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## Editorial

# How Religious Leaders around the World Are Responding to the Covid-19 Pandemic

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### Abstract

*The Covid-19 pandemic has presented significant challenges for religious leaders around the world, who must balance the need to protect public health with spiritual and emotional needs. Despite these obstacles, religious leaders have risen to the occasion and implemented protective measures for their communities, including social isolation and vaccination encouragement. Through online counseling, virtual gatherings, and practical assistance, they have also provided spiritual and emotional support. Lessons learned include the significance of adapting to new technologies, putting public health and safety first, and the vital role of religious institutions in providing community and social support during times of crisis.*

**Keywords:** Covid-19; Pandemic; Religious Leaders; Response

Significant shifts have occurred in religious groups on every continent as a result of the COVID-19 pandemic. The response of religious leaders to the epidemic has been met with unprecedented difficulties, one of which is the requirement to strike a balance between the spiritual requirements of their communities and the requirement to safeguard public health. In this editorial, we will investigate how religious leaders all across the world are responding to the COVID-19 pandemic, including the triumphs and problems that they have encountered, and we will highlight some of the lessons that can be learnt from their experiences.

The requirement for religious leaders to adjust to new practices of their faith has been one of the most significant obstacles that they have faced. In order to prevent the virus from spreading further, the governments of numerous countries have imposed regulations that prohibit public meetings of any kind, including religious services. Online services, social media, and other types of virtual interaction are some examples of the new ways that religious leaders have been forced to discover new ways to connect with the people they serve. This represents a huge transition for many different religious traditions, which have traditionally placed a large amount of importance on being part of a physical community and interacting with others.

In spite of these difficulties, religious leaders all over the world have risen to the occasion and put in place a variety of safeguards to protect their congregations against the virus. During services, several places of worship have begun requiring guests to wear masks and increasing the amount of physical space that exists between worshippers. These are just two examples of the many social distance policies that have been introduced by religious organizations. A number of religious leaders have both encouraged the people in their

communities to get vaccinated against the virus and tried to debunk myths and misunderstandings around the vaccination.

In addition to these initiatives, religious leaders have also played an essential role in the provision of spiritual and emotional support to the communities in which they serve during the pandemic. This has included organizing virtual gatherings and prayer groups, in addition to providing online counseling and support services. In many instances, religious leaders have also made efforts to provide practical help to those people who have been impacted by the pandemic. For example, they may have provided individuals in need with food and other critical goods.

In spite of these attempts, the response of religious leaders to the COVID-19 pandemic has also been met with opposition and criticism. Several people have accused religious leaders of not taking the threat posed by the virus seriously enough, as well as of disregarding the advice of public health officials by continuing to organize big meetings. Others have leveled criticism at religious leaders for their alleged role in the dissemination of false information and conspiracy theories concerning the virus and the vaccination.

In spite of these obstacles, there are significant things that may be picked up from the way religious leaders responded to the pandemic. One thing that can be learned from this experience is how critical it is to remain flexible in the face of ever-evolving threats and to seek out novel approaches to maintaining connections with communities. Another thing that may be learned from this is how important it is to put public health and safety first, even when there are tremendous emotional and spiritual needs to be met. In conclusion, the response of religious leaders illustrates not just the significance of social and communal assistance during times of crisis, but also the vital role that religious organizations may play in giving this support.

In conclusion, the COVID-19 epidemic has provided tremendous issues for religious leaders all over the world. These leaders are tasked with navigating the need to strike a balance between the protection of public health and the fulfillment of spiritual and emotional needs. The response of religious leaders to the pandemic has been met with a number of challenges and critiques; yet, there are valuable lessons that may be gained from their experiences. It is vital that religious leaders continue to adapt to the changing epidemic and develop new methods to support their congregations, while simultaneously emphasizing public health and safety. This is because the pandemic is continuing to evolve.

### **This Issue**

This issue features ten articles with some authors from abroad: Malaysia, India, Nigeria, and Australia. Using a qualitative research design and case study methodology, the first study examines how social media influences the perception of religious moderation among millennials. The research demonstrates that religious moderation can be internalized via social media intermediaries such as videos, articles, and persuasion techniques. The findings of this study indicate that the distribution of religious materials that address contemporary issues can enhance the implementation of religious moderation among the millennial generation without compromising the essence of religious education. In order to examine the efficacy of religious moderation in dealing with pluralism in Indonesia, additional research is advised.

The second study sought to analyze the cognitive process of Islamic bank customers regarding usury and the differences between Muslim and non-Muslim bank customers' perspectives on usury practice in the bank. Interviews with twenty customers of Bank Syariah Indonesia Manado, ten Muslims and ten non-Muslims, revealed that only four of ten Muslim participants became customers

of the Islamic bank due to their belief in the bank's usury-free status. In addition, all customers agreed that loan sharks' lending practices should be classified as usury, whereas not all customers viewed the current banking industry's lending practices as usury. The third research aims to create a learning taxonomy for Islamic education that accommodates emotional, intellectual, and spiritual aspects, based on neuro-theology, neuro-philosophy, and neuro-education. Hierarchical thinking in Islamic education was found to have relevance to six brain components, which can be narratively synthesized into a learning taxonomy. The brain components and hierarchical thinking were integrated and synthesized through a systematic review. This study shows the potential for future theoretical discourse on the development of learning taxonomy in Islamic education.

The fourth article presents a literature review on the environmental responses of non-Islamic religions in Indonesia. The study examines Christianity, Hinduism, Buddhism, and Confucianism and concludes that these religions respond to the crisis by emphasizing environmental conservation, safeguarding the environment, glorifying God's creations, and emphasizing the value of beauty and aesthetics. The research emphasizes the significance of theo-ecology and moral teachings in addressing environmental issues and promoting sustainable practices. The study's primary data came from articles published in scientific periodicals, and it was conducted online. The fifth article qualitatively analyzes the process of national fiqh actualization and its role in shaping an attitude of religious moderation in Indonesia. The study concludes that national fiqh seeks to build a nationalist humanistic paradigm to reduce differences and has an orientation to unity and integrity in maintaining national sovereignty wrapped with nationalism. The actualization of national fiqh is crucial in building Indonesia's religious moderation by

appreciating the teachings of Islam in a complex and contextualist manner, strengthened by cultivating moderate, fair, tolerant, humanist, ethical, religious, and nationalist attitudes.

The sixth article presents a discussion on the significance of cultural awareness for medical professionals who treat Muslim patients, particularly within the framework of Islamic medical ethics. The doctrine of monotheism stands at the heart of Islam, and the religion's divine law is intended to govern every facet of human existence. A "consensus decree" that includes a varied representation and a transparent decision-making process is frequently chosen when it comes to making decisions on medical care. This research identifies fundamental concepts in Islamic medical ethics, with the goal of assisting medical professionals in developing a deeper understanding of Muslim patients' cultural contexts and providing treatment that is more sensitive to such contexts. The seventh article offers a solution for the problem of developing students' piety through the use of blended learning by mixing online and offline teaching methods. The strategy places an emphasis on active participation from students as well as the use of digital tools like YouTube, Google Classroom, and Interactive Mentimeter. The study finds that collaborative and contextual learning meets students' needs in developing piety and contributing to Islamic civilization in the future. The study links blended learning media with the development of piety among students in the Chemical Analysis department. Classroom action research and literature studies are used to make this connection.

The eighth article investigates the extent of religious interactions and the relationship between devotees of various faiths in Osogbo. Despite the open relationship between people of diverse faiths, the study is historical and descriptive, revealing that the actions and inactions of people of other faiths in Osogbo pose a threat to social cohesion in the community. The article suggests that followers of the

three religions engage in discussion and mutual understanding in order to achieve peaceful coexistence within the community. Using a normative-juridical research approach, the ninth article examines Baitul Maal Wa Tamwil's bankruptcy settlement from the perspectives of both positive law in Indonesia and Islamic law. According to the study, the major cause of bankruptcy was a variety of internal issues, such as limits in material legislation, human resources, legal culture, and supporting infrastructure. The ideal solution would be a new bankruptcy regulation that would incorporate the different provisions that are still scattered across several existing laws and regulations.

The ninth article looks at Muhammad Umer Chapra, a notable scholar in Islamic economics, and his writings, which include *The Future of Economics: An Islamic Perspective* and "The Islamic Vision of Development in the Light of Maqid Al-Sharh." The study examines whether Chapra's thesis is consistent with the concepts of maqashid al shariah proposed by other Muslim thinkers, as well as the five fiqh legal maxims. The study results reveal that Chapra's ideas are consistent with maqashid al shariah and the five fiqh legal maxims.

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*Andriansyah*

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# The Perception of Millennial Generation on Religious Moderation through Social Media in the Digital Era

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## Abstract

*The phenomenon of learning religion through social media is rife among the millennial generation. This is an opportunity for the internalization of religious moderation in the millennial environment. This study aims to reveal the millennial generation's perception of religious moderation through social media. This study uses a qualitative research design with case study methods, while data collection techniques include interviews, observation, and documentation integrally with data analysis techniques through the theory of Milles and Huberman. This study shows that the millennial generation's perception of the implementation of religious moderation can be internalized through social media intermediaries with video, reading articles, and intensive persuasion strategies from social media content owners. The research findings illustrate that the phenomenon of the implementation of religious moderation in the millennial generation can be improved through the distribution of religious materials that are relevant to modern issues without reducing the essence of religious education. This study recommends further research to examine the effectiveness of understanding religious moderation in the younger generation in dealing with pluralism in Indonesia.*

**Keywords:** Millennial Generation; Religious Moderation; Social Media; Pluralism

# **Perspektif Generasi Milenial Dalam Moderasi Beragama Melalui Media Sosial di Era Digital**

## **Abstrak**

Fenomena belajar agama melalui media sosial marak terjadi di kalangan generasi milenial. Hal tersebut menjadi peluang bagi internalisasi sikap moderasi beragama di kalangan generasi milenial. Penelitian ini bertujuan untuk mengungkapkan persepsi generasi milenial tentang moderasi beragama melalui media sosial. Penelitian ini menggunakan desain penelitian kualitatif dengan metode studi kasus, sedangkan teknik pengumpulan data meliputi wawancara, observasi dan dokumentasi secara integral dengan teknik analisis data melalui teori Milles dan Huberman. Penelitian ini menunjukkan bahwa persepsi generasi milenial tentang implementasi moderasi beragama dapat diinternalisasikan melalui perantara media sosial dengan tayangan berupa video, bacaan artikel dan strategi persuasi secara intensif dari pemilik konten media sosial. Temuan penelitian menggambarkan bahwa fenomena dari implementasi moderasi beragama pada generasi milenial dapat ditingkatkan melalui distribusi materi keagamaan yang relevan dengan isu modern saat ini tanpa mengurangi esensi ajaran keagamaan. Penelitian ini merekomendasikan penelitian lanjutan untuk menguji efektivitas pemahaman moderasi beragama pada generasi milenial dalam menghadapi pluralisme di Indonesia.

**Kata kunci:** *Generasi Milenial; Moderasi Beragama; Media Sosial; Pluralisme*

## INTRODUCTION

The phenomenon of pluralism is the main topic for religious education in Indonesia. It is caused by the construction of the background of the Indonesian people who are diverse in ethnicity, religion, and culture.<sup>1</sup> Encouragement for moderation and reinforcement of religious moderation in the community needs to be echoed more broadly, so education about religious moderation is carried out evenly throughout the country.<sup>2</sup>

One of the efforts to internalize religious moderation in the digital era is the implementation of the teachings of mutual respect between human beings.<sup>3</sup> Through an attitude of tolerance, it is hoped that the millennial generation can have religious tolerance which can have an impact on religious harmony holistically, thereby minimizing conflicts and triggers of violence in the name of religion<sup>4</sup>, following the function of religion to spread the teachings of goodness, peace, and tranquility in living life.<sup>5</sup>

The facts show that there are still seeds of radicalism that are growing in the millennial generation. This is evidenced by the

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<sup>1</sup> Mubaddilah Rafa'al and Suwandi S. Sangadji, "Merawat Moderasi Beragama Cerdas Bermedia Di Pondok Pesantren Harisul Khairaat Kelurahan Ome Kota Tidore Kepulauan [Maintaining Smart Religious Moderation in Media at the Harisul Khairaat Islamic Boarding School, Ome Village, Tidore Island City]," *Jurnal Abdimas Bina Bangsa* 1, no. 2 (2020): 223–30, <https://doi.org/10.46306/jabb.v1i2.34>.

<sup>2</sup> Yedi Purwanto et al., "Internalisasi Nilai Moderasi Melalui Pendidikan Agama Islam Di Perguruan Tinggi Umum [Internalization of Moderation Values Through Islamic Religious Education in Public Universities]," *EDUKASI: Jurnal Penelitian Pendidikan Agama Dan Keagamaan* 17, no. 2 (2019): 110–24, <https://doi.org/10.32729/edukasi.v17i2.605>.

<sup>3</sup> Feriyanto, "Tarekat Dan Moderasi Beragama [Tariqa and Religious Moderation]," *Tatar Pasundan: Jurnal Diklat Keagamaan* 14, no. 2 (2020): 158–72, <https://doi.org/10.38075/tp.v14i2.104>.

<sup>4</sup> Cardinal Lercaro, "Religious Tolerance and Intolerance," *Life of the Spirit (1946-1964)* 14, no. 167 (1960): 494–503, <http://www.jstor.org/stable/43705815>; Bojan Žalec and Martina Pavlíková, "Religious Tolerance and Intolerance," *European Journal of Science and Theology* 15, no. 5 (2019): 39–48, [http://www.ejst.tuiasi.ro/Files/78/6\\_Zalec%20&%20Pavlikova.pdf](http://www.ejst.tuiasi.ro/Files/78/6_Zalec%20&%20Pavlikova.pdf).

<sup>5</sup> Arifinsyah, Safria Andy, and Agusman Damanik, "The Urgency of Religious Moderation in Preventing Radicalism in Indonesia," *ESENSIA: Jurnal Ilmu-Ilmu Ushuluddin* 21, no. 1 (2020): 91–108, <https://doi.org/10.14421/esensia.v21i1.2199>.

rampant violence between schools, brawls, and the development of ideologies that are contrary to religious teachings.<sup>6</sup> In addition, the rise of extreme ideologies that develop among the millennial generation has an impact on intolerant attitudes, such as feeling that they are in the right group and blaming other groups who are not in the same group as them.<sup>7</sup> Through this phenomenon, moderate values need to be increased in social media as a medium that has the opportunity to suppress radical doctrines intensely.<sup>8</sup>

The process of internalizing the values of religious moderation is also needed through various social media such as *YouTube*, *Facebook*, and *Instagram*.<sup>9</sup> This phenomenon can be shown that many *da'wah* accounts provide content for religious moderation. It is caused by the intensity of using social media is currently very high, especially among the millennial generation.<sup>10</sup> Currently, various information and education have been spread through various social media platforms, so these media can provide an important function in the process of internalizing the values of religious moderation.<sup>11</sup>

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<sup>6</sup> Alexander R. Arifianto, "Islamic Campus Preaching Organizations in Indonesia: Promoters of Moderation or Radicalism?," *Asian Security* 15, no. 3 (2019): 323–42, <https://doi.org/10.1080/14799855.2018.1461086>.

<sup>7</sup> Elma Haryani, "Pendidikan Moderasi Beragama Untuk Generasi Milenia: Studi Kasus 'Lone Wolf' Pada Anak Di Medan [Religious Moderation Education for Millennials: A Case Study of 'Lone Wolf' in Children in Medan]," *EDUKASI: Jurnal Penelitian Pendidikan Agama Dan Keagamaan* 18, no. 2 (2020): 145–58, <https://doi.org/10.32729/edukasi.v18i2.710>.

<sup>8</sup> Yudhi Kawangung, "Religious Moderation Discourse in Plurality of Social Harmony in Indonesia," *International Journal of Social Sciences and Humanities* 3, no. 1 (2019): 160–70, <https://doi.org/10.29332/ijssh.v3n1.277>.

<sup>9</sup> Dudung Abdul Rohman, "Moderasi Islam Indonesia Dalam Media Cetak [Indonesian Islamic Moderation in Print Media]," *Tatar Pasundan : Jurnal Diklat Keagamaan* 14, no. 2 (2020): 121–34, <https://doi.org/10.38075/tp.v14i2.119>.

<sup>10</sup> Muhammad Candra Syahputra, "Jihad Santri Millennial Melawan Radikalisme Di Era Digital: Studi Gerakan Arus Informasi Santri Nusantara Di Media Sosial [Millennial Santri Jihad against Radicalism in the Digital Era: Study of the Information Flow Movement of Nusantara Santri on Social Media]," *Jurnal Islam Nusantara* 4, no. 1 (2020): 69–80, <https://doi.org/10.33852/jurnal.in.v4i1.187>.

<sup>11</sup> Abdul Syatar, "Strengthening Religious Moderation In University: Initiation To Universitas Islam Negeri Alauddin Makassar," *Kuriositas: Media Komunikasi Sosial Dan Keagamaan* 13, no. 2 (2020): 236–48, <https://doi.org/10.35905/kur.v13i2.1829>.

Social media acts as a medium that explores the latest issues. News and information that develops on social media is a critical issue for users who are generally the millennial generation. This indicator is an opportunity for the millennial generation to study online-based religious learning, including topics related to religious moderation.<sup>12</sup> This study can also be acculturated through multicultural and multidimensional Indonesian culture.<sup>13</sup> This is an approach from a socio-religious perspective to provide insight and information regarding the importance of religious moderation values in Indonesia.

Previous research has shown that the availability of social media is required to play an active role in balancing information about religious moderation or decreasing the index of conflicts in the name of religion.<sup>14</sup> In addition, interested persons can take advantage of and express intolerant actions on social media.<sup>15</sup> The intensity of the spread of negative news has an impact on the high threat of inter-religious conflict.<sup>16</sup> So concrete steps are needed, such as the

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<sup>12</sup> Syarifuddin et al., "Contextual Contents of Friday Sermons in the Religious Moderation," in *Proceedings of International Conference on Da'wa and Communication*, 2021, 147–58, <https://doi.org/10.2139/ssrn.3737760>.

<sup>13</sup> Abdurrohman Kasdi, Umma Farida, and Choirul Mahfud, "Islamic Studies and Local Wisdom at PTKIN in Central Java: Opportunities, Challenges, and Prospects of Pioneering Religious Moderation in Indonesia," *Hikmatuna* 6, no. 1 (2020): 51–62, <https://doi.org/10.28918/hikmatuna.v6i1.2618>.

<sup>14</sup> Wildani Hefni, "Moderasi Beragama Dalam Ruang Digital: Studi Pengarusutamaan Moderasi Beragama Di Perguruan Tinggi Keagamaan Islam Negeri [Religious Moderation in the Digital Space: Study of Mainstreaming Religious Moderation in State Islamic Universities]," *Jurnal Bimas Islam* 13, no. 1 (2020): 1–22, <https://doi.org/10.37302/jbi.v13i1.182>.

<sup>15</sup> Leonard C. Sebastian and Alexander R. Arifianto, "TRaNS Special Section on 'Growing Religious Intolerance in Indonesia,'" *TRaNS: Trans -Regional and -National Studies of Southeast Asia* 8, no. 1 (2020): 1–5, <https://doi.org/10.1017/trn.2020.1>.

<sup>16</sup> Masnur Alam, "A Collaborative Action in the Implementation of Moderate Islamic Education to Counter Radicalism," *International Journal of Innovation, Creativity and Change* 11, no. 7 (2020): 497–516, [https://www.ijicc.net/images/vol11iss7/11742\\_Alam\\_2020\\_E\\_R.pdf](https://www.ijicc.net/images/vol11iss7/11742_Alam_2020_E_R.pdf); Nur Ali et al., "Interreligious Literacy Learning as a Counter-Radicalization Method: A New Trend among Institutions of Islamic Higher Education in Indonesia," *Islam and Christian-Muslim Relations* 32, no. 4 (October 2, 2021): 383–405, <https://doi.org/10.1080/09596410.2021.1996978>.

actualization of moderate values in the print media,<sup>17</sup> so that the threat does not have a broad impact on intolerant attitudes.<sup>18</sup>

Based on the facts before, related research is needed on the perception of internalizing the value of religious moderation through social media. On that basis, this study aims to reveal the values of religious moderation that develop on social media and the response to religious moderation on social media. Thus, the research results can provide a concrete approach to the process of internalizing religious moderation through social media.

## METHOD

This study used a qualitative descriptive approach to explore in-depth and holistic information related to the formulation of the problem. The research method used is a case study on the millennial generation about their perception of religious moderation on social media such as *Facebook, YouTube, and Instagram*. Observations were made on social media accounts that have followers of more than 3000 people, including @nuonline\_id, @maktabah\_turmusy, @ulamaperempuancenter, @literasiquran, @mozaik\_islam, @tausiyahku\_. This is because the public's attention is very high on the publication of the *da'wah* account. The informants of this study were taken randomly among millennials who have entered the age of 18-25 years, and those who are studying in college. Process data retrieval using *Google Drive* which is distributed online via *WhatsApp Group*. The number of research informants was 40 people who gave critical statements and answers to the 31 questions given. The research questions posed to the informants were divided into three main

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<sup>17</sup> Dudung Abdul Rohman, "Peran Media Cetak Dalam Narasi Moderasi Islam Indonesia [The Role of Print Media in Indonesia's Islamic Moderation Narrative]," *Anida (Aktualisasi Nuansa Ilmu Dakwah)* 20, no. 1 (2020): 23–45, <https://doi.org/10.15575/anida.v20i1.8868>.

<sup>18</sup> Arifianto, "Islamic Campus Preaching Organizations in Indonesia: Promoters of Moderation or Radicalism?"

themes, namely sources of religious learning on social media, content studied, and understanding of religious moderation.

The collected data is then analyzed through three steps; data reduction, data presentation, and conclusion or data verification.<sup>19</sup> The final step is the process of validating the data using triangulation of data and data sources by utilizing other data to check or compare the data found in the research field.<sup>20</sup>

## RESULTS AND DISCUSSION

### Portrait of Social Media Support for Religious Moderation

Using social media for the community is proof of the progress of human civilization. Social media can be defined as a group of internet-based applications that are built on the development of information and technology Web 2.0 and allow the creation and exchange of *user-generated content*.<sup>21</sup> Social media is an important part that cannot be separated in everyday life. Because apart from being a demand in the 4.0 era, social media has become an electronic communication tool where users can form online groups to share messages, ideas, and information, and are equipped with various features such as video services and *microblogging*.<sup>22</sup>

Today, the millennial generation is the largest social media user in the form of *YouTube*, *Instagram*, *Facebook*, and *TikTok*. In addition to

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<sup>19</sup> Matthew B. Miles, A. Michael Huberman, and Johnny Saldaña, *Qualitative Data Analysis: A Methods Sourcebook*, Third Edition (California: SAGE Publications, Inc., 2014).

<sup>20</sup> Sabine Caillaud et al., "The Past and Present of Triangulation and Social Representations Theory: A Crossed History," *Qualitative Research in Psychology* 16, no. 3 (July 3, 2019): 375–91, <https://doi.org/10.1080/14780887.2019.1605272>.

<sup>21</sup> Andreas M. Kaplan and Michael Haenlein, "Users Of The World, Unite! The Challenges and Opportunities Of Social Media," *Business Horizons* 53, no. 1 (2010): 59–68, <https://doi.org/10.1016/j.bushor.2009.09.003>.

<sup>22</sup> RR. Wuri Arenggoasih and Corona Raisa Wijayanti, "Pesan Kementerian Agama Dalam Moderasi Melalui Media Sosial Instagram [Message of the Ministry of Religion in Moderation Through Social Media Instagram]," *Jurnalisa: Jurnal Jurusan Jurnalistik* 06, no. 1 (2020): 160–76, <https://doi.org/10.24252/jurnalisa.v6i1.13783>.

conveying information, *YouTube* is here to meet the needs of its consumers, both as a propaganda medium and as a learning medium.<sup>23</sup> *Instagram* is an application with a platform for uploading and sharing photos, videos, and social networking services online and allows users to take pictures and videos with certain features. *Instagram* users can also share posts to various other social media networks such as *Facebook*, *Twitter*, and *WhatsApp*, so it is said that *Instagram* is a social media that is easily accessible for finding information.<sup>24</sup> While *Facebook* is widely used for the description of photos, videos, and other information in detail and descriptive. Until now, *Facebook's* activities have been developed with various interesting features, and can even be used as a medium for commercial activities such as buying and selling e-mail.<sup>25</sup>

Researchers received 40 data from informants through a questionnaire. A total of 29 people answered that they had heard the term religious moderation and understood the concept well, while 11 others stated that they had never heard of the term religious moderation. This illustrates the lack of literacy regarding the concept of moderation for millennials in the digital era. Of the 40 responses from informants collected, *YouTube* became the popular media used by millennials to study religious knowledge with 87.2%, followed by *Instagram* and online articles with 30.8%, and *Facebook* is the third at 15.4%. In addition to the social media above, millennials also seek information on the religious realm through discussions with people

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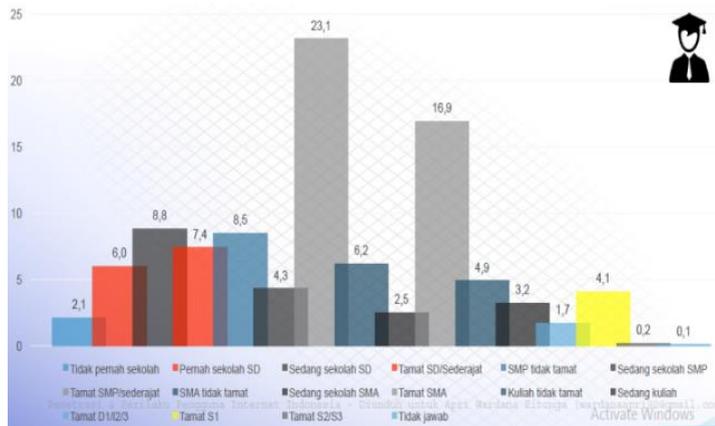
<sup>23</sup> Guntur Cahyono and Nibros Hassani, "Youtube Seni Komunikasi Dakwah Dan Media Pembelajaran [Youtube The Art of Da'wah Communication and Learning Media]," *Al-Hikmah: Jurnal Dakwah* 13, no. 1 (2019): 23, <https://doi.org/10.24260/al-hikmah.v13i1.1316>.

<sup>24</sup> Witanti Prihatiningsih, "Motif Penggunaan Media Sosial Instagram Di Kalangan Remaja [Motives for the Use of Instagram Social Media among Teenagers]," *Jurnal Communication* 8, no. 1 (2017): 51–65, <https://doi.org/10.36080/comm.v8i1.651>.

<sup>25</sup> Ari Wibowo, "Kampanye Moderasi Beragama Di Facebook: Bentuk Dan Strategi Pesan [Religious Moderation Campaign on Facebook: Message Forms and Strategies]," *Edugama: Jurnal Kependidikan Dan Sosial Keagamaan* 5, no. 2 (2019): 85–103, <https://doi.org/10.32923/edugama.v5i2.971>.

who understand religion, from books, *TikTok* applications, and *WhatsApp* messages, each with 2.6%. Thus, it is concluded that the presence of *YouTube* is seen as important to provide religious education to its users.

