunities to do religious proselytizing (*dakwah*) in global area. They can produce or write many religious books or written products in English which can be read by many people in the world. Students can spread Islamic values widely, and attract people to love Islam. Akhmadi stated that one way to implement religious moderation is by having open minded in receiving the different culture and language (Akhmadi, 2019, p. 52). Open minded as the value of religious moderation can be a basis in learning foreign language including English language in Islamic higher education.

Conclusion

In accordance with the research findings and the discussions of the study, it can be concluded that there is no significant difference on writing skill between the students taught by using interactional approach and the students taught by using non-interactional approach (self-correction). The significant value obtained was higher than the significant level ($0.418 > 0.05$). Thus, there is not any evidence to reject the null hypothesis; in other words, the null hypothesis cannot be rejected. Statistically, there was no significant difference between the two approaches in affecting students' writing skill. The implication is that both approaches can be used to increase the writing skill of Islamic students. By having good writing skill, Islamic students will have more chances to do religious proselytizing (*dakwah*) through producing or writing religious books or written products in English. Therefore, their product of writing can be read by many people in the world. The implementation of religious moderation in Islamic higher education by acquiring foreign language especially English language will give much benefits not only for the students, but also for institution, society and the nation.

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PEDOMAN PENULISAN

INFERENSI hanya akan memuat artikel yang memenuhi ketentuan-ketentuan berikut ini:

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