The use of social media in Indonesia in the last 2 years has increased significantly, this is proof that the development of science and technology has been felt by the wider community. The Indonesian Internet Service Providers Association (or Asosiasi Penyelenggara Jasa Internet Indonesia abbreviated APJII) survey noted that active users of internet services in Indonesia in 2018 were 171.17 million or 64.8% of the total population of Indonesia of 264.16 million people, increasing rapidly in 2019-2020 to 196.71 million active internet users or 73.7% of Indonesia's total population of 266.91 million people.<sup>26</sup>

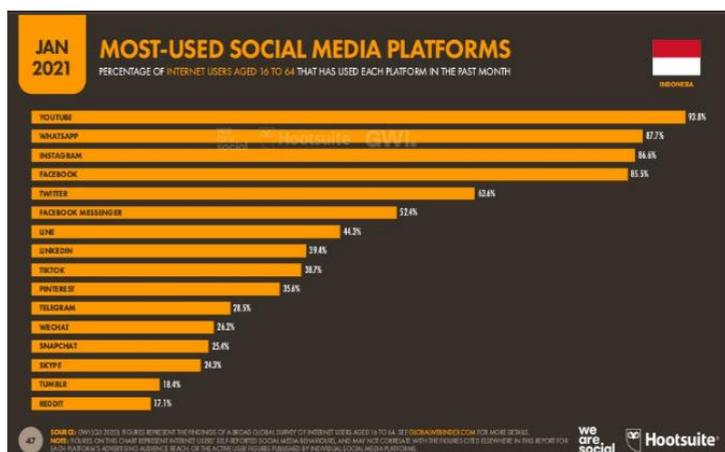


**Figure 1:** Education level of internet users in Indonesia  
Source: Asosiasi Penyelenggara Jasa Internet Indonesia<sup>27</sup>.

<sup>26</sup> Asosiasi Penyelenggara Jasa Internet Indonesia, “Laporan Survei Internet APJII 2019–2020 (Q2) [APJII Internet Survey Report 2019–2020 (Q2)]” (Jakarta, Indonesia: Asosiasi Penyelenggara Jasa Internet Indonesia, 2020), <https://apjii.or.id/content/read/39/521/Laporan-Survei-Internet-APJII-2019-2020-Q2>.

<sup>27</sup> Asosiasi Penyelenggara Jasa Internet Indonesia.

The survey also explained that social media in the form of *Facebook* was used more by 65.8%, followed by *YouTube* 61.0%, *Instagram* at 42.3%, *Twitter* 10.0% and *LinkedIn* 2.1%. The results of a survey conducted by Digital 2021, explained that *YouTube* is the most popular social media in Indonesia. 93.8% of Indonesia's population aged 16-64 admitted to using the *YouTube* video service as a medium of information. Followed by *WhatsApp* as the second most popular social media with usage of 87.7%, *Facebook* 85.5%, and *Twitter* 63.6%.



**Figure 2.** Use of social media platforms in Indonesia  
Source: Asosiasi Penyelenggara Jasa Internet Indonesia<sup>28</sup>.

The survey in Figure 2 confirms that apart from being a medium of communication, social media is a tool for people to seek information. Kosasih noted that using of social media is based on the following: user participation, social media has the principle of information disclosure, interaction with content, connectedness with fellow social media users.<sup>29</sup>

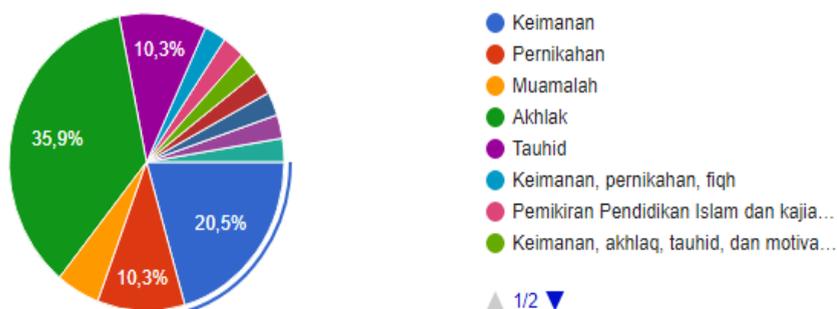
<sup>28</sup> Asosiasi Penyelenggara Jasa Internet Indonesia.

<sup>29</sup> Engkos Kosasih, "Literasi Media Sosial Dalam Pemasyarakatan Sikap Moderasi Beragama [Social Media Literacy in Correctional Attitudes of Religious Moderation]," *Jurnal Bimas Islam* 12, no. 2 (2019): 263–96, <https://doi.org/10.37302/jbi.v12i2.118>.

## Millennial Perception of Moderation Campaign on Social Media

The role of social media is expected to be a contributor to the delivery of information on the concept of moderation properly. So that the millennial generation as the biggest consumer of social media can easily understand the concept of moderation in question.<sup>30</sup> Called the millennial generation because they grew up when the internet was born.<sup>31</sup>

When the informants were asked about the content used to access religious knowledge, 89.7% answered that they learned religious knowledge from videos on YouTube, 48.7% used scientific articles as references to study religion, from inspirational films 10.3% and 2.6% used reviews and other user *feeds* as content for learning religious knowledge on Instagram.



**Figure 3.** Content that millennials learn on social media  
Source: Asosiasi Penyelenggara Jasa Internet Indonesia<sup>32</sup>.

<sup>30</sup> Lucy Pujasari Supratman and Aep Wahyudin, "Digital Media Literacy to Higher Students in Indonesia," *International Journal of English Literature and Social Sciences* 2, no. 5 (2017): 51–58, <https://doi.org/10.24001/ijels.2.5.7>.

<sup>31</sup> Lucy Pujasari Supratman, "Penggunaan Media Sosial Oleh Digital Native [Digital Native Use of Social Media]," *Jurnal Ilmu Komunikasi* 15, no. 1 (2018): 47–60, <https://doi.org/10.24002/jik.v15i1.1243>.

<sup>32</sup> Asosiasi Penyelenggara Jasa Internet Indonesia.

Figure 3 states that millennials textually do not seek moderation studies on social media, but contextually millennials use social media to explore attitudes (*morals*) in real life and when using social media. This attitude is then transformed into a moderate attitude that is well ingrained in the millennial generation. It can be presented that the moral material occupies the highest position as content that is widely studied by millennials, which is 35.9%. So, if it is detailed, as many as 87.5% of informants claim to have received education on the values of religious moderation on social media.

Not only that, but the informant also stated that he was ready to support the religious moderation campaign through social media. Because the presence of social media makes it easier to convey important information that everyone needs.<sup>33</sup> The response of one of the informants can be described below:

*“Religious moderation campaigns through social media are very appropriate because in today's era all community activities are anchored on social media. Starting from children to adults, all of them are active in social media (YES, Informant, 2021)”.*

*“In social media, there is still a lot of extreme content and things that are not following religious social guidelines, so the concept of religious moderation needs to be disseminated on social media to balance these extreme contents (MD, Informant, 2021)”.*

*“Putting moderation material on social media is a great initiative. But more importantly, social media users must be wise in using social media as a medium for learning and da'wah, so that there is no misunderstanding of the da'wah content that is widely spread on social media. So, choosing a credible social media site and an Ustaz who is qualified in his field is a step that must be taken in social media (IJ, Informant, 2021)”.*

Not in line with the opinion above, other millennials stated that they rejected the use of social media as a religious moderation

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<sup>33</sup> Husnul Khatimah, “Posisi Dan Peran Media Dalam Kehidupan Masyarakat [The Position and Role of the Media in People's Lives],” *Tasamuh* 16, no. 1 (2018): 119–38, <https://doi.org/10.20414/tasamuh.v16i1.548>.

campaign tool. This is based on the massive negative content found on social media. So that the negative content must be resolved first before loading the moderation concept material into social media. As stated by the informant below:

*"I consider that the multi-moderation campaign on social media is inappropriate. Because social media is not all true other words contain a lot of hoax elements. It would be better if the material for religious moderation was taken from religious books and books (IH, Informant, 2021)".*

*"The discourse is not correct. Because social media presents a religious understanding. Diverse religious understandings are prone to causing disputes and chaos among others and between religious communities in Indonesia (SAP, Informant, 2021)".*

*"There are still many millennial social media users in Indonesia who cannot distinguish content that is worthy of being used as a way of life and content that can divide unity and harmony between religious communities. So that if the concept of religious moderation is published in social media, it is feared that it will become a new problem in the use of social media (AY, Informant, 2021)".*

The millennial generation's perception of religious moderation in social media can be described in the table below:

**Table 1.** Millennial perceptions of moderation

<b>Informant</b>	<b>Statement</b>
<b>NH</b>	Religious moderation is a person's point of view moderately, namely understanding and practicing religious teachings without being extreme, both extreme right and extreme left.
<b>HYS</b>	Not <i>bullying</i> on social media, not spreading hoaxes, not commenting to demean others are also part of the attitude of religious moderation.
<b>RD</b>	The ability of a social media user to not quickly <i>judge</i> the information received, but to clarify and filter any information related to religious matters.
<b>AD</b>	Religious moderation is a process of understanding religion in a balanced and fair manner. When understanding religion on social media, our point of view of understanding must be

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	balanced. That is looking for information in depth is something that can prevent us from bad behavior.
<b>SRA</b>	In the past, people received information through radio, then television. And now it has become more sophisticated, namely social media. The idea of religious moderation is well socialized on social media, the ulama, intellectuals, or Kiai must adjust their da'wah language according to the community's language skills.

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Source: Primary data.

The concept of moderation in table 1 is interpreted that the urgency of moderation can be embedded in the soul of the millennial generation. With such rapid technological developments, there has been a shift in the meaning of religious moderation to become more complex and broader. When the Ministry of Religion launched the theme *“Religious Moderation for Community Togetherness”* at the National Working Meeting in Jakarta on 23-25 January 2019,<sup>34</sup> it was hoped that the presence of moderation would be able to strengthen the diversity between religious communities in Indonesia. However, in the use of social media, the meaning of "moderation" is directed to a peaceful individual attitude towards the content accessed and towards other social media users.

When viewed from the meaning above, there are several functions inherent in the process of delivering moderate messages on social media: (a) Information, collection, storage, processing, dissemination of news, data, images, facts, messages, opinions, and comments needed to be able to understand and act clearly on environmental conditions and other people to make the right decisions (b) Socialization (correctional) (c) Motivation (d) Debate and discussion (e) Education (f) Advancing life (g) Entertainment, dissemination of signals, symbols, sounds, and images from drama,

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<sup>34</sup> Kementrian Agama RI, “Rakernas Kemenag 2019 Usung Moderasi Beragama Untuk Kebersamaan Umat,” January 23, 2019, <https://kemenag.go.id/read/rakernas-kemenag-2019-usung-moderasi-beragama-untuk-kebersamaan-umat-8vx1g>.

dance, art, literature, music, sports, fun, groups, and individuals (h) Opportunity to obtain various messages and information between individuals, groups and between nations.<sup>35</sup>

With these functions, voicing a moderate attitude in social media can only grow healthy and run well if it is carried out widely and plays a role in life. If the entire domain is fulfilled, then the millennial generation can become a digital society that is smart in managing information content produced on social media.<sup>36</sup> Their souls will also mature and metamorphose into an independent generation that can manage, interpret, and critically evaluate social media.

Efforts to inculcate the values of moderation in social media are an option that must be studied carefully so that millennials do not get out of the demands of a moderate attitude in the easy dissemination of information. The millennial generation needs the education to be moderate in social media, as the following informants respond:

**Table 2.** Millennial Perceptions of Moderating Content on social media

<b>Informant</b>	<b>Statement</b>
<b>FK</b>	Moderation education needs to be published on social media. Because now we live in the age of technology, anything we want to know can be searched through the internet. With the millennial interest in religious information being so great, moderate understanding needs to be instilled in the millennial community.
<b>IS</b>	The importance of educating millennials with moderated content to avoid being exposed to false information
<b>LY</b>	Today, many millennial people misunderstand the attitude of religious moderation, it is easy to blame other people's

<sup>35</sup> Fahrurrozi and Muhammad Thohri, "Media Dan Dakwah Moderasi: Melacak Peran Strategis Dalam Menyebarkan Faham Moderasi Di Situs Nahdlatul Wathan On-Line Situs Kalangan Netizen Muslim-Santri [Moderation Media and Da'wah: Tracing the Strategic Role in Disseminating Moderation Understanding on the Nahdlatul Wathan On-Line Site for Muslim-Santri Netizens]," *Tasamuh* 17, no. 1 (2019): 155–80, <https://doi.org/10.20414/tasamuh.v17i1.1440>.

<sup>36</sup> Supratman and Wahyudin, "Digital Media Literacy to Higher Students in Indonesia."

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	demands before delving deeper into differences of opinion in religion.
IJ	The current generation cannot be separated from social media, so it is known as "digital native". Through social media, they can access the study and information they want anytime and anywhere. A good understanding of moderation will keep them from doing things that belittle others.
PS	Social media makes it easy for someone to provide false information. Wisely using social media is a behavior that must be done. Being wise doesn't mean you have to leave social media.
AD	Social media can influence the thinking of its users. the attitude of moderation must be well ingrained to fortify the bad things from using social media.

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Source: Primary data.

For now, and in the future, the religious moderation movement promoted by the Ministry of Religion is finding its momentum. Mapping religious moderation is important in managing religious life in a plural and multicultural Indonesian society.<sup>37</sup> It starts with a moderate way of thinking for the millennial generation when surfing social media. The formulation of religious moderation messages on social media must reflect informative and persuasive messages.<sup>38</sup> Informative means the message is based on data and facts, at least social media users can make posts containing information about the values of religious moderation. Next, the message must have an allure that influences or persuades the emotions of readers or other social media users. Messages do not have to be in written form but can be in the form of videos or illustrative images.

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<sup>37</sup> Edy Sutrisno, "Aktualisasi Moderasi Beragama Di Lembaga Pendidikan [Actualization of Religion Moderation in Education Institutions]," *Jurnal Bimas Islam* 12, no. 2 (2019): 323–48, <https://doi.org/10.37302/jbi.v12i2.113>.

<sup>38</sup> Wibowo, "Kampanye Moderasi Beragama Di Facebook: Bentuk Dan Strategi Pesan [Religious Moderation Campaign on Facebook: Message Forms and Strategies]."

## CONCLUSION

This research has implications for the moderation attitude of the millennial generation in social media to be one of the important efforts to build to help stabilize the use of social media as a source of information. The millennial generation is required to be wise in using social media in sorting and selecting any information received, so as not to be trapped in a muddy puddle of misinformation. This study shows that the millennial generation's perception of the implementation of religious moderation can be internalized through social media intermediaries with video shows, flyers calling for moderation, and intensive persuasion strategies on social media such as *Facebook*, *Instagram*, *YouTube*, and *TikTok*. The research findings illustrate that the phenomenon of the implementation of religious moderation in the millennial generation can be improved through the distribution of religious materials that are relevant to modern issues without reducing the essence of religious education. This study recommends further research to examine the effectiveness of understanding religious moderation in the younger generation in dealing with pluralism in Indonesia.

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# Islamic Bank Customers' Categorization of Cognitive Process Regarding Usury: A Case Study in Bank Syariah Indonesia Manado

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## Abstract

Although previous studies on usury have been conducted, the focus on customers' knowledge of usury was limited. This study aimed to analyze Islamic bank customers' cognitive process regarding usury and to analyze the differences between Muslim and non-Muslim customers' perspectives regarding usury practice in the bank. The study could be categorized as qualitative because it used qualitative data in the form of interview results. Furthermore, it used a case study approach with Bank Syariah Indonesia Manado as the location. Twenty customers of the bank, ten of them Muslims and ten other non-Muslims, were selected as participants using a convenience sampling method. They were interviewed using the Zoom application to collect data on their knowledge regarding usury and Islamic banks. Anderson and Krathwohl's categories of the cognitive process were used to categorize participants' responses. The results showed that all customers attained level 1 (remember) and level 2 (understand) usury and only four of them attained level 3 (apply) based on Anderson and Krathwohl's categorization. It implied that only four of ten Muslim participants become customers of the Islamic bank because of their belief in the bank's status as a usury-free financial institution. Other findings suggested that all customers were in the same opinion that money lending practiced by the loan sharks should be categorized as usury, while not all customers viewed money lending by the current banking industry as usury.

**Keywords:** Bank Syariah Indonesia; Muslim Customer; Non-Muslim Customer; Usury.

# Kategorisasi Proses Kognitif Nasabah Bank Syariah Terkait Riba: Studi Kasus di Bank Syariah Indonesia Manado

## Abstrak

Meskipun penelitian sebelumnya tentang riba telah dilakukan, fokus pada pengetahuan nasabah tentang riba masih terbatas. Penelitian ini bertujuan untuk menganalisis proses kognitif nasabah bank syariah tentang riba dan untuk menganalisis perbedaan perspektif nasabah Muslim dan non-Muslim tentang praktik riba di bank. Penelitian ini dapat dikategorikan kualitatif karena menggunakan data kualitatif berupa hasil wawancara. Selanjutnya menggunakan pendekatan studi kasus dengan lokasi Bank Syariah Indonesia Manado. Dua puluh nasabah bank, sepuluh di antaranya Muslim dan sepuluh non-Muslim lainnya, dipilih sebagai peserta dengan menggunakan metode convenience sampling. Mereka diwawancarai menggunakan aplikasi Zoom untuk mengumpulkan data tentang pengetahuan mereka tentang riba dan bank syariah. Kategori proses kognitif Anderson dan Krathwohl digunakan untuk mengkategorikan tanggapan peserta. Hasil penelitian menunjukkan bahwa semua nasabah mencapai tingkat 1 (ingat) dan tingkat 2 (mengerti) riba dan hanya empat dari mereka yang mencapai tingkat 3 (menerapkan) berdasarkan kategorisasi Anderson dan Krathwohl. Ini menyiratkan bahwa hanya empat dari sepuluh peserta Muslim yang menjadi nasabah bank syariah karena keyakinan mereka pada status bank sebagai lembaga keuangan bebas riba. Temuan lain menunjukkan bahwa semua nasabah berpendapat sama bahwa peminjaman uang yang dilakukan oleh rentenir harus dikategorikan sebagai riba, sedangkan tidak semua nasabah memandang peminjaman uang oleh industri perbankan saat ini sebagai riba.

**Kata kunci:** Bank Syariah Indonesia; Nasabah Muslim, Nasabah Non-Muslim, Riba.

## INTRODUCTION

The usury in transactions and debts is not merely an issue in Islamic teachings. Other religions such as Judaism and Christianity also consider usury as a critical issue. Usury had also become a severe problem during the Greek and Roman times. It was just that between the two dynasties, usury became ups and downs in accordance with the wishes of the ruler at that time. In ancient Rome, around the 5th BC to 4th BC, a law justified the taking of usury, and the taking of usury should not exceed the limit determined by the law. During the Genucia era (342 BC), the activity of taking usury or interest was not allowed. However, in Unciara (88 BC), the practice of taking interest was allowed to return to its original state.<sup>1</sup>

In general, the *Samawi* and *Ardhi* religions in their respective holy books have prohibited the practice of usury as has been learned in several previous studies.<sup>2</sup> Referring to the Samawi religion, in the teachings of Judaism there is a discussion about the prohibition of

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<sup>1</sup> St. Hadijah Wahid, Sapriadi, and Karina Alifiana Karunia, "Riba Perspektif Sejarah Dan Religiusitas [Riba from Historical and Religious Perspectives]," *Jurnal Al-Ahkam: Jurnal Hukum Pidana Islam* 2, no. 2 (2020): 113–26, <https://doi.org/10.47435/al-ahkam.v2i2.430>; Risanda Alirastra Budiantoro, Riesanda Najmi Sasmita, and Tika Widiastuti, "Sistem Ekonomi (Islam) Dan Pelarangan Riba Dalam Perspektif Historis [The (Islamic) Economic System and the Prohibition of Riba in a Historical Perspective]," *Jurnal Ilmiah Ekonomi Islam* 4, no. 1 (2018): 1–13, <https://doi.org/10.29040/jiei.v4i01.138>; Abd. Ghafur, "Al-Riba (Bunga) Dalam Perspektif Sejarah & Agama [Al-Riba (Interest) in Historical and Religious Perspective]," *Iqtishodiyah: Jurnal Ekonomi Dan Bisnis Islam* 4, no. 2 (2018): 1–15, <https://ejournal.inzah.ac.id/index.php/iqtishodiyah/article/view/80>.

<sup>2</sup> Syed Hussain Ali Jafri and Lawrence S. Margolis, "The Treatment of Usury in the Holy Scriptures," *Thunderbird International Business Review* 41, no. 4–5 (1999): 371–79, <https://doi.org/10.1002/tie.4270410405>; Mervyn K Lewis, "Chapter 5: Comparing Islamic and Christian Attitudes to Usury," in *Handbook of Islamic Banking*, ed. M. Kabir Hassan and Mervyn K. Lewis (Cheltenham, UK: Edward Elgar Publishing, 2007), 64–81, <https://doi.org/10.4337/9781847205414.00013>; Ryan Calder, "God's Technicians: Religious Jurists and the Usury Ban in Judaism, Christianity, and Islam," *Archives Europeennes de Sociologie* 57, no. 2 (2016): 207–57, <https://doi.org/10.1017/S0003975616000096>; Wayne A. M. Visser and Alastair Macintosh, "A Short Review of the Historical Critique of Usury," *Accounting, Business & Financial History* 8, no. 2 (July 1998): 175–89, <https://doi.org/10.1080/095852098330503>.

usury, namely in the book of Exodus, 22:25; Deuteronomy, 2:19; Leviticus, 35:7. Likewise in Christian teachings, several narratives about the prohibition of usury are found in Luke's Bible: 34-35, as well as various views of the Pastors (I-XII centuries), Christian scholars' views (XII-XV centuries), and Christian religious Reformers. The entire book or letter mentioned above basically explains the prohibition of usury.

Inquiring the history of economic development, the phenomenal philosophers in Ancient Greece also made the same statement regarding the prohibition of usury. Such as Plato and Aristotle. According to Plato, usury causes divisions and feelings of dissatisfaction among people, besides that usury is a tool for the rich to exploit the poor. While Aristotle argues that the function of money is as a medium of exchange, not a means of generating additional income through interest.<sup>3</sup> It can be concluded that the practice of usury is not only prohibited in the teachings of Islam but also prohibited in other religions, as well as the idea conveyed by the ancient Greek philosophers about the prohibition of usury practice.

For the Indonesian context, the Indonesian Ulema Council (Majelis Ulama Indonesia abbreviated MUI in Bahasa Indonesia) issued a fatwa in 2001 that bank interest was not in accordance with Sharia but had not forbidden it because, at that time, Sharia banking in Indonesia was still minimal. In 2004, the MUI issued a fatwa about bank interest not being allowed in Islam because there is already copious Islamic banking. Islamic banking also continues to grow and

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<sup>3</sup> Robert P. Maloney, "Usury in Greek, Roman and Rabbinic Thought," *Traditio* 27 (1971): 79–109, <https://doi.org/10.1017/S0362152900005286>; Carl F. Taesch, "The Concept of 'Usury' the History of an Idea," *Journal of the History of Ideas* 3, no. 3 (1942): 291–318, <https://doi.org/10.2307/2707306>; Joan Lockwood O'Donovan, "The Theological Economics of Medieval Usury Theory," *Studies in Christian Ethics* 14, no. 1 (2001): 48–64, <https://doi.org/10.1177/095394680101400105>; Robert P. Maloney, "The Teaching of the Fathers on Usury: An Historical Study on the Development of Christian Thinking," *Vigiliae Christianae* 27, no. 4 (1973): 241–65, <https://doi.org/10.1163/157007273X00233>.

already has a robust legal basis.<sup>4</sup> This fatwa can be used as a normative religious argument to attract the interest of the Muslim community to transact with Islamic banking and leave conventional banking, which applies the interest system.<sup>5</sup>

Previous studies have emphasized many theological aspects of usury including its position among Abrahamic religions<sup>6</sup> and Islamic scriptures<sup>7</sup>, Muslim scholars' opinion on it<sup>8</sup>, strategies to deal with it<sup>9</sup>, and other relevant topics.<sup>10</sup> Another study analyzed the effect of

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<sup>4</sup> Muhammad Yasir Yusuf, "Dinamika Fatwa Bunga Bank Di Indonesia: Kajian Terhadap Fatwa MUI, Muhammadiyah Dan Nahdhatul Ulama [Dynamics of Bank Interest Fatwa in Indonesia: A Study of the Fatwas of MUI, Muhammadiyah and Nahdhatul Ulama]," *Media Syari'ah: Wahana Kajian Hukum Islam Dan Pranata Sosial* 14, no. 2 (October 2012): 151–60, <https://doi.org/10.22373/JMS.V14I2.1872>.

<sup>5</sup> Muhammad Maulana Hamzah, "Peran Dan Pengaruh Fatwa MUI Dalam Arus Transformasi Sosial Budaya Di Indonesia [The Role and Influence of the MUI Fatwa in the Flow of Socio-Cultural Transformation in Indonesia]," *Millah: Jurnal Studi Agama* 17, no. 1 (February 2018): 127–54, <https://doi.org/10.20885/millah.vol17.iss1.art7>; Marabona Munthe, "Fatwa Bunga Bank Perspektif Maqashid Syariah [Fatwa on Bank Interest from Maqashid of Sharia Perspective]," *Al-Amwal: Jurnal Ekonomi Islam* 9, no. 1 (2020): 66–76, <http://jurnal.stei-iqra-annisa.ac.id/index.php/al-amwal/article/view/147>.

<sup>6</sup> Maloney, "The Teaching of the Fathers on Usury: An Historical Study on the Development of Christian Thinking"; Visser and Macintosh, "A Short Review of the Historical Critique of Usury"; Didi Suardi, "Pandangan Riba Dan Bunga: Perspektif Lintas Agama Dan Perbedaannya Dengan Sistem Bagi Hasil Dalam Ekonomi Islam [The View of Riba and Interest: Cross-Religious Perspectives and Their Differences with Profit Sharing Systems in Islamic Economics]," *Banque Syar'i: Jurnal Ilmiah Perbankan Syariah* 5, no. 1 (2019): 59–66, <https://doi.org/10.32678/bs.v5i1.1940>.

<sup>7</sup> M. Umer Chapra, "The Nature of Riba in Islam," *Millah Jurnal Studi Agama* 8, no. 1 (2008): 1–16, <https://journal.uui.ac.id/Millah/article/view/431>; Muhammad Tho'in, "Larangan Riba Dalam Teks Dan Konteks (Studi Atas Hadits Riwayat Muslim Tentang Pelaksanaan Riba) [The Prohibition of Riba in Text and Context (Study of the Hadith of Muslim History About the Cursing of Riba)]," *Jurnal Ilmiah Ekonomi Islam* 2, no. 02 (2016): 63–72, <https://doi.org/10.29040/jiei.v2i02.44>.

<sup>8</sup> Rahmat Firdaus, "Perbedaan Pandangan Fuqaha Ihwal Bunga Bank Dan Riba [Differences in the Opinion of the Fuqaha Regarding Bank Interest and Riba]," *Ekonomika Syariah: Journal of Economic Studies* 3, no. 2 (2019): 47–60, <https://doi.org/10.30983/es.v3i2.2150>.

<sup>9</sup> Ahmad Naufal, "Riba Dalam Al-Quran Dan Strategi Menghadapinya [Riba in the Quran and Strategies to Deal with It]," *Al Maal: Journal of Islamic Economics and Banking* 1, no. 1 (2019): 100, <https://doi.org/10.31000/almaal.v1i1.1838>.

<sup>10</sup> Joseph Persky, "From Usury To Interest," *The Journal of Economic Perspectives* 21, no. 1 (2007): 227–36; Tausch, "The Concept of 'Usury' the History of an Idea."

understanding the practice of usury on the interest of Muslim customers to save in Islamic financial institutions.<sup>11</sup> Another study analyzed the influence of spiritual development, namely focusing on the understanding of usury and Islamic banks towards the attitude of traders to avoid loan sharks.<sup>12</sup>

Based on the above-mentioned issue, this study aims to analyze the understanding of the customers of Bank Syariah Indonesia Manado about the practice of usury in using banking services. Manado is one of the cities in Indonesia where the majority of the population is non-Muslim. However, the majority of customers of the Bank Syariah Indonesia Manado are non-Muslims. Furthermore, the study also aims to analyze the differences in the perspectives of Muslim and non-Muslim customers at Bank Syariah Indonesia Manado.

## METHOD

This study could be categorized as qualitative with a case study approach.<sup>13</sup> It focused on customers of Bank Syariah Indonesia

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<sup>11</sup> Nurajizah and Oktarina Juwita Rohmawati, "Pengaruh Tingkat Pemahaman Masyarakat Tentang Riba Terhadap Keputusan Menjadi Nasabah Di Bank Pembiayaan Rakyat Syariah (BPRS) Artha Madani Cikarang [The Influence of Public Understanding of Riba on the Decision to Become a Customer at the Artha Madani Sharia People's Financing Bank (BPRS) Cikarang]," *Jurnal Al-Fatih Global Mulia* 2, no. 2 (2020): 31–48, <https://jurnalglobalmulia.or.id/index.php/alfatih/article/view/21>; Shofa Robbani, "Analisis Pemahaman Nasabah BNI Syariah Tentang Ke'syariah'an BNI Syariah (Studi Kasus BNI Syariah Godean, Sleman, Yogyakarta) [Analysis of BNI Syariah Customer Understanding About BNI Syariah's Sharia (Case Study of BNI Syariah Godean, Sleman, Yogyakarta)]," *Jurnal Ekonomi Islam* 2, no. 1 (2013): 41–60, <https://doi.org/10.21111/iej.v2i1.164>.

<sup>12</sup> R. Ery Wibowo Agung Santosa and Setia Budhi Wilardjo, "Pengaruh Pembinaan Kerohanian, Pemahaman Riba Dan Bank Syariah Terhadap Sikap Pedagang Kecil Dalam Menghindari Renternir [The Effect of Spiritual Development, Understanding of Riba and Islamic Banks on the Attitude of Small Traders in Avoiding Loan Sharks]," in *Prosiding Kontribusi Hasil Penelitian Dan Pengabdian Masyarakat Dalam Program Sustainable Development Goals* (Semarang, Indonesia: Universitas Muhammadiyah Semarang, 2016), 305–10, <https://jurnal.unimus.ac.id/index.php/psn12012010/article/view/2111>.

<sup>13</sup> Health Liaison Librarians, "LibGuides: Qualitative Study Design: Case Studies," June 11, 2021, <https://deakin.libguides.com/qualitative-study-designs/case-studies>.

Manado's taxonomies of cognitive domain regarding usury. The participants were collected using a convenience sampling method with the aim to collect ten Muslim costumers and ten non-Muslim customers. Selected participants were interviewed using Zoom Meetings<sup>14</sup> due to Covid-19 restrictions. The participants were asked about their understanding of usury and its practice in the bank, their motivation to become an Islamic bank customer, and other relevant questions.

The study analyzed the level of customers' taxonomies regarding usury using Anderson and Krathwohl's categories of cognitive process dimensions.<sup>15</sup> The six categories by Anderson and Krathwohl were revisions to Bloom's taxonomy.<sup>16</sup> Table 1 exhibited Anderson and Krathwohl's categories of cognitive process dimensions applied for this study. A customer was considered in Level 1 when she or he could understand or recognize what usury was based on her or his religion or how it was implemented in the bank. A customer would be considered in Level 2 when she or he could explain or compare some aspects of usury and its practice in a bank, and so on.

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<sup>14</sup> Zoom Meetings is a proprietary videotelephony software program developed by Zoom Video Communications.

<sup>15</sup> Lorin W Anderson and David R Krathwohl, *A Taxonomy for Learning, Teaching, and Assessing: A Revision of Bloom's Taxonomy of Educational Objectives* (New York: Longman, 2001).

<sup>16</sup> Benjamin Samuel Bloom, *Taxonomy of Educational Objectives: The Classification of Educational Goals* (New York; London: Longman, 1984).

**Table 1.** Anderson and Krathwohl’s categories of cognitive process dimensions applied to the study

Level	Process categories	Cognitive process
1	Remember - Retrieve relevant knowledge from long-term memory	1. Recognizing 2. Recalling
2	Understand - Construct meaning from instructional messages, including oral, written, and graphic communication	1. Interpreting 2. Exemplifying 3. Classifying 4. Summarizing 5. Inferring 6. Comparing 7. Explaining
3	Apply - Carry out or use a procedure in a given situation	1. Executing 2. Implementing
4	Analyze - Break material into constituent parts and determine how parts relate to one another and to an overall structure or purpose	1. Differentiating 2. Organizing 3. Attributing
5	Evaluate - Make judgment based on criteria and standards	1. Checking 2. Critiquing
6	Create - Put elements together to form a coherent or functional whole; reorganize elements into a new pattern or structure	1. Generating 2. Planning 3. Producing

Source: Anderson and Krathwohl, 2001.<sup>17</sup>

After categorizing the customers based on Anderson and Krathwohl’s categories of cognitive process dimensions, further analysis was conducted to explore the differences between Muslim and non-Muslim customers’ perspectives of usury practice. This analysis was conducted mainly to assess whether customers’ willingness to become an Islamic bank customers was based on their knowledge of usury or other factors.

<sup>17</sup> Anderson and Krathwohl, *A Taxonomy for Learning, Teaching, and Assessing*, 31.

## **RESULTS AND DISCUSSION**

### **Responses to Questions Regarding Usury**

The data on the response to questions regarding usury was collected from interviews conducted with customers of Bank Syariah Indonesia Manado. CR, a Protestant Christian customer, who works as a nurse, with a bachelor's degree, said: *"Interest rate in the banking system is an advantage that will be obtained by banks and it is something which can be tolerated in business because all economic activities must consider profit, although my religion forbids the practice of excessive usury."*

The next interview was with an employee of a private company, DR, a Protestant Christian, with a master's degree in management. He said: *"I think the practice of interest rate is a process (in which) profit (was) obtained by lending and borrowing transactions. This is a common thing in social circumstances. My religious teachings merely forbid usury transactions with excessive interest."*

CM, a Protestant Christian who also works in a private company, with a senior high school educational background explained: *"I agree that if you borrow money and pay it back in installments, you have to pay the interest that has been determined by the debtor and that is something reasonable. However, in my religion, the loan shark (rentenir in Bahasa Indonesia) profession is something that is prohibited."*

SA, a follower of Adventist Christianity, with a diploma's degree said: *"The practice of taking interest in money is called usury. My religious teachings forbid the practice of usury because it is written in the Bible that it is not permissible to eat usury and make more profit. Even if we have to owe or give loans to others who are in need or in difficult situations, then we should not ask for interest. If we want to help someone then help him without expecting anything in return."*

YM, who works as a private employee, adheres to the Protestant Christian religion, with a bachelor's educational background,

explained: *“The practice of borrowing money is the process of obtaining profits from lending money or capital to borrowers. In my opinion, the practice of borrowing money at the bank is still in a reasonable stage and can be tolerated because the interest is still low, and it is natural to pay for borrowing services. While the practice of lending money by a loan shark is unjust and excessive, my religion also forbids borrowing money through a loan shark because of the high-interest rate burden that must be borne by the borrowers. Regarding my aim in using BSI (abbreviation of Bank Syariah Indonesia) services, it is because of the convenience of the products and services offered as well as fairness in profit-sharing transactions that I do not find in conventional banks, and this profit-sharing product certainly offers fairness between the two parties doing business”.*

RS, an Adventist Christian, with a senior high school educational background explained: *“The practice of interest-bearing money is the practice of a loan shark. According to the teachings of my religion, namely Adventist Christianity, it prohibits the practice of excessive usury which is usually carried out by the loan shark. And in my opinion, the practice of charging money in banks is still tolerable because the services provided by the bank must indeed be rewarded by paying the compensation for the bank.”*

A, a Protestant Christian Priest, with a bachelor’s educational background, explained usury as *“The practice of interest bank rate is an attempt to earn money as a profit from lending money to customers. In my religion, the practice of interest offered by banking institutions is acceptable. What is not allowed in my religion is the practice of personal interest such as a loan shark. This (practice) is commonly called usury (excessive profit). There are verses in the Bible that explain people should not expect a reward for the practice of lending money, this is relevant to the concepts of giving, kindness, and sincerity, and is not related to economic concepts. However, in business practice, there is no connection with that verse relating to the practice of lending and borrowing money. Because business practices are related to making a living. So that the practice of interest rate in banking*

*institutions is natural and there is no religious prohibition related to the interest rate being practiced in banking institutions”.*

MHM, a customer who adheres to the Adventist Christianity, with a bachelor’s educational background, explained that *“The practice of interest-bearing money is the profit obtained from the proceeds of the loan. And it is tolerable in the banking institution. What is prohibited in my religion is the practice of usury by a loan shark, due to the high-interest rates and difficulties for borrowers to repay it”.*

OFS, a Protestant Christian, a customer who works as a midwife with a diploma’s educational background explains *“The practice of interest-bearing money is borrowing money with a return that includes the difference as a form of payment for services. Interest that is not too high applied at the bank is something that is allowed, on the other hand, if you set a high-interest rate, that is not allowed”.*

EPT, a Christian with a senior high school educational background said *“The practice of interest in money is the excess of loan payments from the one who gave the loan. What is prohibited in my religion is the practice of interest-bearing money which stipulates the excess in payment with a high nominal.”*

AM, a Muslim customer with a master’s educational background said *“The practice of interest-bearing money is an excess of a loan. For example, if we apply for a 200 million loan at the bank, the return is based on the margin set by the bank. I use BSI services because of the cooperative relationship between the company where I work and BSI. Thus, the use of BSI services is not for reasons of attractive products and services or avoiding usury, yet because it has been stipulated that the cooperation between the company where I work with the BSI bank. In Islam, the practice of usury or interest-bearing money is not allowed and the law is forbidden. However, as far as I know, borrowing money with more returns that exceed the percentage limit is usury”.*

NA, a Muslim customer with a bachelor’s educational background said that *“The practice of interest-bearing money is something*

*that is forbidden in Islam. No matter how small the nominal percentage is taken from the excess is still included in the category of usury. Examples related to the interest of money are the practice of conventional banks and loan sharks. My reason for using BSI's products and services is honestly because of the low monthly admin fees, it can be said that there are no monthly fees, the second reason is to avoid usury".*

F, a Muslim customer, who works as a housewife with a junior high school educational background said: *"Interest-bearing money is something that is forbidden in Islam, I use BSI products and services to avoid the practice of usury, there are many conventional bank services but I prefer to use the service Islamic bank which according to Islamic principles".*

RA, a Muslim customer, who works as an employee in a private company with a senior high school educational background said: *"The practice of paying Interest-bearing money is the difference on paying debts. It is also forbidden in Islam. In my opinion, the practice of paying interest that can be tolerated is with a low-interest rate, and the interest payments are not greater than the principal. I try to choose a bank with an interest rate that is not burdensome. Although in practice I think maybe the practice of money lending at BSI is not fully in accordance with Islamic principles."*

MJP, a Muslim customer, and a businessman with a bachelor's educational background argued that *"The practice of interest-bearing money is usury or excess paid on loan fund transactions. In my opinion, interest-bearing money is not natural and it cannot be tolerated. In Islam, it is forbidden. I believe InshaAllah the banking practices at BSI are on Islamic principles and do not violate Islamic religious rules. Thus, I use BSI services because it avoids usury and provides profitable products and services."*

PW, a Muslim customer, a civil servant with a bachelor's educational background said: *"The practice of interest-bearing money is prohibited in Islam and the practice of interest rate in banking institutions is unnatural and unacceptable, my religion prohibits the practice of interest-bearing money. However, in my opinion, Islamic banking practices at BSI do not fully follow Islamic teachings. My reason for using BSI service is not*

*because of avoiding usury or the products offered, but because my office payroll system is through BSI system”.*

IK, a Muslim customer, a civil servant with a diploma educational background, said: *"The practice of interest-bearing money is the payment of the difference in loans, this is normal in business, even though Islam prohibits usury, and my motivation for using BSI services is because of the products and services offered by BSI”.*

IH, a Muslim customer, a civil servant with a diploma educational background said: *“The practice of interest-bearing money is a form of usury in which lending money activities with a return of more than the loan principal. However, in my personal opinion, the practice of interest rates in the banking system is a natural thing and can be tolerated, even though Islam prohibits the practice of paying interest on money. I once had a religious school education background, but my main goal in using BSI services was not to avoid the practice of usury but because of the profitable products and services offered by BSI”.*

UJ, a Muslim customer, a civil servant with a bachelor’s educational background said: *“The practice of interest-bearing money is something that is prohibited in Islamic teachings and it is commonly called usury, but in my opinion, the practice of interest rate in banking institutions is something that can be done and accepted. Although I use the services of BSI, I cannot give a definite statement that the practice of BSI is fully by Islamic religious rules. Although I have taken religious education before, the main reason I use BSI services is because of the products and services”.*

TSM, a Muslim customer, who works as an employee in a private company with a senior high school educational background said: *“The practice of interest-bearing money is the difference that is paid when borrowing money. In my opinion, the practice of interest rates in banking institutions is not justified and Islam forbids the praxis of charging money. In my opinion, the loan regulation at BSI is in accordance with Islamic teaching, and one of the reasons I use BSI services is to avoid the practice of*

usury, although the other reason is that the products and services offered by BSI are profitable”.

### Categories of Cognitive Process Dimensions Regarding Usury

Customers were categorized based on Anderson and Krathwohl’s categories of cognitive process dimensions regarding usury as described in Table 2. Twenty Muslim and non-muslim customers attained the first level of remembering because when they were asked about usury they can easily remember the term usury. Furthermore, all customers also attained the second level of understanding because they were able to explain usury and even provide an example of usury praxis which has been done by the banking system as well as loan sharks. There are four Muslim customers that attained the third level of application as their aim to use Bank Syariah Indonesia Manado’s services was to avoid the praxis of usury which has been forbidden by Islamic teaching.

**Table 2.** Customers’ categories of cognitive processes regarding usury

Respondent	Religious identity	Category
1.	Non-muslim	Level 2: <i>Understanding</i> : He can clearly <i>interpret</i> and <i>explain</i> the definition of usury, then <i>compare</i> and <i>conclude</i> that usury practice in banking is tolerable even though his religion forbids it
2.	Non-muslim	Level 2: <i>Understanding</i> : He can clearly <i>interpret</i> and <i>explain</i> the definition of usury, then <i>compare</i> and <i>conclude</i> that usury practice in banking is tolerable but his religion forbids usury with excessive interest mostly conducted by the loan shark
3.	Non-muslim	Level 2: <i>Understanding</i> : She can clearly <i>interpret</i> and <i>explain</i> the definition of usury, then <i>compare</i> and <i>conclude</i> that usury practice in banking is tolerable but her religion forbids

*Categorization of Cognitive Process Regarding Usury*

Respondent	Religious identity	Category
		usury with excessive interest mostly conducted by the loan shark
4.	Non-muslim	Level 2: <i>Understanding</i> : She can clearly interpret and explain the definition of usury, the prohibition of usury in her religion, and the teaching of religion for only conducting good deeds, particularly in money lending.
5.	Non-muslim	Level 2: <i>Understanding</i> : She can clearly <i>interpret</i> and <i>explain</i> the definition of usury, then <i>compare</i> and <i>conclude</i> that usury practice in banking is tolerable but her religion forbids usury with excessive interest mostly conducted by the loan shark
6.	Non-muslim	Level 2: <i>Understanding</i> : He can clearly <i>interpret</i> and <i>explain</i> the definition of usury, then <i>compare</i> and <i>conclude</i> that usury practice in banking is tolerable but his religion forbids usury with excessive interest mostly conducted by the loan shark
7.	Non-muslim	Level 2: <i>Understanding</i> : He can clearly <i>interpret</i> and <i>explain</i> the definition of usury, then <i>compare</i> and <i>conclude</i> that usury practice in banking is tolerable but his religion forbids usury with excessive interest mostly conducted by the loan shark.
8.	Non-muslim	Level 2: <i>Understanding</i> : He can clearly <i>interpret</i> and <i>explain</i> the definition of usury, then <i>compare</i> and <i>conclude</i> that usury practice in banking is tolerable but his religion forbids usury with excessive interest mostly conducted by the loan shark.
9.	Non-muslim	Level 2: <i>Understanding</i> : She can clearly <i>interpret</i> and <i>explain</i> the definition of usury, then <i>compare</i> and <i>conclude</i> that usury practice in banking is tolerable because the interest rate is

Respondent	Religious identity	Category
		not too high, but his religion forbids usury with excessive interest.
10.	Non-muslim	Level 2: <i>Understanding</i> : She can clearly <i>interpret</i> and <i>explain</i> the definition of usury, then <i>compare</i> and <i>conclude</i> that usury practice in banking is tolerable because the interest rate is not too high, but his religion forbids usury with excessive interest.
11.	Muslim	Level 2: <i>Understanding</i> : She can clearly <i>interpret</i> and <i>explain</i> the definition of usury, then <i>exemplify</i> the loan system in the bank. She explain also that Islam forbids usury, yet she does not come to stage 3 on the level of <i>Applying (implementing)</i> what has been said/ forbidden by Islamic teaching to stay away from usury. Her aim to use Bank Syariah Indonesia Manado's services is not to stay away from usury. In contrast, she shares the same opinion with non-muslim that usury is lending money with excessive interest.
12.	Muslim	Level 3: <i>Applying</i> : She can clearly <i>interpret</i> and <i>explain</i> the definition of usury in Islam, then <i>exemplifies</i> the loan system conducted by the loan shark and banking service. She also comes to stage 3 on level <i>Applying (implementing)</i> even though the aim to use Bank Syariah Indonesia Manado's services is the second reason.
13.	Muslim	Level 3: <i>Applying</i> : She can clearly <i>interpret</i> and <i>explain</i> the definition of usury in Islam, then <i>exemplifies</i> the loan system conducted by the loan shark and banking service. She also comes to stage 3 on level <i>Applying (implementing)</i> because her first reason to use Bank Syariah Indonesia Manado's service is to avoid usury.

*Categorization of Cognitive Process Regarding Usury*

Respondent	Religious identity	Category
14.	Muslim	<p>Level 2: <i>Understanding</i>:</p> <p>He can clearly <i>interpret</i> and <i>explain</i> the definition of usury in Islam. His notion about usury is that paying interest at a low rate is tolerable. He also doubts that the money lending system in Bank Syariah Indonesia Manado is still not in accordance with Islamic principles.</p>
15.	Muslim	<p>Level 3: <i>Applying</i>:</p> <p>He can clearly <i>interpret</i> and <i>explain</i> the definition of usury in Islam. He <i>concludes</i> that it is forbidden in Islam. he is also certain that the system of BSI is in accordance with Islamic principles. He comes also to stage 3 on level <i>Applying (implementing)</i> because his first aim to use Bank Syariah Indonesia is to avoid usury, the rest is the profitable product and services.</p>
16.	Muslim	<p>Level 2: <i>Understanding</i>:</p> <p>He can clearly <i>interpret</i> and <i>explain</i> the definition of usury in Islam. he concluded that it is forbidden in Islam. yet, according to his opinion, the BSI system is still not in accordance with Islamic principles. His aim to use Bank Syariah Indonesia Manado's services also is not to avoid usury, but because of his payroll system where he works.</p>
17.	Muslim	<p>Level 2: <i>Understanding</i>:</p> <p>She can clearly <i>interpret</i> and <i>explain</i> the definition of usury in Islam. She <i>concluded</i> that it is forbidden in Islam, but can be tolerated in the business sphere.</p>
18.	Muslim	<p>Level 2: <i>Understanding</i>:</p> <p>He can clearly <i>interpret</i> and <i>explain</i> the definition of usury in Islam and it is forbidden in Islam. Yet, he can tolerate the praxis of interest rates in the banking system. Furthermore, his aim to use Bank Syariah Indonesia Manado's service is not because of avoiding usury praxis but the profitable product</p>

Respondent	Religious identity	Category
		and service provided by BSI, and this means that she is not in the stage of applying (implementation).
19.	Muslim	Level 2: <i>Understanding</i> : She can clearly <i>interpret</i> and <i>explain</i> the definition of usury in Islam and it is forbidden in Islam. Yet, she can tolerate the praxis of interest rate in the banking system, also her statement utters that the Bank Syariah Indonesia Manado system is not fully in accordance with Islamic principles. Furthermore, her aim to use the Bank Syariah Indonesia Manado's services is not because of avoiding usury praxis, and this means that she is not in the stage of applying (implementation).
20.	Muslim	Level 3: <i>Applying</i> : He can clearly <i>interpret</i> and <i>explain</i> the definition of usury in Islam. He <i>concludes</i> that it is forbidden in Islam. he is also certain that the system of Bank Syariah Islam Manado is in accordance with Islamic principles. He comes also to stage 3 on level <i>Applying (implementing)</i> because his first aim to use BSI is to avoid usury, the rest is the profitable product and services.

Source: Primary data and authors' analysis.

Table 2 showed that all participants understand usury well based on their religious teaching and thus could be categorized in Level 2: Understanding. Participants had different opinions on the status of interest rates in the current banking system: should it be called usury or not. Only Muslim customers viewed it as part of forbidden usury. However, they had the same opinion that the money lending practiced by loan sharks should be categorized as usury for its exploitation of borrowers.

## **Differences in Muslim and Non-Muslim Customers's Perspective**

The difference in viewpoints between Muslim and non-Muslim customers at BSI can be understood in their answers explaining usury and the practice of interest-bearing money in banking institutions. They have a different understanding regarding the practice of interest-bearing money, whereas for non-Muslims, the practice of usury is related to loan sharks and this is opposed by Christianity because it often charges high-interest rates which makes it difficult for customers to repay their money or capital. Meanwhile, according to them, reasonable interest rates are those carried out by banking institutions, which is permissible. Meanwhile, according to Muslim customers, usury and the practice of interest-bearing money in banking institutions is something that is prohibited in Islam, no matter how small the nominal percentage is determined. By Muslim customers, whatever percentage is taken for the benefit of a money loan, is still considered usury in Islamic teachings and this is prohibited, there are many narratives in the Qur'an regarding the prohibition of the practice of borrowing money, and this is included in the category of something that is prohibited. It is forbidden both usury practices by banking institutions and loan sharks.

The second difference we can see from the explanation of the priest regarding the narrative in the Bible which says that, if you lend to anyone poor, then do not act as a debt collector, and do not collect in return for it. The pastor said that the narrative had nothing to do with the economy, in this case, it was about business because a business will certainly aim at achieving profit and human endeavors to sustain life. The narrative is only related to the concepts of giving, kindness, and sincerity. In this case, we can see that indirectly, in Luke 6:34-35 *“And if you lend to those from whom you expect repayment, what credit is that to you? Even sinners lend to sinners, expecting to be repaid in full. <sup>35</sup> But love your enemies, do good to them, and lend to them without*

*expecting to get anything back. Then your reward will be great, and you will be children of the Most High because he is kind to the ungrateful and wicked”*, this is not something that is represented as a way of life in regulating human affairs, in this case, economic and business activities. Meanwhile, as we know, Muslims regard the Qur'an as a way of life that gives guidelines on how humans should live every activity of life, including in terms of economy and business.

## **CONCLUSION**

The results of this study indicated that both Muslim and non-Muslim customers of Bank Syariah Indonesia Manado passed the first level of remembering concerning the term usury because when they were asked about usury they can easily remember the term of usury. Furthermore, they tend to have the same level of understanding regarding the practice of interest-bearing money, thus can be considered at the second level of Anderson and Krathwohl's categories of the cognitive process. They can explain the practice of interest-bearing money, even though Muslim and non-Muslim customers have different points of view in explaining the practice of interest-bearing money conducted by bank institutions and loan sharks. Among ten Muslim customers as participants in this study, four of them attained the third level of Applying as their aim to use Bank Syariah Indonesia Manado's services was to avoid the praxis of usury which has been forbidden by Islamic teachings.

These findings imply that Bank Syariah Indonesia Manado should improve customers' comprehension of the non-interest system implemented by the bank. It is important for the bank to promote its nature as a usury-free financial institution as well as a professional financial services provider. The fact that many Muslims became customers is not caused by their belief in the bank as a free-usury financial institution should be responded to by gathering Muslim

scholars to promote Islamic banks in their preachings. Bank Syariah Mandiri Manado can invite Muslim scholars and preachers and provide them with the latest developments on fatwas or other regulations related to Islamic financial institutions. Muslim scholars and preachers are the frontmen for educating and spreading correct information about Islamic teachings regarding banks, usury, and other relevant issues to Islamic banks.

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*Telsy Fratama Dewi Samad & Ahmad Saifulloh*

# Learning Taxonomy of Islamic Education: The Development of *Aql* and the Brain in Quran from a Neuroscience Perspective

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## Abstract

The hierarchical thinking concept in the Islamic education field is based on theological and philosophical beliefs. Up to now, this concept is not yet proven scientifically and neurobiologically. As a result, Islamic education does not yet have a learning taxonomy that accommodates the effective and spiritual aspects of developing students' intellectual potential. Consequently, it forced its system to apply Bloom's taxonomy which focuses only on the cognitive part. With the rising of new theories, especially neuro-theology, neuro-philosophy, and neuro-education, emerge the opportunities to connect hierarchical thinking in Islamic education with these three theories. This research aims to compile a learning taxonomy of Islamic education based on neuroscience, accommodating the emotional, intellectual, and spiritual aspects. This research is a systematic review, which integrates, interprets, and synthesizes the hierarchical thinking concept with neuro-theology, neuro-philosophy, and neuro-education. The result shows that hierarchical thinking in Islamic education has neuro-physiological with six brain components: temporal lobe, parietal association cortex-temporal-occipital, limbic system, cingulate gyrus, prefrontal context, and prefrontal association cortex. These six components of the brain have relevance to hierarchical thinking and bloom taxonomy, namely remember (*dzikir*), understand (*nazhr*), apply (*'ilm-amal*), evaluate (*muhasabah*); analyze (*fikr*), and create (*ijtihad*). Thus, the brain's six components and hierarchical thinking can be narratively synthesized into a learning taxonomy of Islamic education. In the future, this finding could become theoretical discourse because hierarchical thinking, neuro-theology, neuro-philosophy, and neuro-education emerge the further development of learning taxonomy in Islamic education.

**Keywords:** Hierarchical thinking; learning taxonomy; Islamic education; and neuroscience



# Taksonomi Pembelajaran dalam Pendidikan Islam: Pengembangan Akal dan Otak dalam Al-Qur'an dari Perspektif Neurosains

## Abstrak

Konsep pemikiran hierarkis dalam bidang pendidikan Islam didasarkan pada keyakinan teologis dan filosofis. Sampai saat ini, konsep ini belum terbukti secara ilmiah dan neurobiologis. Akibatnya, pendidikan Islam belum memiliki taksonomi pembelajaran yang mengakomodasi aspek efektif dan spiritual dalam mengembangkan potensi intelektual peserta didik. Akibatnya, memaksa sistemnya untuk menerapkan taksonomi Bloom yang hanya berfokus pada bagian kognitif. Munculnya teori-teori baru, khususnya neuro-teologi, neuro-filsafat dan neuro-edukasi, membuka peluang untuk menghubungkan pemikiran hierarkis dalam pendidikan Islam dengan ketiga teori tersebut. Penelitian ini bertujuan untuk menyusun taksonomi pembelajaran pendidikan Islam berbasis neurosains, yang mengakomodasi aspek emosional, intelektual, dan spiritual. Penelitian ini merupakan tinjauan sistematis, yang mengintegrasikan, menafsirkan, dan mensintesis konsep berpikir hierarkis dengan neuro-teologi, neuro-filsafat, dan neuro-edukasi. Hasil penelitian menunjukkan bahwa pemikiran hierarkis dalam pendidikan Islam memiliki neuro-fisiologis dengan enam komponen otak: lobus temporal, korteks asosiasi parietal-temporal-oksipital, sistem limbik, cingulate gyrus, konteks prefrontal, dan korteks asosiasi prefrontal. Keenam komponen otak ini memiliki relevansi dengan hierarki berpikir dan berkembang taksonomi, yaitu mengingat (*dzikir*), memahami (*nazhr*), menerapkan (*'ilm-amal*), mengevaluasi (*muhasabah*), menganalisis (*fikr*), dan menciptakan (*ijtihad*). Dengan demikian, enam komponen otak dan hierarki berpikir dapat disintesis secara naratif menjadi taksonomi pembelajaran pendidikan Islam. Di masa depan, temuan ini dapat menjadi wacana teoritis karena pemikiran hierarkis, neuro-teologi, neuro-filsafat, dan neuro-edukasi muncul sebagai pengembangan lebih lanjut dari taksonomi pembelajaran dalam pendidikan Islam.

**Kata kunci:** Hierarki berpikir; taksonomi belajar; pendidikan Islam; neurosains

## INTRODUCTION

There is a dichotomy between Islamic philosophical and theological perspectives with neuroscience toward research on the human's mind. On the one hand, the mind is seen as a spiritual entity that functions normatively, while the brain is considered a biological organ that serves mechanically.<sup>1</sup> On the other hand, some interpreters associated the mind with something negative, such as "devil mind" and other negative connotations. Meanwhile, in the neuroscience field, the mind is seen as an essential part of the human body that functions to think critically, be creative, and be innovative.<sup>2</sup> Some interpreters stated that the brain functions as the mind. Meanwhile, neuroscience scholars said that the brain functions to think.<sup>3</sup> However, up to now, there is no interdisciplinary, multidisciplinary, and transdisciplinary studies that combine Islamic theology and neuroscience.<sup>4</sup> As a result, Islamic education does not have a thinking taxonomy based on the Quran. Practically, Islamic education applied Bloom's taxonomy, which is irrelevant to the Islamic education field. If Islamic education does not find an alternative to replace this

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<sup>1</sup> Muhammad Faiz Rofdli and Suyadi, "Tafsir Ayat-Ayat Neurosains ('Aql Dalam Al-Qur'an Dan Relevansinya Terhadap Pengembangan Berpikir Kritis Dalam Pendidikan Islam) [Interpretation of Neuroscience Verses ('Aql in the Qur'an and Its Relevance to the Development of Critical Thinking in Islamic Education)]," *Jurnal At-Tibyan: Jurnal Ilmu Alqur'an Dan Tafsir* 5, no. 1 (2020): 134–52, <https://doi.org/10.32505/at-tibyan.v5i1.1399>.

<sup>2</sup> Ahmat Miftakul Huda and Suyadi, "Otak Dan Akal Dalam Kajian Al-Quran Dan Neurosains [Brain and Reason in the Study of the Qur'an and Neuroscience]," *Jurnal Pendidikan Islam Indonesia* 5, no. 1 (2020): 67–79, <https://doi.org/10.35316/jpii.v5i1.242>.

<sup>3</sup> Mulizar, "Hermeneutika Sebagai Metode Baru Dalam Menafsirkan Al-Qur'an [Hermeneutics as a New Method in Interpreting the Qur'an]," *Jurnal At-Tabaan* 2, no. 2 (2017): 159–77, <https://doi.org/10.32505/at-tibyan.v2i2.386>; Syafieh, "Perkembangan Tafsir Falsafi Dalam Ranah Pemikiran Islam [The Development of Falsafi Interpretation in the Realm of Islamic Thought]," *Jurnal At-Tibyan* 2, no. 2 (2017): 140–58, <https://doi.org/10.32505/at-tibyan.v2i2.385>.

<sup>4</sup> Arifin Zein, "Tafsir Alquran Tentang Akal (Sebuah Tinjauan Tematis) [The Qur'anic Commentary on Intellect (A Thematic Review)]," *Jurnal At-Tibyan: Jurnal Ilmu Alqur'an Dan Tafsir* 2, no. 2 (2017): 233–45, <https://doi.org/10.32505/at-tibyan.v2i2.392>.

taxonomy, it will lose its transcendental dimension, which is the core of Islamic teaching.

The previous studies on 'Aql in Quran and brain in neuroscience and its implications for Islamic education's thinking taxonomy have not been done much. In the 13<sup>th</sup> century, the concept of 'Aql was understood metaphysically as a spirit, *nafs*, and *qolb*.<sup>5</sup> Even Al-Farabi's and Ibn Sina's review on the hierarchical thinking,<sup>6</sup> were seen metaphysically and not yet scientifically.<sup>7</sup> Other studies focus on 'aql and the brain in the Quran and neuroscience and its implications for Islamic education, which is relatively new. Some of these studies focus on the hierarchical thinking of Islam.<sup>8</sup> Other study criticizes

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<sup>5</sup> Imam Al-Ghazali, *Raudhah Ihya Ulumuddin [Garden of the Revival of the Religious Sciences]* (Semarang: Asy-Syifa, 2003); Imam Al-Ghazali, *Menuju Labuhan Akhirat: Mengungkap Problematika Keberagamaan Umat [Towards the Harbor of the Hereafter: Revealing the Religious Problems of the Ummah]*, trans. Masyhur Abadi and Hussain Aziz (Surabaya: Pustaka Progressif, 2002); Fuadi, "Peran Akal Menurut Pendangan Al-Ghazali [The Role of Reason According to Al-Ghazali . 's View]," *Jurnal Substansia* 15, no. 1 (2013): 81–90, <https://doi.org/10.22373/substantia.v15i1.3791>.

<sup>6</sup> Waryani Fajar Riyanto, *Studi Islam Integratif: Dari Psikologi Islam(i) Ke Integrasi-Interkoneksi Psikologi (Int-I-P) Mazhab Jogja, Psikologi Mazhab Keempat [Integrative Islamic Studies: From Islamic Psychology(i) to the Integration-Interconnection of Psychology (Int-I-P) of the Jogja School, Fourth School of Psychology]* (Yogyakarta: Int-I-P, 2013); Tauiq Pasiak, *Revolusi IQ/EQ/SQ: Menyingkap Rahasia Kecerdasan Berdasarkan Al-Quran Dan Neurosains Mutakhir [The IQ/EQ/SQ Revolution: Uncovering the Secrets of Quran-Based Intelligence and State-of-the-Art Neuroscience]* (Bandung: Mizan Bandung, 2008).

<sup>7</sup> Muhammad Aziz, "Tuhan Dan Manusia Dalam Perspektif Pemikiran Abu Nasr Al-Farabi [God and Man in the Perspective of Abu Nasr Al-Farabi's Thought]," *Jurnal Studi Islam* 10, no. 2 (2015): 62–91, <http://ejournal.kopertais4.or.id/tapalkuda/index.php/pwahana/article/view/2694>; M. Wiyono, "Pemikiran Filsafat Al-Farabi [Al-Farabi's Philosophical Thoughts]," *Substantia: Jurnal Ilmu-Ilmu Ushuluddin* 18, no. 1 (2016): 67–80, <https://doi.org/10.22373/substantia.v18i1.3984>; Frida Akmalia and Sofyan Sauri, "The Concepts of Al-Farabi in Education: It's Implications in Learning Arabic," *Attanwir : Jurnal Keislaman Dan Pendidikan* 11, no. 2 (2020): 14–24, <https://doi.org/10.53915/jurnalkeislamandanpendidikan.v11i2.41>.

<sup>8</sup> Huda and Suyadi, "Otak Dan Akal Dalam Kajian Al-Quran Dan Neurosains [Brain and Reason in the Study of the Qur'an and Neuroscience]"; Ranu Suntoro and Suyadi, "Konsep Akal Bertingkat Al-Farabi dalam Perspektif Neurosains dan Relevansinya Dengan Pembelajaran Sains di Madrasah [Al-Farabi's Concept of Multilevel Intellect in the Perspective of Neuroscience and Its Relevance to Science Learning in Madrasah]," *Risalah, Jurnal Pendidikan dan Studi Islam* 6, no. 2 (2020): 209–304, [https://doi.org/10.31943/jurnal\\_risalah.v6i2.147](https://doi.org/10.31943/jurnal_risalah.v6i2.147).

Indonesia's education policy, which tends to prioritize the cognitive domain and ignores the affective and psychomotor domains, where in neuroscience, all these three domains are regulated in the same body organ, namely the brain.<sup>9</sup> Rusdianto's research states that neuroscience's involvement is a good beginning in producing holistic education.<sup>10</sup> The research by Karisma and Handayani state that the hierarchical thinking theory offered by Ibnu Sina is relevant to the learning taxonomy in Islamic education.<sup>11</sup>

Based on a search of previous studies, no research has attempted to develop the concept of *'aql* in the Qur'an into a scientific taxonomy of thinking. As a literature study, this research aims to develop the concept of "reasoning" in the Qur'an from a neuroscience perspective into a taxonomy of Islamic religious education learning. This research is based on the argument that the concept of Aql in the Qur'an can be a philosophical basis for the preparation of a taxonomy of thinking in learning Islamic religious education. This argument is strengthened by previous studies which show that the concept of aql has been discussed in earlier Islamic thought, especially by Ibn Sina and Al-Farabi. Al-Farabi's hierarchical thinking was considered relevant to

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<sup>9</sup> Taufiq Pasiak, "Konsep Akal Dalam Perspektif Neurosains: Kajian Qur'ani Dan Implikasinya Dalam Penyelenggaraan Pendidikan Islam [Concept of Intellect in Neuroscience Perspective: Study of the Qur'an and Its Implications in the Implementation of Islamic Education]" (PhD Thesis, IAIN Alauddin Makasar, 2003).

<sup>10</sup> Rusdianto, "Interaksi Neurosains Holistik Dalam Perspektif Pendidikan Dan Masyarakat Islam [The Interaction of Holistic Neuroscience in the Perspective of Islamic Education and Society]," *Hunafa: Jurnal Studia Islamika* 12, no. 1 (2015): 71–94, <https://doi.org/10.24239/jsi.v12i1.382.71-94>.

<sup>11</sup> Astuti Budi Handayani and Suyadi, "Relevansi Konsep Akal Bertingkat Ibnu Sina Dalam Pendidikan Islam Di Era Milenial [The Relevance of Ibn Sina's Multilevel Concept of Intellect in Islamic Education in the Millennial Era]," *Ta'dibuna: Jurnal Pendidikan Islam* 8, no. 2 (2019): 222–40, <https://doi.org/10.32832/tadibuna.v8i2.2034>; Kharisma Noor Latifatul Mahmudah and Suyadi, "Akal Bertingkat Ibnu Sina Dan Taksonomi Bloom Dalam Pendidikan Islam Perspektif Neurosains [Ibn Sina's Multilevel Intellect and Bloom's Taxonomy in Islamic Education from a Neuroscience Perspective]," *Edukasia Islamica: Jurnal Pendidikan Islam* 5, no. 1 (2020): 121–38, <https://doi.org/10.28918/jei.v5i1.2432>.

Islamic education's thinking stages,<sup>12</sup> and Ibnu Sina's hierarchical thinking concept was also found relevant to Bloom's taxonomy and can potentially be developed as the thinking stages in learning the Islamic education field.<sup>13</sup> Thus, the study of mind-brain in the Qur'an and neuroscience enriched with the concept of hierarchical thinking by Ibn Sina and Al-Farabi. It opens the opportunity for the emergence of a new theory of thinking taxonomy in the Islamic education field.

## RESEARCH METHOD

This paper is a systematic review of qualitative-descriptive research.<sup>14</sup> The systematic review is chosen because this approach can reveal specific knowledge and synthesize a theoretical contribution to become an actual configuration concept. Systematic review applies rigorous, transparent, explicit, and accountable research methodology. The systematic review steps in this study follow the procedure set by Goaggoses and Koglin<sup>15</sup> with the following guidelines.

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<sup>12</sup> Ruri Afria Nursa and Suyadi, "Konsep Akal Bertingkat Al-Farabi Dalam Teori Neurosains Dan Relevansinya Dengan Pendidikan Islam [Al-Farabi's Concept of Multilevel Intellect in Neuroscience Theory and Its Relevance to Islamic Education]," *Tawazun: Jurnal Pendidikan Islam* 13, no. 1 (2020): 1–17, <https://doi.org/10.32832/tawazun.v13i1.2757>.

<sup>13</sup> Mahmudah and Suyadi, "Akal Bertingkat Ibnu Sina Dan Taksonomi Bloom Dalam Pendidikan Islam Perspektif Neurosains [Ibn Sina's Multilevel Intellect and Bloom's Taxonomy in Islamic Education from a Neuroscience Perspective]."

<sup>14</sup> Mark Newman and David Gough, "Systematic Reviews in Educational Research: Methodology, Perspectives and Application," in *Systematic Reviews in Educational Research: Methodology, Perspectives and Application*, ed. Olaf Zawacki-Richter et al. (Wiesbaden: Springer Fachmedien, 2020), 3–22, [https://doi.org/10.1007/978-3-658-27602-7\\_1](https://doi.org/10.1007/978-3-658-27602-7_1).

<sup>15</sup> Naska Goaggoses and Ute Koglin, "The Role of Social Goals in Academic Success: Recounting the Process of Conducting a Systematic Review," in *Systematic Reviews in Educational Research: Methodology, Perspectives and Application*, ed. Olaf Zawacki-Richter et al. (Wiesbaden: Springer Fachmedien, 2020), 145–61, [https://doi.org/10.1007/978-3-658-27602-7\\_9](https://doi.org/10.1007/978-3-658-27602-7_9).

## **Data research design**

The research data design is based on the problem formulation, that is, the fundamental questions to be answered from various literature. The answers are expected to develop or synthesize a new theory. This systematic review's fundamental question is: What is the relationship between hierarchical thinking and the thinking taxonomy from Quranic dan neuroscience perspectives? Is the learning taxonomy in Islamic education different from the learning taxonomy in general? and "How is the taxonomy of Islamic teaching-learning composed?"

## **Article Criteria**

- a. The article should be relevant to the research topic; the hierarchical thinking in the Quran and neuroscience and its relevance to learning taxonomy of Islamic education.
- b. The relevant article is published in accredited national journals and / or reputable international journals of neuroscience, philosophy, religion, social humanities, and Islamic education.
- c. The relevant article is published from 2010 to 2020.

## **Research strategy development in Scopus database**

The search for data sources in this systematic review uses key terms to answer the fundamental research questions, following the method developed by Dickson, by entering controlled keyword terms, "substitute words", (\* sign in the database) and Boolean operators "or" and " and ".<sup>16</sup> Explicitly, the keywords used to explore the data in this study are the philosophy of neuroscience, educational neuroscience;

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<sup>16</sup> Kelly Dickson, Carol-Ann Vigurs, and Mark Newman, "Youth Work: A Systematic Map of the Research Literature," Report (Leinster. Ireland: Health Service Executive, Republic of Ireland, 2013), <https://www.lenus.ie/handle/10147/306851>.

neuro-philosophy; theology; neurotheology; religious belief, and religious education.

### Article selection

Selecting article or screening data is needed to ensure that the item is relevant to the discussed topic. Potential articles in this systematic review were obtained through the electronic search engine of the Web of Science database, and duplicate articles were removed. The first screening focuses on the title and abstract to decide whether the article is relevant or irrelevant to the topic. Furthermore, the selected article's reference was checked to find another potential paper according to the requirement. Reference examination is recognized as a balanced component of searching strategy in several systematic review guidelines. The search strategy in various systematic review guidelines.<sup>17</sup> Figure 2 shows the flow of data selection or screening in a systematic review adapted from Moher et al.<sup>18</sup>

The writer conducted a comprehensive examination of the article to explore research gaps in that scope and determine further research interest. In the beginning, the writer planned to analyze the articles using a qualitative and quantitative method. However, Dixon-Wood stated that this step is more problematic and complicated.<sup>19</sup> The qualitative articles are often excluded from the systematic review,

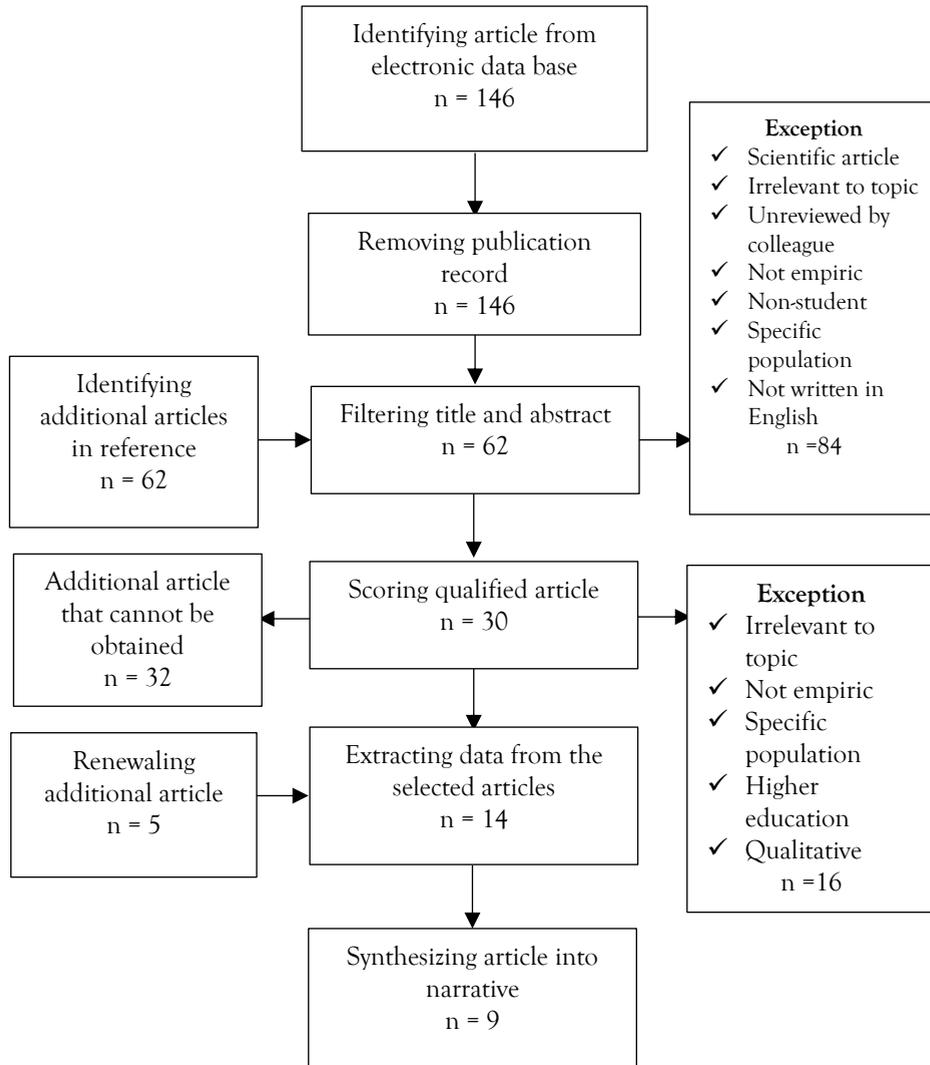
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<sup>17</sup> Kayla M. Atkinson et al., "Reporting Standards for Literature Searches and Report Inclusion Criteria: Making Research Syntheses More Transparent and Easy to Replicate," *Research Synthesis Methods* 6, no. 1 (2015): 87–95, <https://doi.org/10.1002/jrsm.1127>.

<sup>18</sup> David Moher et al., "Preferred Reporting Items for Systematic Reviews and Meta-Analyses: The PRISMA Statement," *PLOS Medicine* 6, no. 7 (2009): e1000097, <https://doi.org/10.1371/journal.pmed.1000097>.

<sup>19</sup> Mary Dixon-Woods et al., "How Can Systematic Reviews Incorporate Qualitative Research? A Critical Perspective," *Qualitative Research* 6, no. 1 (2006): 27–44, <https://doi.org/10.1177/1468794106058867>.

although this combination can increase the value and understand the synthesized result. Therefore, this systematic review's steps are a systematic review of qualitative research that accentuates the epistemology and methodology.<sup>20</sup>



**Figure 2.** The flow of data screening

<sup>20</sup> Dixon-Woods et al.

## Data extraction (article coding)

Data extraction is a systematic identification to ensure that articles contain relevant information to answer research questions, such as the context of the study, method, and findings.<sup>21</sup> This systematic review applies open and categorical data coding to extract information, including research objectives, types and approaches, research questions, hypotheses, the detailed participant (number, age range, education level), methodological aspects (design, period time, variables, measurement tools), and findings (main results and brief conclusions).

Identifying what theory is applied in the article is quite challenging because not all papers explicitly stated the hypotheses or arguments. Therefore, the coding is focused on the analysis of contributed theory. Table 1 shows a summary of some of the extracted data from the particular articles.

**Table 1.** Article data in a systematic review

Author	Key concept	Comparative Analysis	Scholarly highlights
Clark <sup>22</sup>	philosophy of neuroscience; magnetic resonance imaging; educational administration; neurophilosophy; educational neuroscience	Neuroscience and education draw on a variety of fields to gain a deeper understanding of the functioning of the brain. While neurosciences are around and come to the attention of	Education philosophers play an important role in both these fields, and in neurophilosophy and education, by advancing well-trained arguments, presenting

<sup>21</sup> Martyn Hammersley, "Reflections on the Methodological Approach of Systematic Reviews," in *Systematic Reviews in Educational Research: Methodology, Perspectives and Application*, ed. Olaf Zawacki-Richter et al. (Wiesbaden: Springer Fachmedien, 2020), 23–39, [https://doi.org/10.1007/978-3-658-27602-7\\_2](https://doi.org/10.1007/978-3-658-27602-7_2).

<sup>22</sup> John Clark, "Philosophy, Neuroscience and Education," *Educational Philosophy and Theory* 47, no. 1 (2015): 36–46, <https://doi.org/10.1080/00131857.2013.866532>.

Author	Key concept	Comparative Analysis	Scholarly highlights
		philosophers interested in their claims as a science discipline, only recently did educational philosophers begin to be critically concerned about how neuroscience can make a difference in our understanding of education.	philosophical principles and informing critical commentaries on concepts, theoretics and methods.
Jungert <sup>23</sup>	Interdisciplinarity' psychology; philosophical method; autobiographical memory; philosophy of neuroscience; personal identity; scientific debate; neurophilosophy theology	Combining the autobiographical memory's features and mechanisms discovered by neuroscience with the philosophical concept of biographical identity, the relationship between memory and identity compared with classical analytical approaches can be developed into a much richer theory. In contrast, the application of philosophical methods in the field of neuroscience will not be regarded by the neurophilosophers as a	In the last few decades, the neuroscience philosophy has developed two different approaches to the challenges and perspectives: on the one hand, it tries to use methods and classical approaches from science philosophy to neuroscience, for example, to shed light on its particular explanatory strategies. Such empirical findings are of great help in developing an advanced

<sup>23</sup> M. Jungert, "Neurophilosophy or Philosophy of Neuroscience? What Neuroscience and Philosophy Can and Cannot Do for Each Other," in *The Human Sciences after the Decade of the Brain*, ed. Jon Leefmann and Elisabeth Hildt (Cambridge, US: Academic Press, 2017), 3–13, <https://doi.org/10.1016/B978-0-12-804205-2.00001-X>.

Author	Key concept	Comparative Analysis	Scholarly highlights
		method for correction or forgery from a neutral external perspective.	philosophical theories of the importance of memory for personal identity, which can explain how people are able to develop narrative structures.
Sayadmansour <sup>24</sup>	Theology; human mind; neurotheology; brain science; spiritual experience; religious experience	One of cognitive neuroscience's most important goals is to improve understanding of how people think and interact with our environment. This concerns in particular our perception and response to the external reality that the brain presents continuously to our deep awareness. Neurotheology as an emerging field of study has the ability to offer our understanding of human mind, consciousness, scientific discovery, spiritual experience and theological debate much.	Neurotheology is a new field in which the relationship between the sciences of the brain and the religion is being understood. Neurotheology should be seen as a multidisciplinary trial which calls for the considerable integration of divergent fields, neurosciences and religious phenomena. Neurotheology is the only way of exploring epistemological issues arising from neuroscience and theology.

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<sup>24</sup> Alireza Sayadmansour, "Neurotheology: The Relationship Between Brain and Religion," *Iranian Journal of Neurology* 13, no. 1 (2014): 52–55.

Author	Key concept	Comparative Analysis	Scholarly highlights
Klemm <sup>25</sup>	cognitive dissonance; religious belief; religious instruction; cognitive process; Neuroscience	Religion information is problematic from any source. There are so many religious belief systems in 19 main religions, 270 different groups, and a thousand smaller groups. This is because believers often decide without much introspection and evaluation on the information they want to enter their belief system.	A college course integrating neuroscience and religion can help students learn how experiences, conditioning, education, culture, biology, emotions, psychology and cognition are affected by their religious beliefs.
Blevins <sup>26</sup>	Neuroscience and religious education		Neuroscience promotes certain behavior by spiritual change. Every part of the brain, in particular brain stem, hippocampus, tonsils, temporarily lobes, frontal cortex, corpus callosum and many other parts has a function in spiritual moments to bring about new behavioral changes in religion.
Martín-Loeches <sup>27</sup>	cognitive neuroscience functional magnetic	A debate on whether neuroscience is actually useful for education,	The articles in this monograph provide empirical evidence

<sup>25</sup> W. R. Klemm, “Accommodating Religion to Modern Neuroscience,” *Mental Health, Religion & Culture* 20, no. 1 (2017): 1–19, <https://doi.org/10.1080/13674676.2017.1313826>.

<sup>26</sup> Dean G Blevins, “Brains on Fire: Neuroscience and the Gift of Youth.,” *Journal of Youth Ministry* 12, no. 2 (2014): 7–24.

<sup>27</sup> Manuel Martín-Loeches, “Neuroscience and Education: We Already Reached the Tipping Point,” *Psicología Educativa*, Neuroscience and education: We already reached the

Author	Key concept	Comparative Analysis	Scholarly highlights
	resonance imaging educational psychology Neuroscience	whether the latter really contributes to education is currently taking place, and which began several years ago. The debate is not over, but it may be time to conclude it, as we will see in this special issue	of sufficient knowledge already being gained from neuroscience to improve education and political decision making considerably in this regard. Neuroscience has a great deal to do with education, and its contribution in future to this field of the human social, cognitive and emotional development is increasingly important.
Mudge et al. <sup>28</sup>	social neuroscience; value education; psychology; religious education	This not only means that religious and spirits' education can respond to the challenge of neuroscientific insight and to other fields of the curriculum, but also the deliberative reasoning Narvaez identifies within her theory of threefold ethics mentioned above.	Stressing research that supports an approach to values education, which promotes the development of those provisions, which promotes understanding of the character provisions and decision-making processes as operational in an automated manner

tipping point [Neurociencia y educación: ya hemos alcanzado el punto crítico], 21, no. 2 (2015): 67–70, <https://doi.org/10.1016/j.pse.2015.09.001>.

<sup>28</sup> Peter Mudge, Daniel Fleming, and Terence Lovat, “The Potential Impact of the Neurosciences on Religious and Spiritual Education: Ramifying from the Impact on Values Education,” *Journal of Beliefs & Values* 35, no. 2 (2014): 144–54, <https://doi.org/10.1080/13617672.2014.953299>.

Author	Key concept	Comparative Analysis	Scholarly highlights
			<p>at a preconscious level. If the above neuroscientific findings are genuinely insightful, and if education is seen to play a role in addressing those issues of personal discomfort, putting these two together would seem to be a unique position to play in a comprehensive curriculum. religious and spiritual education.</p>
<p>Elka and Aleman<sup>29</sup></p>	<p>religious vision; medial prefrontal cortex; default mode network</p>	<p>The theory of predictive processing is presented as an integral basis for the neurocognitive foundation of religion and spirituality by the authors. The authors compares the predictive model of processing with religion and spirituality accounts of two systems by emphasizing the central role of predictive error monitoring.</p>	<p>The author's model is based on four different brain mechanisms that play a key role in religion and spirituality: the temporal area of the brain is linked to religious visions and ecstatic experiences; the multi-sensory area of the brain and the defective mode network involves self-transcending experiences.</p>

<sup>29</sup> Michiel van Elk and André Aleman, “Brain Mechanisms in Religion and Spirituality: An Integrative Predictive Processing Framework,” *Neuroscience & Biobehavioral Reviews* 73 (2017): 359–78, <https://doi.org/10.1016/j.neubiorev.2016.12.031>.

Author	Key concept	Comparative Analysis	Scholarly highlights
Arievitch <sup>30</sup>	contemporary psychology; human mind; behaviorism; information processing	This is mainly because Taxonomy is implicitly based on outdated mentalist assumptions and the mechanical model of human knowledge as "information processing" in line with defective computer metaphor, with their hierarchy of levels and educational objectives.	From the perspective of the DTL, knowledge is a set of works and activities can only be developed, implemented and redeveloped; it is not something to be "stored and retrieved." The whole discourse about the aims and tasks of learning change with regard to the mind, cognitive capacity and learning of students in activities which are inseparable from acting.

Source: Scopus database, Author’s compilation.

### Thematic narrative synthesis (comparative blending)

Narrative and thematic synthesis is a textual approach that is applied systematically, including summarizing, linking, and explaining the theoretical findings of various research.<sup>31</sup> It can be said that this thematic narrative synthesis is the most complicated step in a systematic review because it is not only summarizing the findings of

<sup>30</sup> Igor M. Arievitch, “The Vision of Developmental Teaching and Learning and Bloom’s Taxonomy of Educational Objectives,” *Learning, Culture and Social Interaction* 25 (2020): 100274, <https://doi.org/10.1016/j.lcsi.2019.01.007>.

<sup>31</sup> Jennie Popay et al., “Guidance on the Conduct of Narrative Synthesis in Systematic Reviews: A Product from the ESRC Methods Programme” (Lanchaster: Lanchaster University, 2006), <https://www.lancaster.ac.uk/media/lancaster-university/content-assets/documents/fhm/dhr/chir/NSsynthesisguidanceVersion1-April2006.pdf>.

each study but it should find a meta-perspective. According to Siddaway's synthesis, it is the process of interpreting, integrating, comparing, and criticizing the entire article's theoretical findings.<sup>32</sup> The results of neuroscience theory with its various themes, such as the prefrontal cortex, limbic system, cingulate system, and prefrontal position, are compared with the functions of the brain and the hierarchical thinking from a religious point of view, starting from *dzikr*, *nazhr*, *'ilm-amal*, *muhasabah*, to *ijtihad*. The theoretical themes of neuroscience and religion are integrated into neuro-theology, neuro-philosophy, and neuro-spiritual. Thus, thematic synthesis is a structured and systematic activity to integrate the research findings from various perspectives.

## **RESULTS AND DISCUSSION**

The findings of this study are presented in two narrative synthesis themes. First, the brain's parts with specific functions are interpreted, compared, and integrated with hierarchical thinking from an Islamic perspective. This first narrative synthesis resulted in a new meaning configuration on the neurobiological basis of the mind (Quranic perspective) in the brain (neuroscience perspective). Second, the hierarchical thinking from an Islamic perspective is interpreted, compared, and integrated with Bloom's taxonomy from a neuroscience perspective. This second narrative synthesis resulted in a new concept configuration named the Islamic taxonomy of Islamic teaching-learning. On the one hand, these two primary findings reinforce the concept of neuro-education, which is still developing. On the other hand, since this narrative synthesis

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<sup>32</sup> Andy P. Siddaway, Alex M. Wood, and Larry V. Hedges, "How to Do a Systematic Review: A Best Practice Guide for Conducting and Reporting Narrative Reviews, Meta-Analyses, and Meta-Syntheses," *Annual Review of Psychology* 70, no. 1 (2019): 747–70, <https://doi.org/10.1146/annurev-psych-010418-102803>.

applies a different approach—the hierarchical thinking from an Islamic point of view—becomes a new variant concept and theory on Islamic neuroeducation.

### **Neurobiological basis of hierarchical thinking and its implications for Islamic education**

The neurobiological basis of the human brain can be found in the Quranic concept of mind through interpretation, comparison and integration with neurophysiology. This find has a significant implication for the Islamic education theory's development. Up to now, Islamic education is understood as a process of nurturing student to have a good character,<sup>33</sup> but also developing and optimizing the mind and intellectual potency.<sup>34</sup> This implication is relevant to the research which states that character-building means mind and intellectual building.<sup>35</sup> Character building is an essential part of Islamic education, but Islamic education is broader than character building. Therefore, the hierarchical thinking implications on Islamic education in this study are more general than in the previous study.<sup>36</sup>

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<sup>33</sup> Deswita, "Konsep Pemikiran Ibnu Sina Tentang Pendidikan Akhlak [The Concept of Ibn Sina's Thoughts About Moral Education]," *Ta'dib* 16, no. 2 (2013): 168–76, <https://doi.org/10.31958/jt.v16i2.249>.

<sup>34</sup> Suyadi, *Pendidikan Islam Dan Neurosains: Menelusuri Jejak Akal Dan Otak Dalam Al-Qur'an Hingga Pengembangan Neurosains Dalam Pendidikan Islam [Islamic Education and Neuroscience: Tracing the Traces of Reason and Brain in the Qur'an to the Development of Neuroscience in Islamic Education]* (Jakarta: Kencana, 2020).

<sup>35</sup> Taufiq Pasiak, "Pendidikan Karakter Sebagai Pendidikan Otak [Character Education as Brain Education]," *Jurnal AKRAB* 1, no. 3 (2010): 7–15, <https://doi.org/10.51495/jurnalakrab.v1i3.52>; Awhinarto and Suyadi, "Otak Karakter Dalam Pendidikan Islam: Analisis Kritis Pendidikan Karakter Islam Berbasis Neurosains," *Jurnal Pendidikan Karakter* 10, no. 1 (2020): 143–56, <https://doi.org/10.21831/jpk.v10i1.29693>.

<sup>36</sup> Pasiak, "Pendidikan Karakter Sebagai Pendidikan Otak [Character Education as Brain Education]."

The concept of mind-brain is also relevant to research finding which states that one's excellence is determined by the brain's quality.<sup>37</sup> This finding is in line with research on *Ulul Albab*<sup>38</sup> that found the best human is the one who has the best brain performance. Therefore, Islamic education should be oriented toward developing the potency of mind-brain integrally to create an excellent person.

Furthermore, six brains' autonomous nervous systems synergize simultaneously regulating behavior that later forms one's character.<sup>39</sup> Those six brain components are the *prefrontal cortex, limbic system, cingulate gyrus, basal ganglia, temporal lobes, and cerebellum*.<sup>40</sup> Brain capacity to regulate behavior has also been tested in other research<sup>41</sup> and proves that the six brain components are correlated with Bloom's taxonomy: remember, understand, apply, evaluate, analyze and create.<sup>42</sup> Based on previous verified findings, this study synthesizes

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<sup>37</sup> Fikri Saudu, *Manusia Unggul: Neurosains Dan Al-Qur'an [Superior Man: Neuroscience and the Qur'an]* (Jakarta: Penjuru Ilmu Sejati, 2018).

<sup>38</sup> Hamdi Rahman et al., "Aplikasi Pemikiran Islam Dalam Pendidikan Sains [The Application of Islamic Thought in the Teaching of Science]," *Global Journal Al-Thaqafah* 7, no. 1 (2017): 79–89, <https://doi.org/10.7187/GJAT12920170701>; Sri Aliyah, "Ulul Albab Dalam Tafsir Fi Zhilaili Al-Qur'an [Ulul Albab in Tafsir Fi Zhilalil Al-Qur'an]," *Jurnal Ilmu Agama: Mengkaji Doktrin, Pemikiran, Dan Fenomena Agama* 14, no. 1 (2013): 115–50, <http://jurnal.radenfatah.ac.id/index.php/JIA/article/view/465/>; M. Taib Hunsouw, "Ulul Albab Dalam Tafsir Fi Zhilal Al-Qur'an Kitab Tafsir Sayyid Quthb [Ulul Albab in Tafsir Fi Zhilal Al-Qur'an Book of Tafsir by Sayyid Qutb]," *Tahkim: Jurnal Hukum Dan Syariah* 9, no. 1 (2017): 172–97, <https://doi.org/10.33477/thk.v9i1.97>.

<sup>39</sup> Pasiak, "Pendidikan Karakter Sebagai Pendidikan Otak [Character Education as Brain Education]."

<sup>40</sup> Matthew H. Olson and B. R. Hergenhahn, *An Introduction to Theories of Learning*, Ninth Edition (New York: Routledge, 2016), 355–67; Pasiak, "Pendidikan Karakter Sebagai Pendidikan Otak [Character Education as Brain Education]."

<sup>41</sup> Desfa Yusmaliana et al., "Creative Imagination Base on Neuroscience: A Development and Validation of Teacher's Module in Covid-19 Affected Schools," *Universal Journal of Educational Research* 8, no. 11B (2020): 5849–58, <https://doi.org/10.13189/ujer.2020.082218>; Nurjanah Wijayanti and Suyadi, "Rational and Intuitive Brains in Islamic Education: Analysis of Al-Ma'un Theology in the Neurosains Perspective," *Edukasi* 8, no. 2 (2020): 1–25, <https://ejournal.staim-tulungagung.ac.id/index.php/edukasi/article/view/252>.

<sup>42</sup> Awhinarto and Suyadi, "Otak Karakter Dalam Pendidikan Islam: Analisis Kritis Pendidikan Karakter Islam Berbasis Neurosains."

that the six components of the brain are correlated with the hierarchy contained in the semantic field of reason: *dzikr* (remember), *nazhr* (understand), *muhasabah* (evaluate), *ilm-amal* (apply), *fikr* (analyze), and *ijtihad* (create).<sup>43</sup> Thus, hierarchical thinking has a neurobiological basis that can be seen in the brain's six components. Table 2 is a narrative analysis of the neurobiological basis of hierarchical thinking and its implications for Islamic education.

**Table 2.** The neurobiological basis of stratified reason and its implications for Islamic education

No	Hirarkhi akal	Basis neurobiologis	Implications for Islamic Education
1	<i>Dzikr and remember</i>	Temporal lobe	Repeating the lesson
2	<i>Nazhr and Understand</i>	Occipital temporal parietal association cortex	Multi-sensory learning, using all five senses in every observing learning object
3	<i>'Ilm-amal and apply</i>	Limbic System	Controlling emotions: be patient and forgiving
4	<i>Muhasabah and evaluate</i>	Cingulate system	Contemplation and reflection stimulation
5	<i>fikr and analyze</i>	Prefrontal cortex	Stimulating to be a critical
6	<i>ijtihad and create</i>	Prefrontal association cortex	Stimulating to be a creative and imaginative student

Table 2 explains that the hierarchical thinking from the Islamic perspective, which correlates with Bloom's taxonomy, has a brain's neurobiological. As a result, Islamic education is expected to optimizing the function of the brain as categorized in the hierarchical

<sup>43</sup> Pasiak, *Revolusi IQ/EQ/SQ: Menyingkap Rahasia Kecerdasan Berdasarkan Al-Quran Dan Neurosains Mutakhir [The IQ/EQ/SQ Revolution: Uncovering the Secrets of Quran-Based Intelligence and State-of-the-Art Neuroscience]*.

thinking.<sup>44</sup> This analysis is more comprehensive than the neuro-education initiated by Barbara Rich<sup>45</sup>, and is also more advance than neuroscience that only has a one-way learning direction.<sup>46</sup> Thus, the research of hierarchical thinking implication with a neurobiological basis towards Islamic education has a novel value compared to previous studies.

### Learning Taxonomy theory in Islamic education's perspective

Quran explains how the brain works, which is called the semantic field of 'aql. According to Quran, the brain functions to *dabbara* (contemplate), *faqiha* (understand), *fahima* (understand), *nazhara* (see with the eyes), *dzakara* (remember), *fakkara* (think deeply), and *'alima* (understand comprehensively).<sup>47</sup> These seven semantic fields of 'aql can be summarized into four terms, namely *fikr*, *dhikr*, *'ilm*, and *nazhr*.<sup>48</sup> This study adds two words of the semantic field of 'aql called *muhasabah* and *ijtihad*. The semantic field of 'aql is still a divine-

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<sup>44</sup> Peter Mudge, Daniel Fleming, and Terence Lovat, "The Potential Impact of the Neurosciences on Religious and Spiritual Education: Ramifying from the Impact on Values Education," *Journal of Beliefs & Values* 35, no. 2 (2014): 144–54, <https://doi.org/10.1080/13617672.2014.953299>; Igor M. Arievitich, "The Vision of Developmental Teaching and Learning and Bloom's Taxonomy of Educational Objectives," *Learning, Culture and Social Interaction* 25 (2020): 100274, <https://doi.org/10.1016/j.lcsi.2019.01.007>.

<sup>45</sup> Barbara Rich (ed), *Neuroeducation: Learning, Arts, And The Brain* (New York/ Washington, D.C.: Johns Hopkins University Summit, 2009).

<sup>46</sup> Kurt W Fischer, "Mind , Brain , and Education : Building a Scientific Groundwork for Learning and Teaching 1," *Mind, Brain and Education*, 2009, <https://doi.org/10.1111/j.1751-228X.2008.01048.x>; Michael Atherton and R Diket, "Applying the Neurosciences to Educational Research: Can Cognitive Neuroscience Bridge the Gap? Part I," in *Annual Meeting of the American Educational Research Association*, 2005, 1–12, <http://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.78.4727&rep=rep1&type=pdf>.

<sup>47</sup> Suyadi and Hendro Widodo, "Millennialization of Islamic Education Based on Neuroscience in The Third Generation University in Yogyakarta Indonesia," *Qudus International Journal of Islamic Studies* 7, no. 1 (2019): 173–202, <https://doi.org/10.21043/qijis.v7i1.4922>.

<sup>48</sup> Pasiak, *Revolusi IQ/EQ/SQ: Menyingkap Rahasia Kecerdasan Berdasarkan Al-Quran Dan Neurosains Mutakhir [The IQ/EQ/SQ Revolution: Uncovering the Secrets of Quran-Based Intelligence and State-of-the-Art Neuroscience]*.

metaphysic concept and not yet structured scientifically. For example, Imam al-Ghazali stated that *tafakkur* is close to *tadzakkur*. *Taffakur* emphasizes thinking about something new (innovative), while *tadzakur* stress this innovation's memory. Everyone can be in *tadzakur*, but not all *tadzakur* is part of a thinking activity. Al-Ghazali has distinguished each term's meaning in the semantic fields of 'aql, but has not compiled these terms into hierarchical thinking. Therefore, the depth and breadth of thinking can be measured.

By summarizing the semantic field of 'aql into four terms and adding two new aspects (*muhasabah* and *ijtihad*), the sixth of 'aql hierarchy can be arranged scientifically following the thinking taxonomy, especially Bloom's taxonomy.<sup>49</sup> The reason for using Bloom's taxonomy because it has been studied from the Islamic perspective in Malaysia.<sup>50</sup> Furthermore, this taxonomy is widely applied in the learning process in Asia<sup>51</sup> and even in the Islamic world in general, including Saudi Arabia<sup>52</sup> and Jordan.<sup>53</sup>

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<sup>49</sup> David A. Sousa, *How the Brain Learns*, Fifth edition (Thousand Oaks, California: Corwin, a Sage Publishing Company, 2017).

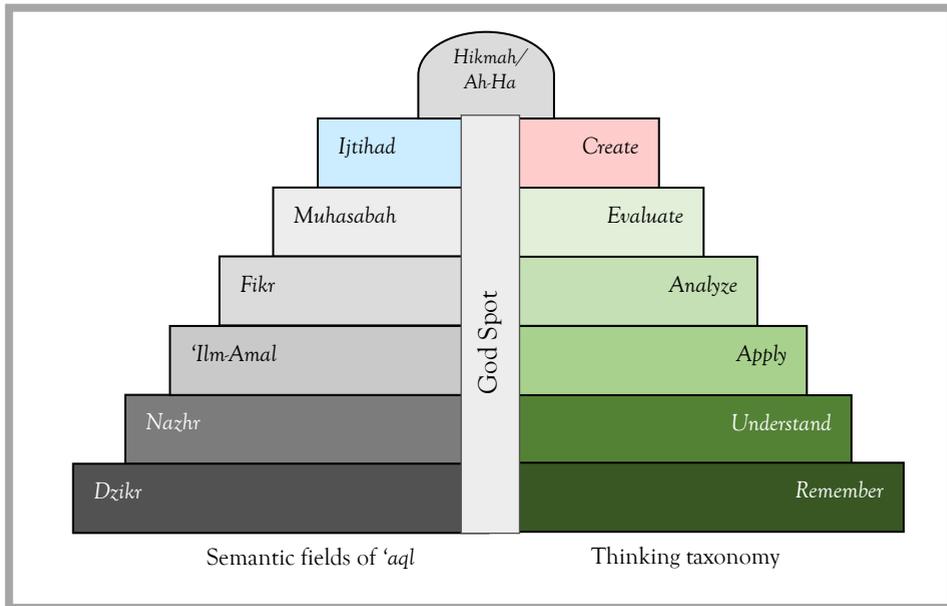
<sup>50</sup> Nursyahidah Wahidah Masrom et al., "Kedudukan Taksonomi Bloom Menurut Perspektif Islam [Bloom's Taxonomy Position According to an Islamic Perspective]," *Journal of Quran Sunnah Education & Special Needs* 2, no. 1 (2018): 18–26, <https://doi.org/10.33102/jqss.vol2no1.8>.

<sup>51</sup> Mahmoud Sulaiman Hamad Bani Abdelrahman, "An Analysis of the Tenth Grade English Language Textbooks Questions in Jordan Based on the Revised Edition of Bloom's Taxonomy An Analysis of the Tenth Grade English Language Textbooks Questions in Jordan Based on the Revised Edition of Bloom's Taxonomy," *Journal of Education and Practice* 5, no. 18 (2016): 139–51, <https://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.968.5734&rep=rep1&type=pdf>.

<sup>52</sup> Masrom et al., "Kedudukan Taksonomi Bloom Menurut Perspektif Islam [Bloom's Taxonomy Position According to an Islamic Perspective]"; Simona Şimon, "An Overview of Speech Acts in English," *Scientific Bulletin of the Politehnica University of Timișoara Transactions on Modern Languages* 14, no. 1 (2015): 1–104, <https://www.cceol.com/search/article-detail?id=329987>.

<sup>53</sup> Syed Zainal Abidin, Syed Kamarul Bahrin, and Nur Firdaus Abdul Razak, "Defining The Cognitive Levels In Bloom's Taxonomy Through The Quranic Levels of Understanding-Initial Progress of Developing An Islamic Concept Education," *International Journal of Asian*

Bloom's taxonomy has six stages: remembering, understanding, applying, analyzing, evaluating, and creating.<sup>54</sup> These six learning taxonomies can be combined with the semantics of 'aql which also contains six aspects. Figure 3 shows the semantic of 'aql following Bloom's taxonomy.



**Figure 3.** Hierarchy of 'aql in the Qur'an and taxonomy bloom

Figure 3. is the hierarchical thinking composed from the semantic field of 'aql arranged systematically following Bloom's taxonomy. In other words, the hierarchical thinking is equivalent to Bloom's taxonomy. *Dzikir* is equal to remember, *nazhara* is similar to understand, *'ilm* is equal to apply, *fikr* is equal to analyse, *muhassabah*

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*Social Science* 3, no. 9 (2013): 2060–65, <https://archive.aessweb.com/index.php/5007/article/view/2563>.

<sup>54</sup> Francis A Adesoji, "Bloom Taxonomy Of Educational Objectives And The Modification Of Cognitive Levels," *Advances in Social Sciences Research Journal* 5, no. 5 (2018): 292–97, <https://journals.scholarpublishing.org/index.php/ASSRJ/article/view/4233>; David R. Krathwohl, "A Revision of Bloom's Taxonomy: An Overview," *Theory into Practice* 41, no. 4 (2002): 215, [https://doi.org/10.1207/s15430421tip4104\\_2](https://doi.org/10.1207/s15430421tip4104_2).

is equivalent to evaluate, and *ijtihad* is equal to create. All these processes of thinking are aimed to create *hikmah* (wisdom). The following discussion is a more detailed narrative synthesis of a meta-analysis of the neurobiological basis on t intellect in the brain.

### ***Temporal lobe: dzikr dan remember***

The temporal lobe is part of the cerebral cortex, located in both hemispheres' lateral parts.<sup>55</sup> The temporal lobe is the memory center or house of memory. The stimulation in this part evokes the experiences of the past.<sup>56</sup> Suppose this temporal lobe's neurophysiology is associated with *dzikr* in the mind hierarchal term or remembering in Bloom's taxonomical term. In that case, this temporal lobe is the neuroanatomy of *dzikir* and *remember*. Therefore, Islamic education must stimulate this temporal lobe so the student can have a strong memory. One way to stimulate this part is by repeating the lesson given,<sup>57</sup> including the *zikr* ritual<sup>58</sup> which terminologically is saying certain praying repeatedly.

The word "*zikr*" derived from the word "*dzakara - yadzkurudzikran* ", which means remembering something, produces an idea and keeping the memory. The meaning of his call or remember

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<sup>55</sup> Ryan Splittgerber and Richard S. Snell, *Snell's Clinical Neuroanatomy*, Eighth edition (Philadelphia: Wolters Kluwer, 2019).

<sup>56</sup> Saudu, *Manusia Unggul: Neurosains Dan Al-Qur'an [Superior Man: Neuroscience and the Qur'an]*.

<sup>57</sup> Bobbi DePorter and Mike Hernacki, *Quantum Learning: Unleashing the Genius in You* (New York, N.Y: Dell Publishing, 1992); Barbara K. Given and Bobbi DePorter, *Excellence in Teaching and Learning: The Quantum Learning System* (Oceanside, California: Learning Forum Publications, 2015).

<sup>58</sup> Ahmad Tafsir, *Ilmu Pendidikan Dalam Perspektif Islam [Educational Science in Islamic Perspective]*, Cet. 1 (Bandung: Remaja Rosdakarya, 1992); Arief Rifkiawan Hamzah, "Konsep Pendidikan Dalam Islam Perspektif Ahmad Tafsir [The Concept of Education in Islam Ahmad Tafsir .s Perspective]," *At-Tajdid: Jurnal Pendidikan dan Pemikiran Islam* 1, no. 01 (January 10, 2017), <https://doi.org/10.24127/att.v1i01.336>.

something, produces an idea, and honouring the memory".<sup>59</sup> Therefore, the words "dzikr" and "dzaakirah" (in noun form) means memory or memory power.<sup>60</sup> *Dzakirā* (memory) is a storage place for any obtained knowledge and information, and it can be recalled at any time needed. *Dzakira* can be called 'memory' or 'data storage'.

In Bloom's taxonomy perspective, *Zikr* can be understood as remember or memorize. Memorizing is the first and simplest stage of thinking. Since the Quranic revelation up to now, Quranic memorizing is used to preserve the Quran. Since the decline of the Qur'an until this century, memorization is still a method of protecting the Qur'an,<sup>61</sup> especially in Indonesia and Malaysia.<sup>62</sup>

Although the memorizing method was criticized as the worst learning method,<sup>63</sup> memorizing, with a reference to Bloom's taxonomy, is one of the lowest scientific ways. Memorizing is the first step in learning where the student can analyze his difficulties to determine his next learning stage.

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<sup>59</sup> Hans Wehr and J. Milton Cowan, *A Dictionary of Modern Written Arabic* (Beirut: Librairie du Liban, 1980).

<sup>60</sup> Mahmud Yunus, *Kamus Arab-Indonesia [Arabic-Indonesian Dictionary]* (Jakarta: Hidakarya Agung, 1990).

<sup>61</sup> A. Sadek et al., "Implementation of Panipati Method on Memorization the Quran in Malaysia: A Study in Tahfiz Institute" (International Conference on Innovative Trends in Multidisciplinary Academic Research, Istanbul, Turkey, 2014), 146, <https://eprints.um.edu.my/15674/>.

<sup>62</sup> Muhaidi Mustaffa Al Hafiz et al., "Historiography of Quranic Memorization from the Early Years of Islam until Today," *Mediterranean Journal of Social Sciences* 7, no. 1 (2016): 279–83, <https://doi.org/10.5901/mjss.2016.v7n1s1p279>.

<sup>63</sup> Karel A Steenbrink, *Pesantren, madrasah, sekolah: pendidikan Islam dalam kurun moderen [Islamic boarding schools, madrasahs, schools: Islamic education in the modern era]* (Jakarta: Lembaga Penelitian, Pendidikan dan Penerangan Ekonomi dan Sosial, 1986), <http://catalog.hathitrust.org/api/volumes/oclc/15218103.html>.

### ***The parietal-temporal-occipital association cortex: Nazhr dan Understand***

The parietal-temporal-occipital association cortex is located at the three lobes' junction, which its name is derived (parietal lobe, temporal lobe and occipital lobe). This area's function is to integrating and collecting somatic sensations, such as hearing and seeing.<sup>64</sup> In this area, the somatic sensation is received and is projected to be more complex processed through the three lobes.

Suppose the parietal-temporal-occipital association cortex's function is associated with *nazhr* in the mind hierarchical thinking 's point of view or understand in the Bloom' taxonomy point of view. In that case, this brain's part regulates the understanding function. Technically, this part obtains visualization from the somatic sensation and then it is processed into understanding. Therefore, Islamic education must stimulate this brain's part to train to understand the observed object. This train can be stimulated by multi-sensory,<sup>65</sup> by optimizing sense in every learning process.

In the hierarchical thinking perspective, the word *nazhr* is derived from the word "*nazhara yanzharu , yanzhiru - nazharan*" means seeing, viewing, thinking, paying on a particular object, comparing, and considering".<sup>66</sup> In the Arabic language, this word is used to describe the theory or thought.<sup>67</sup> According to the Quraish, Shihab *nazr* is mind. This word describes someone seeing an object

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<sup>64</sup> Lauralee Sherwood, *Human Physiology* (Toronto: Cengage, 2018), <http://public.eblib.com/choice/PublicFullRecord.aspx?p=6371882>.

<sup>65</sup> Jamal Badi and Mustapha Tajdin, *Islamic creative thinking: Berpikir kreatif berdasarkan metode Qurani [Islamic creative thinking: Creative thinking based on the Quranic method]* (Bandung: Penerbit Mizania, 2007).

<sup>66</sup> Wehr and Cowan, *A Dictionary of Modern Written Arabic*.

<sup>67</sup> Yunus, *Kamus Arab-Indonesia [Arabic-Indonesian Dictionary]*.

with his eyes and mind.<sup>68</sup> Etymologically, the word *nazhr* is every close to the phrase *al-fahsh* (investigation) or contemplation (*al-ta'ammul*) and seeing with an eye (*ra'yu* or *bashr*).

Terminologically, the word *nazhr* describes the process of understanding a particular object, including social reality. For example, understanding the map of *da'wah* in a plural society.<sup>69</sup> In Bahasa Indonesia, this word can be explained by the pleonasm sentence: *seeing with your own eyes*. In this context, seeing with their own eyes (*nazhr*) is a method to convince themselves of the truth of the object he observed.

In Bloom's taxonomy, the word *nazar* is equal to understanding. Understanding is the second stage of thinking after memorizing.<sup>70</sup> Understanding is the process of thinking to grasp the meaning of the object. Understanding can be done by changing a certain matter into another matter, for instance, from a sentence into a number, etc. Therefore, *nazhr* in the semantic field is equal to understanding in Bloom's taxonomy. At some point, *nazhr* in hierarchical thinking is more comprehensive than understanding Bloom's taxonomy because *nazhr* includes a method of thinking.

### ***Limbic system: 'ilm-amal dan apply***

The part of the brain that predominantly regulates the application or practice is the limbic system. It is located in the middle

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<sup>68</sup> Elvina Wati, "Pendidikan Antikorupsi Di Sekolah Menurut Islam [Anti-Corruption Education in Schools According to Islam]," *TAJDID: Jurnal Ilmu Keislaman Dan Ushuluddin* 17, no. 1 (2019): 53–65, <https://doi.org/10.15548/tajdid.v17i1.106>; Muh Mustakim, "Wawasan Al-Quran Tentang Pendidikan Anti Korupsi [Al-Quran Insights About Anti-Corruption Education]," *At-Tajdid: Jurnal Ilmu Tarbiyah* 2, no. 1 (2013): 69–92.

<sup>69</sup> Mohd Farid Mohd Sharif and Roshimah Shamsudin, "Intercultural Da'wah Taxonomy for a Pluralist Society," *KATHA- The Official Journal of the Centre for Civilisational Dialogue* 13, no. 1 (2017): 94–117, <https://doi.org/10.22452/KATHA.vol13no1.5>.

<sup>70</sup> Adesoji, "Bloom Taxonomy Of Educational Objectives And The Modification Of Cognitive Levels."

of the brain and has many anatomies, such as the amygdala, thalamus, hypothalamus, cingulate system and so on.<sup>71</sup> In general, the limbic system functions to regulate emotions or feelings in various expression.<sup>72</sup> If in the Qur'an feelings are controlled in *qolb*, then *qolb* is the neurophysiology of this limbic system. Al-Ghazali once stated that '*ilm*' is stored in *qolb*, while *qolb* is stored in the *nafs*.<sup>73</sup> Some religious scholars also say that *qolb* is a heart that controlling emotions, such as joy, sadness, fear, jealousy, envy, and greed.<sup>74</sup> In the perspective of neuroscience, *qolb* (heart), which functions to modulate the emotional system, actually resides in the limbic system, in the middle of the brain.<sup>75</sup> Thus, '*ilm-amal*' in hierarchical thinking or *apply* in bloom taxonomy is modulated by the limbic system.

Islamic education plays a vital role in stimulating the limbic system because Islamic education aims to create an excellent person who has a noble character and can control his emotions well.<sup>76</sup> When someone fails to control his feelings, this failure causes the prefrontal cortex's bluntness, which resists thinking critically and creatively. Some of the methods stimulating the limbic system<sup>77</sup> are patience and forgiveness.<sup>78</sup>

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<sup>71</sup> Splittgerber and Snell, *Snell's Clinical Neuroanatomy*.

<sup>72</sup> Sherwood, *Human Physiology*.

<sup>73</sup> Al-Ghazali, *Menuju Labuhan Akhirat: Mengungkap Problematika Keberagamaan Umat [Towards the Harbor of the Hereafter: Revealing the Religious Problems of the Ummah]*.

<sup>74</sup> Fariza Md Sham, "Elemen Psikologi Islam Dalam Silibus Psikologi Moden : Satu Alternatif [Elements of Islamic Psychology in Modern Psychology Syllabus: An Alternative]," *Global Journal Al Thaqafah* 6, no. 1 (2016): 75–86, <http://www.gjat.my/gjat062016/10920160601.pdf>.

<sup>75</sup> Sherwood, *Human Physiology*.

<sup>76</sup> Saudu, *Manusia Unggul: Neurosains Dan Al-Qur'an [Superior Man: Neuroscience and the Qur'an]*.

<sup>77</sup> Daniel Goleman, *Emotional Intelligence: Why It Can Matter More than IQ*, 2020.

<sup>78</sup> Mohammad Hossein Rouhani and Leila Azadbakht, "Is Ramadan Fasting Related to Health Outcomes? A Review on the Related Evidence.," *Journal of Research in Medical Sciences : The Official Journal of Isfahan University of Medical Sciences* 19, no. 10 (2014): 987–92; Cayce J. Hook and Martha J. Farah, "Neuroscience for Educators: What Are They Seeking,

The word *'ilm* is derived from the word *'alima-ya'lamu-'ilman*", which means to know, recognize, and learn. The word *'ilm* is the antonym of the word *"jahl"* means stupid.<sup>79</sup> The word *'ilm* and its derivation (*'alima, 'alim, 'alam*) are mentioned in Quran 854 times. This word and its derivation in noun, verb, and adverb form are found in the Makiyah and Madaniyah verses in a balanced way.

The word *'ilm* is usually used in the sense of a process of seeking knowledge and an object of knowledge. Linguistically, *'ilm* means clarity, and in its derivation, this word contains "clarity" meaning. *'Ilm* also means recognition of an object. Therefore, from the Quranic perspective, a person can know a certain object's meaning without a doubt. When one is doubtful, he is still at a knowledge level, not a knowledgeable person. Thus, *'ilm* is higher than *nazhr*.

*'Ilm* cannot be separated from the application. One hadith stated, "Whoever applies his knowledge, God will grant him more knowledge that he did not know before".<sup>80</sup> This hadith suggests that all knowledge must be applied, so this knowledge brings benefits. The Prophet PBUH said, "O Lord, I take refuge in You from the knowledge that is not useful".<sup>81</sup> Contextually, this hadith means knowledge will be useful when it is applied or practised. Based on this explanation, *'ilm* in the hierarchical thinking is equal to *apply* in Bloom's taxonomy.

In Bloom's taxonomy, *apply* is understood as implementing knowledge that has been learned or understood. This stage refers to

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and What Are They Finding?," *Neuroethics* 6, no. 2 (2013): 331–41, <https://doi.org/10.1007/s12152-012-9159-3>; Ardi Primasari and Kwartarini Wahyu Yuniarti, "Enjoying Every Moment: Improving Adolescent's Subjective Well-Being Through Adolescent Mindfulness Program," *Gadjah Mada Journal of Professional Psychology (GamaJPP)* 7, no. 2 (October 30, 2021): 115–28, <https://doi.org/10.22146/gamajpp.65594>.

<sup>79</sup> Yunus, *Kamus Arab-Indonesia [Arabic-Indonesian Dictionary]*.

<sup>80</sup> M. Quraish Shihab, *Wawasan Al-Qur'an: Tafsir Tematik Atas Pelbagai Persoalan Umat [Insights of the Qur'an: Thematic Interpretation of Various Issues of the Ummah]* (Bandung: Mizan, 2012).

<sup>81</sup> Shihab.

one's ability to benefit from knowledge learned to solve problems in any situation. For example, this application applies *maqasid syari'ah* in schools to develop educational value.<sup>82</sup> Thus, the applied 'ilm of the hierarchical thinking is equal to *apply* in Bloom's taxonomy.

### ***Cingulate system: muhasabah dan evaluate***

The cingulate system is part of the limbic system as well as the cerebral cortex.<sup>83</sup> The cuneiform system is located in the medial cerebral hemisphere, connected to the amygdala and hypothalamus. The back of the cingulate system, namely the posterior, regulates emotional stimuli associated with recalling memories and reflects them on plans.<sup>84</sup> This thinking process considers the various consequences of the taken actions and chooses different social situations options.

Suppose the cingulate system's neurophysiology is associated with *muhasabah* in the hierarchical thinking perspective or evaluate in Bloom's taxonomy. In that case, this brain neuroanatomy is the most powerful in modulating *muhasabah* or *evaluate*. In the Islamic educational context, the learning process should stimulate this part of the brain by contemplating, imagining, reflecting, and so on.<sup>85</sup>

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<sup>82</sup> Hamdun I Sulayman, "Values-Based Curriculum Model: A Practical Application of Integrated 'Maqasid Al-Sharia' for Wholeness Development of Mankind," *Procedia-Social and Behavioral Sciences* 123, no. 2 (2014): 477–84, <https://doi.org/10.1016/j.sbspro.2014.01.1447>; Mohd Syaubari Bin Othman and Ahmad Yunus Bin Kassim, "Teaching Practice of Islamic Education Teachers Based on Higher Order Thinking Skills (HOTS) in Primary School in Malaysia: An Overview of the Beginning," *International Journal of Academic Research in Business and Social Sciences* 7, no. 3 (2017): 401–15, <https://doi.org/10.6007/IJARBS/v7-i3/2745>.

<sup>83</sup> Richard S. Snell, *Clinical Neuroanatomy, 7th Edition, Statistical Science*, 7th ed. (China, 2010).

<sup>84</sup> Sherwood, *Human Physiology*.

<sup>85</sup> Saijing Zheng et al., "Understanding Student Motivation, Behaviors and Perceptions in MOOCs," in *Proceedings of the 18th ACM Conference on Computer Supported Cooperative Work & Social Computing, CSCW '15* (New York, NY, USA: Association for Computing Machinery, 2015), 1882–95, <https://doi.org/10.1145/2675133.2675217>; Colwyn Trevarthen and

The word *Muhasabah* is derived from the word *hasibah* means reckoning or counting.<sup>86</sup> Contextually, *muhasabah* means self-reflection, introspection, and self-evaluation. Furthermore, *muhasabah* also means evaluating the thinking, recalling a particular object, considering the risk, choosing something from various options, and making a decision.

In Bloom's taxonomy, "Evaluate or evaluating" is the high level of cognitive thinking as it includes other elements of thinking. Additionally, it also assesses an object based on the defined criteria. According to the explanation above, it can be said that *muhasabah* in the hierarchical thinking perspective is equal to evaluate in Bloom's taxonomy perspective.

### *The prefrontal cortex: fikiran dan analyze*

In general, the *prefrontal cortex* functions to regulate critical-analytical thinking, planning for the future, and making a decision. Specifically, the *prefrontal cortex*, which functions for *fikiran* or *analyze*, is the frontal lobe and parietal lobe. The frontal lobe, located in front of or on the forehead, works to the thinking process, planning, and conceptualizing. While the parietal lobe, located at the top of the head, is specifically responsible for managing memory.<sup>87</sup>

Suppose the neurophysiology prefrontal cortex is linked with *fikiran* in the hierarchical thinking concept or *analyze* in Bloom's taxonomy concept. In that case, this brain area regulates the function

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Jonathan Delafield-Butt, "Intersubjectivity in the Imagination and Feelings of the Infant: Implications for Education in the Early Years," in *Under-Three Year Olds in Policy and Practice*, ed. E. Jayne White and Carmen Dalli, Policy and Pedagogy with Under-Three Year Olds: Cross-Disciplinary Insights and Innovations (Singapore: Springer, 2017), 17–39, [https://doi.org/10.1007/978-981-10-2275-3\\_2](https://doi.org/10.1007/978-981-10-2275-3_2).

<sup>86</sup> Yunus, *Kamus Arab-Indonesia [Arabic-Indonesian Dictionary]*.

<sup>87</sup> Pasiak, *Revolusi IQ/EQ/SQ: Menyingkap Rahasia Kecerdasan Berdasarkan Al-Quran Dan Neurosains Mutakhir [The IQ/EQ/SQ Revolution: Uncovering the Secrets of Quran-Based Intelligence and State-of-the-Art Neuroscience]*.

of *fikr* or *analyze*. Therefore, Islamic education should stimulate the cortex prefrontal so the student can be an expert in particular subjects.<sup>88</sup> One of the methods used to stimulate this brain part is training to ask the question critically.<sup>89</sup> Thus, the prefrontal cortex is considered excellent not because one can answer the question but because he is critical in asking questions.

One derivation of word *fikr* is *tafakkur*. In Arabic, *tafakkur* has some synonyms such as *tabasyur* (taking into account), *taddabur* (contemplating), *tafaqquh* (deepening), *tadzakur* (considering), *ta'aqul* (applying), *I'tibar* (learning), and *tawassum* (reading).<sup>90</sup> These two words share the same meaning but used in a different context. The word '*fikr*' is used to describe something abstract, and '*fark*' is used to describe something concrete.<sup>91</sup> These various synonyms show that the thinking process is varied and complex.

*Fikr* in the hierarchical thinking is equal to analyze in Bloom's taxonomy's perspective. *Analyze* is the ability to explain object knowledge into structured parts or components to be easily understood. Analyzing activity includes identifying the object's part, examining the relationship between elements, and identifying principles in compiling it.

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<sup>88</sup> Robert Wagenaar, "Competences and Learning Outcomes: A Panacea for Understanding the ( New ) Role of Higher Education?," *Tuning Journal for Higher Education* 1, no. 2 (2014): 279–302, [https://doi.org/10.18543/tjhe-1\(2\)-2014pp279-302](https://doi.org/10.18543/tjhe-1(2)-2014pp279-302); Ivar Bleiklie et al., "Academic Institutions, Ambiguity and Learning Outcomes as Management Tools," *European Journal of Education* 52, no. 1 (2017): 68–79, <https://doi.org/10.1111/ejed.12200>.

<sup>89</sup> Ali Nouri, "The Basic Principles of Research in Neuroeducation Studies," *International Journal of Cognitive Research in Science, Engineering and Education* 4, no. 1 (2016): 59–66, <https://doi.org/10.5937/IJCRSEE1601059N>.

<sup>90</sup> Departeman Pendidikan Nasional, *Tesaurus Alfabetis Bahasa Indonesia, Pusat Bahasa: Sinonim, Antonim, Hiponim, Dan Meronim [Indonesian Alphabetical Thesaurus, Language Center: Synonyms, Antonyms, Hyponyms, and Meronyms]* (Bandung: Mizan Bandung, 2012).

<sup>91</sup> Badi and Tajdin, *Islamic creative thinking: Berpikir kreatif berdasarkan metode Qurani [Islamic creative thinking: Creative thinking based on the Quranic method]*.

According to Raghīb, " *fark* ", which is derived from the word ' *fikr* ', is rubbing (*al-hamm*), releasing (*al-'uqdata*), and liberating (*al-asir*) .<sup>92</sup> Therefore, the word ' *fikr* ' contains a profound meaning related to the seriousness, activeness, tirelessness and effort to elaborate or even seek the deepest part of the universe. The discovery of *atoms*, *neutrons*, *electrons*, *protons*, and so on is an example of the ' *fikr* ' thinking model.

### ***Prefrontal association cortex: ijthad dan create***

The prefrontal association cortex is located in front of the frontal lobe anterior to the premotor cortex. It is the part of the brain that creates a brilliant idea, specifically, functions to plan, make decision, be creative, and personality.<sup>93</sup>

If the prefrontal association cortex's neurophysiology is connected to *ijthad* of the hierarchical thinking and *create* of Bloom Taxonomy, this part modulates *ijthad* or *create*. As a result, Islamic education has to stimulate this part to lead students to become *mujtahids* (reformers), creators, and inventors. One method to stimulate this part is by training students to be imaginative and creative.<sup>94</sup>

*Ijthad* is derived from the word *al-jahd*, or *al-juhd* means difficulty and ability. The word *al-jahd* and all its derivations mean work very hard to solve the complex problem. In a broader sense, *ijthad* can be seen as creativity (*ifti'ai*) which taken from the

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<sup>92</sup> Pasiak, *Revolusi IQ/EQ/SQ: Menyingkap Rahasia Kecerdasan Berdasarkan Al-Quran Dan Neurosains Mutakhir [The IQ/EQ/SQ Revolution: Uncovering the Secrets of Quran-Based Intelligence and State-of-the-Art Neuroscience]*.

<sup>93</sup> Sherwood, *Human Physiology*.

<sup>94</sup> Trevarthen and Delafield-Butt, "Intersubjectivity in the Imagination and Feelings of the Infant"; Lev Semenovich Vygotsky, "Imagination and Creativity in Childhood [Voobrazhenie i Tvorchestvo v Detskom Vozraste]," *Journal of Russian and East European Psychology* 42, no. 1 (2004): 7–97, <https://doi.org/10.1080/10610405.2004.11059210>.

word 'work' and 'hard work' (*juhd*).<sup>95</sup> *Al-juhd* means difficulty (*al-masyaqqah*) and ability (*al-thaqah*).

Term *ijtihad* also can be interpreted as thinking carefully to become a *mujtahid* (researcher or legal expert). It shows that *al-ijtihad* means to exert all abilities and feel impossibility beyond effort. In the Bloom taxonomy, creativity (to create) is the highest level of thinking. This level refers to the ability to combine pieces of information to form a new design. Therefore, creativity or thinking requires a lot of knowledge, understanding, and applications to produce innovative and approved masterpiece.

### **Neuroeducation, Neuro-religion, Neuro-philosophy**

The study of hierarchical thinking and integration of three disciplines is relatively new in Islamic education.<sup>96</sup> Neuroeducation examines the learning process from different perspectives. The body and brain are physically able to respond to the psychological learning process and engaged in learning tasks or strategic implementation. It impacts the pedagogical practice in the future.<sup>97</sup> Neuro-religion is an integration of brain science and religion. Although religion is often at odds with neuroscience, these two entities are rooted and working in the same brain. With the emergence of modern cognitive neuroscience, the religious and spiritual phenomenon's study becomes more extensive and sophisticated.<sup>98</sup>

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<sup>95</sup> Badi and Tajdin, *Islamic creative thinking: Berpikir kreatif berdasarkan metode Qurani [Islamic creative thinking: Creative thinking based on the Quranic method]*.

<sup>96</sup> John Clark, "Where Neuroscience and Education Meet: Can Emergentism Successfully Occupy the Middle Ground between Mind and Body?," *Educational Philosophy and Theory* 50, no. 4 (2017): 404–16, <https://doi.org/10.1080/00131857.2017.1376649>.

<sup>97</sup> Laurie Curtis and Jana Fallin, "Neuroeducation and Music," *Music Educators Journal* 101, no. 2 (2014): 52–56, <https://doi.org/10.1177/0027432114553637>.

<sup>98</sup> Departeman Pendidikan Nasional, *Tesaurus Alfabetis Bahasa Indonesia, Pusat Bahasa: Sinonim, Antonim, Hiponim, Dan Meronim [Indonesian Alphabetical Thesaurus, Language Center: Synonyms, Antonyms, Hyponyms, and Meronyms]*.

Meanwhile, neuro-philosophy is an interdisciplinary study on prospects for the integration of cognitive neurobiology. Contemporary neuroscience research shows empirical evidence of the relationship between cognitive theory and philosophical abstracts with empirical neuroscience.<sup>99</sup> These three fields (neurotheology, neuro-philosophy, and neuro-education) enrich the Islamic education perspective (see Table 1), enlarging the opportunities to develop challenging research in the future.

Based on the narrative synthesis formed in interpretation, comparison, and integration between neurotheology, neuro-philosophy, and neuroeducation, it can be concluded that hierarchical thinking in Islam has relevance to these three fields. Therefore, hierarchical thinking can be an alternative to Islamic teaching-learning taxonomy. Thus, the essence of Islamic teaching education is to optimize students' brains' potential to prepare for an excellent generation. The Islamic teaching-learning process can be designed gradually.

## CONCLUSION

Based on a systematic review of the hierarchical thinking concept in both of Qur'an and neuroscience, the result shows that this concept is relevant to neuro-theology, neuro-philosophy, and neuroeducation. However, little literature synthesizes the narrative relationship between the three fields with the findings on clinical neuro-anatomy and neurophysiological, especially the *prefrontal cortex, limbic system, cingulate gyrus, basal ganglia, lobe temporal, and cerebellum*. *Islamic Neuroeducation* is a synthesis narrative that combines the three fields with clinical neuroanatomy and

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<sup>99</sup> Vygotsky, "Imagination and Creativity in Childhood [Voobrazhenie i Tvorchestvo v Detskom Vostraste]."

neurophysiological findings to form a hierarchical relationship that covers the rational to the spiritual dimension. This finding is a new alternative for the Islamic teaching-learning taxonomy and complementing Bloom's taxonomy that has been enforced in Islamic education. Therefore, the learning taxonomy in Islamic education starts from this discourse. Learning taxonomy in Islamic education can be developed by synthesizing neuro-theology, neuro-philosophy and neuro-education in an integrative way, and more complex than Bloom's taxonomy which only focuses on the cognitive aspect.

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*Suyadi*

# The Responses of Religions Outside of Islam toward the Ecological Crisis: A Literature Review

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## Abstract

*This article is the result of an online-based literature review. This study formulates the following question: what are the responses of religions outside Islam in Indonesia regarding the ecological crisis? The primary data of this study are articles from scientific journals that focus on theo-ecology from the perspectives of Christianity, Hinduism, Buddhism, and Confucianism. The data were obtained through the Google Scholar and DOAJ pages. This study finds that first, Christianity responds to the ecological crisis by presenting the theo-ecological concept as part of the affirmation of faith in God. The teaching of environmental conservation is a way of glorifying all of God's creations. Second, Hinduism responds to the ecological crisis through its five teachings, namely Rta, Yadnya, Danu Ktih, Rwa Bhineda, and Tri Hita Karana, including Parhyangan Pawongan and Weakening. Third, Buddhism responds to environmental conservation with its teachings that emphasize the importance of beauty (aesthetics), as found in the Dhammapada-Khuddhaka Nikāya. Fourth, Confucianism responds to the ecological crisis through moral teachings such as protecting the environment.*

**Keywords:** *religious response; ecological crisis; Christianity; Buddhism; Hinduism; Confucianism; theo-ecology*

# Respon Agama di Luar Islam Terhadap Krisis Ekologi: Sebuah Kajian Literatur

## Abstrak

Artikel ini adalah hasil kajian literatur berbasis online. Kajian ini dipandu oleh satu rumusan masalah yaitu: bagaimana respons agama-agama diluar Islam di Indonesia mengenai krisis ekologi? Kajian ini dianggap penting karena kajian-kajian terdahulu mengenai krisis ekologi dalam perspektif agama masih sangat terbatas. Selain itu, kajian-kajian terdahulu mengambil kajian dalam konteks satu agama. Data utama kajian ini adalah jurna-jurnal ilmiah yang fokus membahas teo-ekologi dalam perspektif agama-agama di luar Islam yaitu Kristen, Hindu, Budha, dan Konghucu. Data diperoleh melalui laman Google Scholar dan DOAJ. Kajian ini mendapati bahwa: Pertama, Agama Kristen merespon krisis ekologi dengan cara menghadirkan konsep teo-ekologi sebagai bagian dari bentuk penegasan keimanan kepada Tuhan. Di samping itu, ajaran pelestarian lingkungan merupakan salah satu cara memuliakan seluruh ciptaan Tuhan. Kedua, Agama Hindu merespon krisis ekologi melalui lima ajarannya yaitu Rta, Yadnya, Danu Ktih, Rwa Bhineda, dan Tri Hita Karana, yang meliputi Parhyangan, Pawongan dan Pelemahan. Ketiga, agama Budha merespon pelestarian lingkungan hidup dengan ajarannya yang menekankan pada pentingnya seni keindahan (estetika), sebagaimana yang terdapat pada Dhammapada-Khuddhaka Nikāya. Keempat, agama Konghucu merespon krisis ekologi melalui ajaran moral seperti menjaga lingkungan.

**Kata kunci:** *respons, krisis ekologi, Kristen, Budha, Hindu, Konghucu, teo-ekologi*

## INTRODUCTION

Currently, the earth is experiencing several ecological crises. The 2019 Global Assessment of the UN states that nature is experiencing a crisis. This is evidenced by the faster decline in biodiversity in human history.<sup>1</sup> As a result, humans face a situation known as the world's sixth mass extinction where about one million species are facing extinction worldwide.<sup>2</sup> There are currently eleven biggest environmental crises, including food waste, loss of biodiversity, plastic pollution, deforestation, air pollution, global warming from fossil fuels, melting ice sheets, and food and water crises.<sup>3</sup> The current ecological crisis faced by the world is caused by many aspects: deforestation, clearing of agricultural land and overgrazing, overfishing and illegal fishing, the introduction of exotic species, pollution, and infrastructure development.<sup>4</sup>

The ecological crisis is already at a very worrying stage and requires all parties to support each other in reducing its effects. All people, organizations, communities, or associations can play their roles. They can use various potential approaches, including the theological approach. The ecological crisis can be minimized through a

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<sup>1</sup> United Nations Office for Disaster Risk Reduction, *Global Assessment Report on Disaster Risk Reduction 2019* (Geneva, Switzerland: United Nations, 2019), <https://www.undrr.org/publication/global-assessment-report-disaster-risk-reduction-2019>.

<sup>2</sup> Warwickshire Wildlife Trust, "The Ecological Crisis: Global Problems, Local Solutions," HTML, June 21, 2021, <https://www.warwickshirewildlifetrust.org.uk/EcologicalCrisis>; Anthony D. Barnosky et al., "Has the Earth's Sixth Mass Extinction Already Arrived?," *Nature* 471, no. 7336 (2011): 51–57, <https://doi.org/10.1038/nature09678>; Robert H. Cowie, Philippe Bouchet, and Benoît Fontaine, "The Sixth Mass Extinction: Fact, Fiction or Speculation?," *Biological Reviews* 97, no. 2 (2022): 640–63, <https://doi.org/10.1111/brv.12816>.

<sup>3</sup> Owen Mulhern, "Drawn Up: The Biggest Environmental Problems of 2021," HTML, Earth.Org, July 23, 2021, <https://earth.org/drawn-up-biggest-environmental-problems-of-2021/>.

<sup>4</sup> World Wide Fund For Nature, "Environmental Problems in Australia: Issues with No End in Sight," HTML, May 22, 2018, [https://wwf.panda.org/wwf\\_offices/australia/environmental\\_problems\\_in\\_australia.cfm](https://wwf.panda.org/wwf_offices/australia/environmental_problems_in_australia.cfm).

divine or faith approach where the community is expected to be aware of ecological preservation as a form of God's commandment. The current environmental crisis has shown how efficiently religious communities have mobilized to adapt to climate change. Religions, with their respective emphases on knowledge, social cohesiveness, and interrelationships, have the potential to be key players in the process of effectively assuring integral human development.<sup>5</sup>

In the context of Indonesia, the theo-ecological approach could make people aware of their environment. The Government of Indonesia recognizes six religions: Islam, Catholicism, Protestantism, Hinduism, Buddhism, and Confucianism. In addition, Indonesia also accommodates the existence of local beliefs. Religious people are more likely to listen to the doctrines of their religions. They believe that destroying the environment means challenging the Creator and being hostile to oneself and one's environment.<sup>6</sup> Many problems cannot be solved solely with an empirical approach but with religious doctrines. Therefore, it is essential to study the theo-ecological approach to reduce and even solve the ecological crisis. This study is aimed to contribute to the analysis of theo-ecological approach to overcoming the ecological crisis. This study has an important position in ecological studies because it uses a comparative approach between several religions. This study is expected to fill the gap in previous research which mostly focused on one religion.

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<sup>5</sup> Antonino Puglisi and Johan Buitendag, "A Faith-Based Environmental Approach for People and the Planet: Some Inter-Religious Perspectives on Our Earth-Embeddedness," *HTS Teologiese Studies / Theological Studies* 78, no. 2 (2022): 7, <https://doi.org/10.4102/hts.v78i2.7582>.

<sup>6</sup> Ferry Yefta Mamahit, "Apa Hubungan Porong Dengan Yerusalem? : Menggagas Suatu Ekoteologi Kristen [What Is Porong's Relationship with Jerusalem?: Initiating a Christian Ecotheology]," *Veritas: Jurnal Teologi Dan Pelayanan* 8, no. 1 (2007): 1-24, <https://doi.org/10.36421/veritas.v8i1.174>.

## **RESEARCH METHOD**

This study reviews current literature on ecology from religious perspectives outside of Islam. The primary data of this study were obtained from online bibliographic databases: Google Scholar and DOAJ. Such databases are home to one of the most significant assemblages of previously published articles. Everyone in the world who has access to the Internet has unrestricted access to the scientific literature of the entire world.<sup>7</sup> The steps of this study are: (a) to determine the keywords in the literature search using the keywords ecology, Christianity, Hinduism, Buddhism, and Confucianism; (b) to limit the year from 2015 to 2020; (c) to download the journal articles focusing on ecology from the point of view of a particular religion; (d) to read the journal articles with scanning and skimming techniques and underline words, sentences, and paragraphs related to the focus of the study; (e) to analyze the data that have been underlined; and (f) to describe the findings.

## **RESULTS AND DISCUSSION**

### **Response of Islam to the Ecological Crisis**

In order to get an esoteric view of the response of religions outside of Islam to the ecological crisis, the authors consider it necessary first to describe the Islamic response to the ecological crisis. This section is expected to complement the reader's knowledge about the response of religions in Indonesia to the ecological crisis. In addition, this section is essential to link the Islamic response to the ecological crisis with the response of religions outside Islam.

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<sup>7</sup> Arlene Fink, *Conducting Research Literature Reviews: From the Internet to Paper*, 5th ed (Los Angeles, CA: Sage, 2019).

Holy Quran reveals that God involves nature and humans to cause floods which means that flooding will not occur without God's will and human activities that exploit nature. The flood that hit the Saba people could not be separated from their activities that damaged the natural ecosystem.<sup>8</sup> Furthermore, according to the teachings of the Quran, natural disasters can be the result of human activity that has a negative impact on ecosystems, or they can be directly sent by God to test the faith of His servants.<sup>9</sup>

Hadiths related to ecology show that what makes humans superior to other creatures is the reason. Humans are appointed as vicegerents of God on earth because they have a reason. As caliphs who are equipped with reason, humans are tasked to manage their environment both in terms of utilization and continuity. Therefore, environmental preservation becomes a completely human task. If humans destroy the environment or make omissions, they have betrayed God's mandate. The Prophet Muhammad SAW recommended several activities that could preserve the environment. These include providing protected areas, reforestation, and managing trees. In addition to the flora, the Prophet obliges Muslims to maintain animals by giving them the rights to live, not be harmed, eat and drink, be burdened beyond their capacity, and be treated well.<sup>10</sup> Therefore, both the Qur'an and hadith assert that exploitative activities carried out by humans cause the ecological crisis.

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<sup>8</sup> Muh. Syamsudin, "Krisis Ekologi Global Dalam Perspektif Islam [Global Ecological Crisis in Islamic Perspective]," *Jurnal Sosiologi Reflektif* 11, no. 2 (2017): 83–105, <https://doi.org/10.14421/jsr.v11i2.1353>.

<sup>9</sup> Muhadi Zainuddin, "Teologi Bencana Dalam Al-Qur'an [Disaster Theology in the Qur'an]," *Unisia* 35, no. 78 (2013): 45–60, <https://doi.org/10.20885/unisia.vol35.iss78.art5>.

<sup>10</sup> Ahmad Zumaro, "Ekoteologi Islam (Studi Konsep Pelestarian Lingkungan Dalam Hadis Nabi Saw)" (Undergraduate thesis, Yogyakarta, UIN Sunan Kalijaga Yogyakarta, 2020), <https://digilib.uin-suka.ac.id/id/eprint/40406/>.

## **Response of Christianity to the Ecological Crisis**

Christianity is one of the religions that is concerned about theological studies. The ecological crisis currently engulfing humans is nothing but closely related to human activities that do not follow religious teachings. One of the teachings of Christianity is to protect nature. According to Ngahu, the loss of the harmonious relationship between humans and nature is caused by human sins. Sinful acts have disrupted the harmony of all beings. The damage is evident in the human condition which mysteriously and radically opposes the purpose of human creation. The purpose of human creation is to glorify God through the task of managing and serving, namely to govern and maintain nature freely and responsibly. However, humans have abused their freedom and responsibility for their interests.<sup>11</sup>

One assumes that the freedom given by God to manage nature encourages the emergence of exploitative behaviour against nature. However, this opinion is rejected by some Christian theologians. They argue that God gives life to everything. The position and relationship between God, humans, and nature exist in the concept of the trinity. This Christian view becomes the doctrine of faith. The principle used is God as the Creator of all things, while humans are the representatives of God who are allowed to manage nature wisely.<sup>12</sup> Humans are indeed given the authority to use natural resources to

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<sup>11</sup> Silva S. Thesalonika Ngahu, "Mendamaikan Umat Manusia Dengan Alam: Kajian Ekoteologi 28 Kejadian 1: 26-28 [Reconciling Mankind with Nature: An Ecotheological Study 28 Genesis 1:26-28]," *Jurnal Teologi Kristen* 2, no. 2 (2020): 77–88, <https://doi.org/10.36270/pengarah.v2i2.28>.

<sup>12</sup> Gilang Ramadhan, "Krisis Ekologi Perspektif Islam Dan Kristen Di Indonesia [The Ecological Crisis of Islamic and Christian Perspectives in Indonesia]" (Undergraduate thesis, Jakarta, UIN Syarif Hidayatullah, 2019), <https://repository.uinjkt.ac.id/dspace/handle/123456789/46581>.

meet their needs, but humans must also continue to preserve nature by using natural resources.<sup>13</sup>

In line with that, Silva S. Thesalonika Ngahu quotes the World Council of Churches (WCC)'s expression that humankind was created in the image of God, commanded to bear fruit and multiply, to rule over other creations; but man disobeyed God and fell into sin. This one-sided interpretation causes the rest of the Bible to be read solely as the history of humanity's salvation. This interpretation also supports exploitative attitudes and practices concerning other creatures and damages the environment of many species.<sup>14</sup>

The views of Islam and Christianity regarding the ecological crisis are the same. These heavenly religions believe that nature's destruction is caused by human behaviour that is believed to arise from the human mind. Therefore, Islam and Christianity respond to the ecological crisis by presenting the concept of theo-ecology as part of the affirmation of faith in God. According to Ngahu, God is the guardian and initiator of the new paradigm that prioritises ecological justice.<sup>15</sup> In addition, environmental preservation is one way to glorify all of God's creations. In Islam and Christianity, humans are caliphs assigned to cultivate the earth and be a blessing to nature.

In general, Christian environmental theology explains that preserving nature manifests faith in God. Preserving nature is the same as implementing faith. In the context of the ecological crisis, both Islam and Christianity present environmental ethics as a formulation derived from environmental theology and a guide for their followers

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<sup>13</sup> Devi Idiah Astuti, "Lingkungan dalam Perspektif Teologi Islam Dan Kristen." Laporan Skripsi, Fakultas Ushuluddun Adab dan Humaniora, IAIN Purwokerto, 2020.

<sup>14</sup> Ngahu, "Mendamaikan Umat Manusia Dengan Alam: Kajian Ekoteologi 28 Kejadian 1: 26-28 [Reconciling Mankind with Nature: An Ecotheological Study 28 Genesis 1:26-28]."

<sup>15</sup> Ngahu.

in understanding the ecological crisis and protecting the environment.<sup>16</sup>

According to Katu, the ecological crisis is an ethical issue. In this case, he views that the church needs to echo the enforcement of ecological justice in church pulpits. The enforcement of justice is given to humans, and it needs to be felt by all creations. Therefore, theo-ecology becomes a guide for the church in carrying out God's mission, which refers to the Book of Genesis 1:27-28 in creating and bringing peace and harmony with God's other creations. The enforcement of justice to nature keeps humans from arbitrarily taking exploitative actions against nature for their benefits.<sup>17</sup>

Katu also emphasises that the issue of eschatological ethics is no less critical in Christian ethics. Eschatology is a concept of salvation in Christianity that includes the spiritual dimension of salvation and material salvation.<sup>18</sup> Therefore, salvation is not only addressed to the human spirit but also to all orders of creation.

In addition, an interesting response from Christianity is to dialogue theo-ecology with local wisdom as a force in nature conservation. For example, the *Sasi Humah Koin* tradition in Fena Waekose, Buru Island, contains instrumental values in nature conservation efforts.<sup>19</sup> Local wisdom needs to be in dialogue with religious teachings. Dandirwalu et al. emphasise that local wisdom is not contrary to Christian theology. On the other hand, the

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<sup>16</sup> Ramadhan, "Krisis Ekologi Perspektif Islam Dan Kristen Di Indonesia [The Ecological Crisis of Islamic and Christian Perspectives in Indonesia]."

<sup>17</sup> Jefri Hina Remi Katu, "Teologi Ekologi : Suatu Isu Etika Menuju Eskatologi Kristen [Ecological Theology: An Ethical Issue Towards Christian Eschatology]," *Caraka: Jurnal Teologi Biblika Dan Praktika* 1, no. 1 (2020): 65–85, <https://doi.org/10.46348/car.v1i1.12>.

<sup>18</sup> Katu.

<sup>19</sup> Resa Dandirwalu, J. B. Banawiratma, and Daniel K. Listijabudy, "Berteologi Kontekstual Dari Sasi Humah Koin Di Fena Waekose – Pulau Buru [Contextual Theology from Sasi Humah Coin in Fena Waekose – Pulau Buru]," *DUNAMIS: Jurnal Teologi Dan Pendidikan Kristiani* 5, no. 2 (2021): 408–25, <https://doi.org/10.30648/dun.v5i2.502>.

congregation must be open to exploring the meaning of local wisdom. Local wisdom can lead the congregation to theological reflection, which results in contextual theology.<sup>20</sup>

Singgih also emphasises that dialogue on ecological issues with local wisdom is necessary for overcoming ecological damages. In the Indonesian context, Christians can respond to White's thesis by having a dialogue with local understandings of the immanence of the Divine to deal with ecological damage together.<sup>21</sup> Singgih also emphasises that all religions are responsible for ecological damages. Therefore, all religions are also responsible for stopping and restoring ecological damages.<sup>22</sup>

### **Response of Hinduism to the Ecological Crisis**

The increase of human activities to meet their daily needs tends to cause damage to natural resources and decrease biodiversity. The declining quality of the environment has caused various countries worldwide to start making policies and regulations to monitor the use of natural resources so as not to damage the environment. In this case, Hinduism can contribute to solving this crisis whose stakes are none other than environmental sustainability. Basic concepts such as *Rta*, *Yadnya*, *Rwa Bhineda*, *Bhuana Agung*, *Bhuana Alit*, and *Tri Hita Karana* are a conceptual framework that has been able to regulate the reciprocal relationship between humans and the environment so that the quality of the environment can be maintained. In general, this

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<sup>20</sup> Dandirwalu, Banawiratma, and Listijabudy.

<sup>21</sup> Emanuel Gerrit Singgih, "Agama Dan Kerusakan Ekologi: Mempertimbangkan 'Tesis White' Dalam Konteks Indonesia [Religion and Ecological Damage: Considering the 'White Thesis' in the Indonesian Context]," *GEMA TEOLOGIKA: Jurnal Teologi Kontekstual Dan Filsafat Keilahan* 5, no. 2 (2020): 113–36, <https://doi.org/10.21460/gema.2020.52.614>.

<sup>22</sup> Singgih.

conceptual framework has become the provision of Hindu society to interact in harmony with the environment.<sup>23</sup>

Puspawan says that ecology in Hinduism exists in several books, most notably the Atharva Veda Mandala XII on Prtivi Sukta. The books, for example, mention ecology and its relationship with the ideal human attitude towards the universe. If we look further, the relationship between humans and nature or the environment, especially with the universe, can be explained in the Rg Veda I.1.9, which states “*Sa nah piteva sunave, 'gne agarno bhava, Sucasvanah svastaye*, - Let us approach you easily, like a father to his child; May you always be with us.” And the Atharva Veda XII.1.12 states: “*Mata Bhumih putro'ham prtivoyah* - Earth is my mother and I am her child.”

Furthermore, Puspawan says that Hindus think that the universe is their parent, the sky is the father, while the earth is their mother. From here, the term “mother nature” appears. This is in line with what Donder describes that human beings have four mothers from birth: mother who give birth, Mother Nature (earth), cow mother, and mother *acarya*.<sup>24</sup> Therefore, humans must take care of the miniature as they care for their father and mother.

The explanation confirms that not only does Islam and Christianity have a positive response to the ecological crisis, but Hinduism also pays attention to the issue. Based on the teachings of Hindu theo-ecology, nature and its contents are not only created, but are bodies of God himself.<sup>25</sup> As an educational process, Hinduism not only educates people to always maintain a harmonious relationship

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<sup>23</sup> Dewa Ketut Hendra Puspawan, “Memahami Ekologi Hindu Melalui Ajaran Tri Hitha Karana [Understanding Hindu Ecology Through the Teachings of Tri Hitha Karana],” *Jurnal Sanjiwani* 9, no. 1 (2018): 62–69, <http://dx.doi.org/10.25078/sjf.v9i1.1613>.

<sup>24</sup> Puspawan.

<sup>25</sup> Acyutananda Wayan Gaduh, “Tumpek Bubuh Dalam Perspektif Teo-Ekologi Hindu [Tumpek Bubuh in Hindu Theo-Ecological Perspective],” *Sphatika: Jurnal Teologi* 11, no. 12 (2010): 154–67, <https://ejournal.ihdn.ac.id/index.php/Sphatika/article/download/1777/1389>.

with Idha Sang Hyang Widhi / the Almighty God, but also educates people to always care and protect the environment or nature so that it is not damaged. Hindu ecology is one of the teachings of Hinduism about environmental conservation.

In many studies on ecology from the Hindu perspective, some teachings and rituals have philosophical values very close to environmental preservation, namely to maintain the balance of the ecosystem. Among these teachings are *Rta*, *Yadnya*, *Danu Ktih*, *Rwa Bhineda*, and *Tri Hita Karana*.

### ***Rta* Brings to the Importance of Protecting the Environment**

According to Suweta, *Rta* is a concept of faith that cannot be separated from nature. Natural phenomena and laws control humans at every stage in their lives. Natural law is God's law that can be seen and experienced by humans. In Hinduism, the form of natural law is called *dharma* which is relative to human experience and therefore regulates human behaviour to achieve happiness in life in the world.

*Rta* in Hinduism is the basis for the teachings of *karma phala* that everything in this world is the consequences of every action. The teachings of *Rta* regulate the consequences of human actions. Therefore, nature as a place of human life must be preserved. If humans destroy nature, humans are destroying their place of life. To destroy a place to live is to plunge oneself into the abyss of destruction.<sup>26</sup> In his study, Dewa Ketut Hendra Puspawan mentions that the obligation of Hindus to keep the environment in harmony

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<sup>26</sup> I Made Suweta, "Rekonstruksi Nilai Teo-Ekologi Hindu Pada Pemujaan Pura Ulun Danu Di Bali [Reconstruction of Hindu Theo-Ecological Values in Worshipping Ulun Danu Temple in Bali]," *Genta Hredaya: Media Informasi Ilmiah Jurusan Brahma Widya STAHN Mpu Kuturan Singaraja...* 2, no. 1 (2020): 1–16, <https://stahnmpukuturan.ac.id/jurnal/index.php/genta/article/viewFile/142/135>.

exists in the Atharwaveda Book (XII:1), namely *satya, rta, diksa, tapa, brahma and yajna*. This teaching is about to uphold the earth.<sup>27</sup>

### ***Yadnya Restores Environmental Harmony***

The essence of the relationship between humans and nature is when there is a harmonious, balanced situation between the elements in nature and the elements possessed by humans. This balance is always maintained, and one way to do it is to do *yadnya*.<sup>28</sup>

*Yadnya* is a form of human gratitude to God who has created this universe with *yadnya*. God gives something in abundance to living beings without ever thinking about what He expects from the results of his creation. Behaviour (*karma*) gives birth to *yadnya*, from *yadnya* is born rain that gives life to plants. Plants provide food for living things, and from the food the living things survive. This is a natural cycle that was realised by the ancestors of the Hindu community, especially those living around lakes in Bali. With such awareness, places at the centre of the life cycle are considered by the Hindus as sacred areas. To maintain these places they build sacred places.<sup>29</sup>

### ***Danu Kertih Restores the Sanctity of Lake Water***

I Ketut Wiana says that maintaining freshwater sources on land such as springs, lakes, rivers, and other water sources is done by holding sacred religious ceremonies in the lake.<sup>30</sup> One of them is the

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<sup>27</sup> Puspawan, "Memahami Ekologi Hindu Melalui Ajaran Tri Hitha Karana [Understanding Hindu Ecology Through the Teachings of Tri Hitha Karana]."

<sup>28</sup> Puspawan.

<sup>29</sup> Suweta, "Rekonstruksi Nilai Teo-Ekologi Hindu Pada Pemujaan Pura Ulun Danu Di Bali [Reconstruction of Hindu Theo-Ecological Values in Worshipping Ulun Danu Temple in Bali]."

<sup>30</sup> I Ketut Wiana, "'Sad Kertih': Sastra Agama, Filosofi, Dan Aktualisasinya ['Sad Kertih': Religious Literature, Philosophy, and Its Actualization]," *Bali Membangun: Jurnal Bappeda Litbang*, 1, no. 3 (2018): 159–159, <https://doi.org/10.51172/jbmb.v1i3.29>.

Danu Kertih ceremony at Ulun Danu Temple, Bali. The ceremony has philosophical values, including protecting the environment.

One form of the Hindu response to the environmental crisis is by holding a Danu Kertih ceremony held at Ulun Danu Temple. The ritual embodies Hindu respect for the lake as the centre of the source of freshwater. From the absorption of the lake, springs emerge both from the surface and below and flow into rivers.<sup>31</sup>

### ***Rwa Bhineda* Creates Balance in Nature**

*Rwa Bhineda* is the philosophical teaching of the Balinese people. It is a teaching that states that there are two qualities in the world, namely good and evil, positive and negative, inseparable and always related.<sup>32</sup> According to Suweta, *Rwa Bhineda* gave birth to an idea about the sacred and impure. Humans begin to place something sacred in a place that they deem suitable to make a holy place sacred and keep it from dirty things.

Hindus realise that God is present in sacred media. Therefore, everything symbolizing a part of God will always be purified by Hindus. Sacred buildings, statues, trees, and purified springs will always be protected from dirt to remain holy. By maintaining their holiness, Hindus hope God will always be there and give His grace to people.<sup>33</sup>

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<sup>31</sup> Suweta, "Rekonstruksi Nilai Teo-Ekologi Hindu Pada Pemujaan Pura Ulun Danu Di Bali [Reconstruction of Hindu Theo-Ecological Values in Worshipping Ulun Danu Temple in Bali]."

<sup>32</sup> I Made Dwi Susila Adnyana, *Tato Radjah Dalam Perspektif Hindu Menjawab Pertanyaan Negatif Masyarakat Tentang Tato [Radjah Tattoos in Hindu Perspective Answering Society's Negative Questions About Tattoos]* (Bali, Indonesia: Nilacakra Publishing House, 2018).

<sup>33</sup> Suweta, "Rekonstruksi Nilai Teo-Ekologi Hindu Pada Pemujaan Pura Ulun Danu Di Bali [Reconstruction of Hindu Theo-Ecological Values in Worshipping Ulun Danu Temple in Bali]."

### ***Tri Hita Karana* Creates Universal Harmony**

The fundamental essence of *Tri Hita Karana* contains the understanding that the three causes of welfare are rooted in the harmonious relationship between humans and their God, humans and their natural environment, and humans and each other. By applying this philosophy, it is hoped that it can replace the modern view of life that prioritises individualism and materialism. Therefore, we will look at Hindu ecology in the text of *Adi Parwa*.<sup>34</sup> Therefore, welfare cannot be obtained if the relationship between humans, God, and the environment is not good. Humans will not benefit from nature.

*Tri Hitha Karana* comes from Sanskrit, namely *Tri* means three, *Hitha* means happiness, and *Karana* means cause. *Tri Hitha Karana* is three causes and ethical values that humans must obey to obtain the happiness of the “*jagadhita*” world. The concept of *Tri Hitha Karana* is an ethical definition that is closely related to ecological values as the basic concept of the Balinese life order.

*Tri Hitha Karana* consists of three parts: *parhyangan*, *pawongan* and *pelemahan*. First, *parhyangan*, which is the first part of the concept of *Tri Hitha Karana*, contains the reciprocal relationship between humans and the Creator. Second, *pawongan* contains the reciprocal relationship between humans and humans. The concept states that humans (social beings) need the help of other humans in every activity carried out by themselves. Third, *palemahan*, the last part of the *Tri Hitha Karana* concept, contains the reciprocal relationship between humans and their environment. Their relationship occurs because humans are the centre of the universe system. Humans and their interests are considered the most decisive in the order of ecosystems.

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<sup>34</sup> Ida Bagus Subrahmaniam Saitya, “Ekologi Hindu Dalam Teks Ādi Parwa [Hindu Ecology in the Ādi Parwa Text],” *Sphatika: Jurnal Teologi* 10, no. 2 (2020): 140–140, <https://doi.org/10.25078/sp.v10i2.1550>.

In line with that, Saitya, in his study on Hindu Ecology in the Adiparwa Text, says that ecology is the relationship between living things and their environment. In Hinduism, the relationship between humans and their environment is called *Tri Hita Karana*, which consists of *Parhyangan* (human relations with God), *Pawongan* (human relations with humans), and *Palemahan* (human relations with nature). Furthermore, according to Saitya, Ādiparwa text teaches us to preserve and protect the environment, as shown by the characters Naga Takṣaka who is the guardian of the air, Bāsuki the guardian of the oceans, and Anantabhoga the guardian of the earth. The three dragons symbolise that humans have to preserve the environment so that the lives of living things become harmonious.<sup>35</sup>

In addition, the Hindu tradition has the concept of *Karang Paumahan*, namely one of the primary needs of humans. According to Maslow, humans need a house as an instrument to meet the need for security. In line with Maslow's opinion, the local Balinese text, *Asta Bhumi*, contains procedures to choose a yard and arrange the yard's location to avoid bad luck with the wrong yard location. The *Bhama Kertih* text also contains *upakara* facilities to neutralise the negative impact of a bad yard. In addition, there is a procedure to determine the location of the exit (*Pamedal*) of a house based on the cardinal directions. With this method, it is hoped that people will have a perfect yard based on *Sekala* and *Niskala*.<sup>36</sup>

## Response of Buddhism to the Ecological Crisis

Buddhism also responds to the ecological crisis through its theology. However, studies on ecology from the Buddhist perspective

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<sup>35</sup> Saitya.

<sup>36</sup> Hari Harsananda and Anak Agung Ayu Alit Widyawati, "Karang Paumahan Perspektif Ekologi Hindu [Paumahan Reef in Hindu Ecological Perspective]," *Jurnal Spathika* 2, no. 2 (2019): 22–29, <https://doi.org/10.25078/sp.v10i2.1549>.

are still scarce. The authors hardly found articles related to Buddhism and ecology on *Google Scholar*, except articles written by Mugiyo. According to Mugiyo, the maintenance of ecosystems in Buddhism emphasises preserving the environment. Regarding preserving the environment that brings beauty (aesthetics), the *Dhammapada-Khuddhaka Nikāya*, verse 49, states: "Just as a beetle collects honey from flowers without destroying their color or smell, so should a wise person wander from village to village."<sup>37</sup>

Furthermore, Mugiyo expresses that preserving nature is an aesthetic form. The Buddha, he says, emphasises in the *Vinaya Pitaka* that a monk is not allowed to damage grains and pollute water and plants with impurities, such as saliva, urine, and feces. Furthermore, it is forbidden to cut down trees, do farming, and start a fire while cooking.

Mugiyo's study confirms that environmental sustainability gets serious attention even in Buddhism. The prohibition of cutting down trees, destroying plants, and polluting water is a Buddhist response to the ecological crisis experienced by humans. However, Mugiyo's article indicates that the obligation to protect the environment is only for the *Bhikku*/monks (Buddhist experts). Therefore, there needs to be an in-depth study of all humans' obligations to protect the environment.

## **Response of Confucianism the Ecological Crisis**

The authors has not obtained a study that focuses on Confucian ecology. In the authors' search on *Google Scholar*, there was no single

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<sup>37</sup> Mugiyo, "Nyadran Kali Dalam Perspektif Buddhisme (Studi Kasus Pada Masyarakat Umat Buddha Di Desa Kalimanggis, Kaloran, Kabupaten Temanggung) [Nyadran Kali in a Buddhist Perspective (Case Study on Buddhist Community in Kalimanggis Village, Kaloran, Temanggung Regency)]," *Sabbhata Yatra : Jurnal Pariwisata Dan Budaya* 1, no. 1 (2020): 45–59, <https://doi.org/10.53565/sabbhatayatra.v1i1.146>.

article on ecology from the Confucian perspective. However, according to Lalu, Confucianism and Buddhism are moral religions. In other words, Confucianism would also cover this issue.<sup>38</sup> So, the Confucian religion also teaches love and compassion not only for humans but also for nature.

## CONCLUSION

Based on the problem formulation, the authors conclude that all religions (Islam, Christianity, Hinduism, Buddhism, and Confucianism) teach the values of ecological preservation and the compassion of their people to be responsible for ecological crises. In particular, religions outside of Islam, namely Christianity, Hinduism, Buddhism, and Confucianism, respond to the ecological crisis as follows: First, Christianity responds to the ecological crisis through the theo-ecological concept as part of the affirmation of faith in God. In addition, the teaching of environmental conservation in Christianity glorifies all of God's creations. Second, Hinduism responds to the ecological crisis through its five teachings: *Rta*, *Yadnya*, *Danu Ktih*, *Rwa Bhineda*, and *Tri Hita Karana*, including *parhyangan pawongan* and *weakening*. Third, Buddhism responds to environmental conservation with its teachings that emphasise the importance of beauty (aesthetics), as found in *the Dhammapada-Khuddhaka Nikāya*. Fourth, Confucianism responds to the ecological crisis with its moral teachings, one of which is protecting the environment.

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<sup>38</sup> Yosef Lalu, *Makna Hidup Dalam Terang Iman Katolik: Manusia Menggumuli Makna Hidupnya [The Meaning of Life in the Light of the Catholic Faith: Man Struggles for the Meaning of His Life]* (Yogyakarta, Indonesia: Kanisius, 2010).

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*The Responses of Religions Outside Islam to the Ecological Crisis*

# The Actualization of the Concept of National Fiqh in Building Religious Moderation in Indonesia

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## Abstract

*This study intends to critically examine and analyze the process of national fiqh actualization in shaping an attitude of religious moderation. Bearing in mind, the problem of unity amidst differences is primary, so it must remain a serious concern to maintain the country's resilience. The research method was qualitative with a library research approach, which collected a variety of relevant literature according to the topic of study. This study concludes that the concept of national fiqh has an orientation to unity and integrity in maintaining national sovereignty wrapped with nationalism. National fiqh's relevance and religious moderation become a mutually reinforcing synergy because national fiqh seeks to build a nationalist humanistic paradigm to reduce differences. Then, the actualization of national fiqh in building Indonesia's religious moderation is the appreciation of the teachings of Islam in a complex and contextualist manner, not merely normative or dogmatic, strengthened by the process of cultivating moderate, fair, tolerant, humanist, ethical, religious, and nationalist attitudes.*

**Keywords:** National jurisprudence; religious moderation; actualization; Indonesia.

# **Aktualisasi Konsep Fikih Kebangsaan dalam Membangun Moderasi Beragama di Indonesia**

## **Abstrak**

Penelitian ini bertujuan mengkaji dan menganalisis secara kritis tentang proses aktualisasi fikih kebangsaan dalam membentuk sikap moderasi beragama. Mengingat masalah persatuan-kesatuan di tengah perbedaan menjadi hal yang primer sehingga harus tetap menjadi perhatian yang serius demi menjaga ketahanan suatu negara. Metode penelitian yang digunakan adalah kualitatif dengan pendekatan studi kepustakaan yakni mengumpulkan berbagai literatur yang relevan sesuai dengan topik kajian. Hasil penelitian ini menyimpulkan bahwa konsep fikih kebangsaan berorientasi pada makna persatuan dan kesatuan dalam menjaga kedaulatan bangsa yang dibungkus dalam sikap nasionalisme. Fikih kebangsaan dan moderasi beragama menjadi sebuah sinergi yang saling terkait. Fikih kebangsaan berusaha membangun paradigma humanistik yang nasionalis yang mampu meredakan perbedaan. Kemudian, aktualisasi fikih kebangsaan dalam membangun sikap moderasi beragama masyarakat Indonesia abad modern ini adalah dengan penghayatan ajaran agama Islam secara kompleks dan kontekstual, bukan sebatas normatif maupun dogmatis. Ini kemudian dikuatkan dengan proses penanaman sikap moderat, adil, toleran, humanis, etis, agamis, serta nasionalis.

**Kata Kunci:** *Fikih kebangsaan; moderasi beragama; aktualisasi; Indonesia.*

## **INTRODUCTION**

Diversity is God's decree to be accepted by everyone. Diversity is created for unity, not conflict, let alone debate. However, empirically, diversity often becomes a conflict where diversity becomes a gap for hostility. Conflict and hostility are nuanced in religion, ethnicity, race, culture, language, skin colour, and area of

residence<sup>1</sup>, even though this diversity is designed by the Almighty religious moderation, not by human desire. Diversity is often used to create conflicts that disrupt stability, security, and peace between humans. There are some groups wanting uniformity. They think that differences should be removed for various reasons. Such thinking is religiously and humanly a mistake. As stated by Charles Kimball, religion often becomes a cause for the emergence of conflicts. In exploring the link between religion and acts of violence committed by religious groups, Kimball uses historical, cultural, and political approaches.<sup>2</sup> In fact, no religion commands its followers to promote violence.

The birth of the idea of religious moderation is interpreted as an effort to love all existing differences, especially in beliefs.<sup>3</sup> Religious conflicts must end because each religion has the right to exist, and its followers are free to practice their religious teachings without the intervention of the followers of other religions.<sup>4</sup> Religious moderation is an attitude of maturity toward religious diversity in which a person respects others without debating their religious beliefs,<sup>5</sup> even though doctrinally, every religion claims the truth of their respective religions.

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<sup>1</sup> Yoyo Zakaria Ansori, Indra Adi Budiman, and Dede Salim Nahdi, "Islam Dan Pendidikan Multikultural [Islam and Multicultural Education]," *Jurnal Cakrawala Pendas* 5, no. 2 (2019), <https://doi.org/10.31949/jcp.v5i2.1370>.

<sup>2</sup> Charles Kimball, *When Religion Becomes Evil* (California, US: HarperCollins, 2002), 27.

<sup>3</sup> M. Abdul Khaliq Hasan, "Merajut Kerukunan Dalam Keragaman Agama Di Indonesia (Perspektif Nilai-Nilai Al-Quran) [Knitting Harmony in Religious Diversity in Indonesia (Perspective of Al-Quran Values)]," *Profetika: Jurnal Studi Islam* 14, no. 1 (2016): 66–77, <https://doi.org/10.23917/profetika.v14i1.2008>.

<sup>4</sup> Gina Lestari, "Bhinneka Tunggal Ika: Khasanah Multikultural Indonesia Di Tengah Kehidupan Sara [Bhinneka Tunggal Ika: Indonesia's Multicultural Treasure in the Middle of Sara's Life]," *Jurnal Ilmiah Pendidikan Pancasila Dan Kewarganegaraan* 28, no. 1 (2016), <https://doi.org/10.17977/jppkn.v28i1.5437>.

<sup>5</sup> Agus Akhmadi, "Moderasi Beragama Dalam Keragaman Indonesia [Religious Moderation in Indonesia's Diversity]," *Inovasi-Jurnal Diklat Keagamaan* 13, no. 2 (2019): 45–55, <https://bdksurabaya.e-journal.id/bdksurabaya/article/view/82>.

Thus, a mature attitude is needed to reduce the tension between religious beliefs and respect without disturbing and blaming the followers of other religions.<sup>6</sup> The diversity of religious beliefs has become God's decree that must be accepted with a tolerant attitude and no need a fuss about it.<sup>7</sup> Let the issue of belief be God's business so that humans do not interfere in judging others' beliefs. Islam, for example, was revealed as a religion of compassion (*rahmah*) for the universe, not only for Muslims.<sup>8</sup> This belief emphasizes that Islam is a religion of peace. Islam is not a religion of division but upholds unity, humanity, and brotherhood amidst differences.<sup>9</sup>

Unity is needed to build a nation. A nation cannot have only one religion or race/ethnicity, even if that country makes a religion the basis of the state. This belief emphasizes the fact that humans cannot be separated from differences. For example, the Medina state built by the Prophet Muhammad did not only contain people who were Muslim. It also did not have only one tribe.<sup>10</sup> Therefore, the strength and progress of a country depend on the togetherness of its people. When people help each other (*ta'awun*), uphold justice (*i'tidal*), respect each other (*tasamuh*), trust each other (*amanah*), be wise to each other

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<sup>6</sup> Mohamad Fahri and Ahmad Zainuri, "Moderasi Beragama Di Indonesia [Religious Moderation in Indonesia]," *Intizar* 25, no. 2 (2019): 95–100, <https://doi.org/10.19109/intizar.v25i2.5640>.

<sup>7</sup> Yitzhak Y. Melamed, "Why Spinoza Is Not an Eleatic Monist (Or Why Diversity Exists)," in *Spinoza on Monism*, ed. Philip Goff (London, UK: Palgrave, 2011).

<sup>8</sup> Mohammad Elius et al., "Islam as a Religion of Tolerance and Dialogue: A Critical Appraisal," *Journal for the Study of Religions and Ideologies* 18, no. 52 (2019): 96–109, <http://jsri.ro/ojs/index.php/jsri/article/view/1041>.

<sup>9</sup> Muhammad Hifdil Islam, "Tolerance Limitation in Facing Religious Diversity Based on the Teaching of Islam," *Nazhruna: Jurnal Pendidikan Islam* 3, no. 1 (2020): 1–13, <https://doi.org/10.31538/nzh.v3i1.483>.

<sup>10</sup> Zakaria Zakaria, "Manajemen Dakwah Rasulullah Dalam Menanamkan Sikap Moderasi Beragama Umat Islam Di Madinah [Management of the Prophet's Da'wah in Instilling Religious Moderation in Muslims in Medina]," *Jurnal Manajemen Dakwah* 7, no. 1 (2019), <https://doi.org/10.15408/jmd.v7i1.19979>.

(*wasathiyah*) and respect honesty-truth (*sadidan-shadiqun*)<sup>11</sup>, then a safe, peaceful, advanced and prosperous life will be established.<sup>12</sup>

One way to foster a sense of oneness and unity is by developing national *fiqh* (jurisprudence), namely by instilling a sense of love for the homeland amid existing differences. Citizens are directed to live tolerantly and not worry about differences because it can damage unity and weaken the country. Due to failing to manage differences, several countries have crumbled.<sup>13</sup> National *fiqh* was initiated to respond to intolerant attitudes still growing and developing in Indonesia.<sup>14</sup> These intolerant attitudes will lead citizens to extreme and radical attitudes, even encouraging them to become terrorists.<sup>15</sup> Terrorism movements in Indonesia show that terrorism has a relationship with intolerant religious attitudes. We can see this in the

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<sup>11</sup> Toto Suharto, "Indonesianisasi Islam: Penguatan Islam Moderat Dalam Lembaga Pendidikan Islam Di Indonesia [Indonesianization of Islam: Strengthening Moderate Islam in Islamic Educational Institutions in Indonesia]," *Al-Tahrir: Jurnal Pemikiran Islam* 17, no. 1 (2017): 155–78, <https://doi.org/10.21154/altahrir.v17i1.803>.

<sup>12</sup> Khalil Nurul Islam, "Moderasi Beragama di Tengah Pluralitas Bangsa: Tinjauan Revolusi Mental Perspektif Al-Qur'an [Religious Moderation in the Midst of National Plurality: An Overview of the Mental Revolution from the Al-Qur'an Perspective]," *KURIOSITAS: Media Komunikasi Sosial dan Keagamaan* 13, no. 1 (2020), <https://doi.org/10.35905/kur.v13i1.1379>.

<sup>13</sup> Moh Dahlan, "Implementasi Ajaran Fikih Kebangsaan Ala Joko Widodo [Implementation of Joko Widodo's National Jurisprudence Teachings]," *JURNAL ILMIAH MIZANI: Wacana Hukum, Ekonomi, dan Keagamaan* 1, no. 1 (2014), <https://doi.org/10.29300/mzn.v1i1.48>.

<sup>14</sup> Miftakhul Arif, "Fikih Kebangsaan: Telaah Pemikiran Abdul Wahab Chasbullah Tentang Kemerdekaan Dan Persatuan Indonesia [National Jurisprudence: An Analysis of Abdul Wahab Chasbullah's Thoughts on Indonesian Independence and Unity]" (Ph.D. thesis, Surabaya, UIN Sunan Ampel Surabaya, 2020), <https://digilib.uinsby.ac.id/45524/>.

<sup>15</sup> Idi Warsah, Dewi Cahyani, and Rahmi Pratiwi, "Islamic Integration and Tolerance in Community Behaviour; Multiculturalism Model in The Rejang Lebong District," *Khatulistiwa* 9, no. 1 (2019): 15–29, <https://doi.org/10.24260/khatulistiwa.v9i1.1269>.

Bali bombings,<sup>16</sup> church bombings,<sup>17</sup> and bombings at other places of worship.<sup>18</sup> Terror attacks are carried out in the name of religion (Islam) with the excuse of jihad in the way of Allah. By killing infidels (non-Muslims), they think they are doing jihad. They also believe that the suicide bomber died as a martyr. Such understanding and action have no legal basis in Islam.<sup>19</sup>

The series of events above require a moderate attitude toward religion for the pluralistic Indonesian society to eliminate conflicts and tensions between religious communities. Religious moderation through the actualization of national *fiqh* is expected to change the paradigm of Muslims to become moderate, tolerant, and pluralist so

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<sup>16</sup> Husein Abdulsalam, “Bom Bali 2002: Kebiadaban Teroris dan Duka Para Korban [2002 Bali Bombings: The Outrage of Terrorists and the Grief of the Victims],” HTML, [tirto.id](https://tirto.id/bom-bali-2002-kebiadaban-teroris-dan-duka-para-korban-c5GL), October 12, 2018, <https://tirto.id/bom-bali-2002-kebiadaban-teroris-dan-duka-para-korban-c5GL>.; Muhammad Syaiful Ibad and Thomas Nugroho Aji, “Bom Bali 2002 [2002 Bali Bombing],” *Avatara* 9, no. 1 (2020), <https://jurnalmahasiswa.unesa.ac.id/index.php/29/article/view/34379>; Muhammad Subhan, Hermini Susiatiningsih, and Fendy Eko Wahyudi, “Pergeseran Orientasi Gerakan Terorisme Islam Di Indonesia (Studi Terorisme Tahun 2000-2015) [Shifting Orientation of the Islamic Terrorism Movement in Indonesia (2000-2015 Terrorism Study)],” *Journal of International Relations* 2, no. 4 (2016): 59–67, <https://doi.org/10.14710/jirud.v2i4.13409>.

<sup>17</sup> August Corneles Tamawiyw, “Bom Surabaya 2018: Terorisme Dan Kekerasan Atas Nama Agama [Surabaya Bombing 2018: Terrorism and Violence in the Name of Religion],” *GEMA TEOLOGIKA: Jurnal Teologi Kontekstual Dan Filsafat Keilahian* 4, no. 2 (2019): 175–94, <https://doi.org/10.21460/gema.2019.42.443>; Abd Halim and Abdul Mujib Adnan, “Problematisa Hukum Dan Ideologi Islam Radikal (Studi Bom Bunuh Diri Surabaya) [Legal Problems and Radical Islamic Ideology (Surabaya Suicide Bombing Study)],” *Ulul Albab: Jurnal Studi Dan Penelitian Hukum Islam* 2, no. 1 (2018): 31–61, <https://doi.org/10.30659/jua.v2i1.3572>.

<sup>18</sup> H. M. S. Urip Widodo, “Teror Bom Buku di Jakarta: Peran Polri dalam Penanganan Terorisme di Indonesia [Book Bomb Terror in Jakarta: The Role of the Police in Handling Terrorism in Indonesia],” *Jurnal Keamanan Nasional* 2, no. 2 (2016): 241–68, <https://doi.org/10.31599/jkn.v2i2.48>; Debora Sanur, “Bom Samarinda: Kinerja Intelijen Dan Program Deradikalisasi [The Samarinda Bomb: Performance of Intelligence and Deradicalization Program],” *Info Singkat: Pusat Pengkajian Pengolahan Data dan Informasi* 8, no. 22 (2016): 17–20, [https://berkas.dpr.go.id/puslit/files/info\\_singkat/Info%20Singkat-VIII-22-II-P3DI-November-2016-43.pdf](https://berkas.dpr.go.id/puslit/files/info_singkat/Info%20Singkat-VIII-22-II-P3DI-November-2016-43.pdf).

<sup>19</sup> Abdul Muis Naharong, “Terorisme Atas Nama Agama [Terrorism in the Name of Religion],” *Refleksi* 13, no. 5 (2013): 593–622, <https://doi.org/10.15408/ref.v13i5.915>.

that they can prioritize social interests, humanity, and the progress of the country universally.<sup>20</sup>

## RESEARCH METHOD

This study is a qualitative research based on literature study.<sup>21</sup> This study examines the literature related to Islamic law and nationality from various perspectives. This study also analyzes a number of cases related to religious practices and their relationship to national issues. Data were collected from various sources, especially online academic databases and also the news media. The data was analyzed using the interactive model of qualitative data analysis.<sup>22</sup>

## RESULTS AND DISCUSSION

### The Concept of National *Fiqh*

National *fiqh* is a fundamental step to instil the national aspect of the Indonesian people. This is in line with the mission of Islam, which is to maintain unity and integrity and avoid division.<sup>23</sup> This unity is framed in the concept of nationality, meaning that citizens are not

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<sup>20</sup> Muhammad Sahal, Akhmad Arif Musadad, and Muhammad Akhyar, "Tolerance in Multicultural Education: A Theoretical Concept," *International Journal of Multicultural and Multireligious Understanding* 5, no. 4 (2018): 115–22, <https://doi.org/10.18415/ijmmu.v5i4.212>; Puspo Nugroho, "Internalization of Tolerance Values in Islamic Education," *Nadwa: Jurnal Pendidikan Islam* 12, no. 2 (2019): 197–228, <https://doi.org/10.21580/nw.2018.12.2.2397>; Universitas Islam Negeri Maulana Malik Ibrahim, Indonesia and M.Ag Farid Hasyim, "Islamic Education With Multicultural Insight An Attempt of Learning Unity in Diversity," *Global Journal Al Thaqafah* 6, no. 2 (2016): 47–58, <https://doi.org/10.7187/GJAT11320160602>.

<sup>21</sup> N. Fabb, "Language and Literature," in *International Encyclopedia of the Social & Behavioral Sciences*, ed. Neil J. Smelser and Paul B. Baltes (Oxford: Pergamon, 2001), 8292–97, <https://doi.org/10.1016/B0-08-043076-7/03063-1>.

<sup>22</sup> Matthew B. Miles, A. Michael Huberman, and Johnny Saldaña, *Qualitative Data Analysis: A Methods Sourcebook*, Third Edition (California: SAGE Publications, Inc., 2014).

<sup>23</sup> Masnun Tahir, "Wacana Fikih Kebangsaan Dalam Penanggulangan Dan Pencegahan Radikalisme Di Lingkungan Kampus Di NTB [Discourse on National Jurisprudence in Combating and Preventing Radicalism in Campus Environments in NTB]," *Asy-Syir'ah: Jurnal Ilmu Syari'ah Dan Hukum* 49, no. 2 (2015): 298–314, <https://doi.org/10.14421/ajish.2015.49.2.298-314>.

separated by the difference in religion, race, and ethnicity. Unity is also the purpose of Islam as a religion full of love for all of God's creatures.<sup>24</sup> In Aek Badak Julu, Sayur Matinggi, South Tapanuli Regency, North Sumatra, there was once a conflict based on ethnicity, religion, race, and group (SARA). This case emerged in 2016. At first, inter-religious activities in Aek Badak Julu went well. However, the emergence of public unrest began with a post on Facebook that insulted a group of a particular religion. This post sparked the anger of the residents. Friction between residents ensued, and throwing stones at each other was inevitable. The attack was dispersed by the South Tapanuli Police and Dandim 0212/TS. The riots between Muslims and non-Muslims caused four victims to be injured and some houses damaged.

The concept of mercy and unity strengthens human life amidst differences. This concept is beneficial for strengthening the nation and the state. Thus, human life will progress and be harmonious and prosperous away from SARA conflicts.<sup>25</sup> A strong nation cannot be supported only by a political system and leadership alone but also by its people. They are the real power of the state, as is believed in democracy (from people, by people, and for people).<sup>26</sup>

National *fiqh* seeks to provide legislation on nationality to embody a harmonious, safe and peaceful life. In this condition, the

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<sup>24</sup> Syaikhul Islam Ali, *Kaidah Fikih Politik: Pergulatan Pemikiran Politik Kebangsaan Ulama [The Rules of Political Jurisprudence: The Struggle of Ulama's National Political Thought]*, (Sidoarjo, Indonesia: Yayasan Bumi Shalawat Progresif, 2018).

<sup>25</sup> Juni Erpida Nasution, "Pendidikan Islam Dan Pembentukan Masyarakat Madani [Islamic Education and the Formation of Civil Society]," *Madania: Jurnal Ilmu-Ilmu Keislaman* 6, no. 2 (2016): 134–60, <https://doi.org/10.24014/jiik.v6i2.4819>.

<sup>26</sup> Hayat Hayat, "Keadilan sebagai Prinsip Negara Hukum: Tinjauan Teoritis dalam Konsep Demokrasi [Justice as a Rule of Law Principle: A Theoretical Review in the Concept of Democracy]," *Padjadjaran Jurnal Ilmu Hukum (journal of Law)* 2, no. 2 (2015), <http://jurnal.unpad.ac.id/pjih/article/view/7335>.

people are far from various conflicts and do not mind the differences.<sup>27</sup> It means that love for the homeland is part of religious orders that all Indonesians must carry out. People become nationalistic by implementing the Constitution and religion at the same time. Such an understanding is what was deliberately built in national *fiqh*.

Defending and loving the country are an absolute requirement to maintain its existence. For that reason, legal and religious evidence is needed<sup>28</sup> so people, especially Muslims, are more convinced that nationalism is in line with Islamic law. Moreover, national *fiqh* emerged as a response to the emergence of radical ideas, intolerant movements, and other various extreme ideologies that have the potential to spread hatred and hostility where Islam and other religions in Indonesia do not teach such things. Islam does not command enmity between religions and killing people who are not of the same religion.<sup>29</sup>

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<sup>27</sup> M. Ali Haidar, *Nahdatul Ulama Dan Islam Di Indonesia: Pendekatan Fikih Dalam Politik [Nahdatul Ulama and Islam in Indonesia: Fiqh Approaches in Politics]* (Jakarta: Gramedia Pustaka Utama, 1994); Umi Musaropah, "Pendidikan Kebangsaan Dalam Pesantren Perspektif Abdul Wahid Hasyim [National Education in the Perspective of Abdul Wahid Hasyim . Islamic Boarding School]," *Ulumuddin: Jurnal Ilmu-Ilmu Keislaman* 9, no. 1 (2019): 1–22, <https://doi.org/10.47200/ulumuddin.v9i1.284>.

<sup>28</sup> Afsaneh Najmabadi, "The Erotic Vatan [Homeland] as Beloved and Mother: To Love, to Possess, and To Protect," *Comparative Studies in Society and History* 39, no. 3 (1997): 442–67, <https://www.jstor.org/stable/179155>; M. Alifudin Ikhsan, "Nilai - Nilai Cinta Tanah Air Dalam Perspektif Al-Qur'an [Values of Love for the Motherland in the Perspective of the Qur'an]," *Jurnal Ilmiah Pendidikan Pancasila dan Kewarganegaraan* 2, no. 2 (2017): 108–14, <http://journal2.um.ac.id/index.php/jppk/article/view/2570>.

<sup>29</sup> Machfud Syaefuddin, "Gerakan Dakwah Cinta Tanah Air Indonesia (strategi Dan Metode Dakwah Kh. Habib Luthfi Pekalongan) [Indonesian Love of the Homeland Da'wah Movement (Dakwah Strategies and Methods of Kh. Habib Luthfi Pekalongan)]," *Jurnal Ilmu Dakwah* 37, no. 2 (2018): 215–46, <https://doi.org/10.21580/jid.v37.2.2706>; Maragustam, "Strategi Pembentukan Karakter Spiritualitas Keagamaan Dan Cinta Tanah Air Dalam Perspektif Filsafat Pendidikan Islam [Strategies for Building the Character of Religious Spirituality and Love of the Homeland in the Philosophy Perspective of Islamic Education]," *DAYAH: Journal of Islamic Education* 4, no. 1 (2021): 1–22, <https://doi.org/10.22373/jie.v4i1.7122>.

National *fiqh* is oriented towards a sense of justice, humanity, equality, togetherness, and mutual help.<sup>30</sup> This confirms that Islam is a humanistic religion besides a spiritual and moral religion. Thus, Muslims should understand that Islam does not only focus on issues of divinity and spirituality but also must pay attention to moral issues (ethics) to Allah, oneself, nature, and others.<sup>31</sup> Focusing on the spiritual and moral aspects alone is not enough. Religious people must also pay attention to social problems in particular and the nation in general.<sup>32</sup> These social and national issues are a shared responsibility. Therefore, religious people do not seem inclusive, selfish, and indifferent to social problems.<sup>33</sup>

Thus, the concept of national *fiqh* is oriented to aspects of unity, togetherness (*gotong royong*), justice, and democracy which can strengthen national sovereignty. In addition, this concept implies that the humanistic<sup>34</sup> aspect is an important aspect in building the strength

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<sup>30</sup> Fauzi Almubarak, "Keadilan Dalam Perspektif Islam [Justice in Islamic Perspective]," *ISTIGHNA: Jurnal Pendidikan Dan Pemikiran Islam* 1, no. 2 (2018): 115–43, <https://doi.org/10.33853/istighna.v1i2.6>; Achmad Hidayat and Zaenal Arifin, "Narasi Fikih Kebangsaan Di Pesantren Lirboyo [Narrative of National Jurisprudence at the Lirboyo Islamic Boarding School]," *Intelektual: Jurnal Pendidikan Dan Studi Keislaman* 10, no. 3 (2020): 315–28, <https://doi.org/10.33367/ji.v10i3.1491>.

<sup>31</sup> Muhammad Nuh Muhammad Nuh, "Islam, Nilai Sosial, Sikap Keberagamaan Di Tengah Problem Kebangsaan [Islam, Social Values, Religious Attitudes Amid National Problems]," *Politika: Jurnal Ilmu Politik* 5, no. 2 (2015): 60–65, <https://doi.org/10.14710/politika.5.2.2014.60-65>.

<sup>32</sup> Syaiful Anwar and Rifda El Fiah, "Urgensi Pengembangan Kurikulum Pendidikan Islam Berwawasan Kebangsaan [The Urgency of Developing a National Islamic Education Curriculum]," *Akademika: Jurnal Pemikiran Islam* 23, no. 2 (2018): 435–54, <https://ejournal.metrouniv.ac.id/index.php/akademika/article/view/1246>.

<sup>33</sup> Sagaf S. Pettalongi, "Islam Dan Pendidikan Humanis Dalam Resolusi Konflik Sosial [Islam and Humanist Education in Social Conflict Resolution]," *Jurnal Cakrawala Pendidikan*, no. 2 (2013), <https://doi.org/10.21831/cp.v0i2.1474>.

<sup>34</sup> Suprihatin Suprihatin, "Pendekatan Humanistik Dalam Pengembangan Kurikulum Pendidikan Agama Islam [Humanistic Approach in Developing Islamic Religious Education Curriculum]," *POTENSIA: Jurnal Kependidikan Islam* 3, no. 1 (2017): 82–104, <https://doi.org/10.24014/potensia.v3i1.3477>; Yushinta Eka Farida, "Humanisme Dalam Pendidikan Islam [Humanism in Islamic Education]," *Tarbawi: Jurnal Pendidikan Islam* 12, no. 1 (2015), <https://doi.org/10.34001/tarbawi.v12i1.306>; Saifullah Idris and Tabrani Za, "Realitas

of the nation-state so that it can stem conflicts, divisions, and other threats.

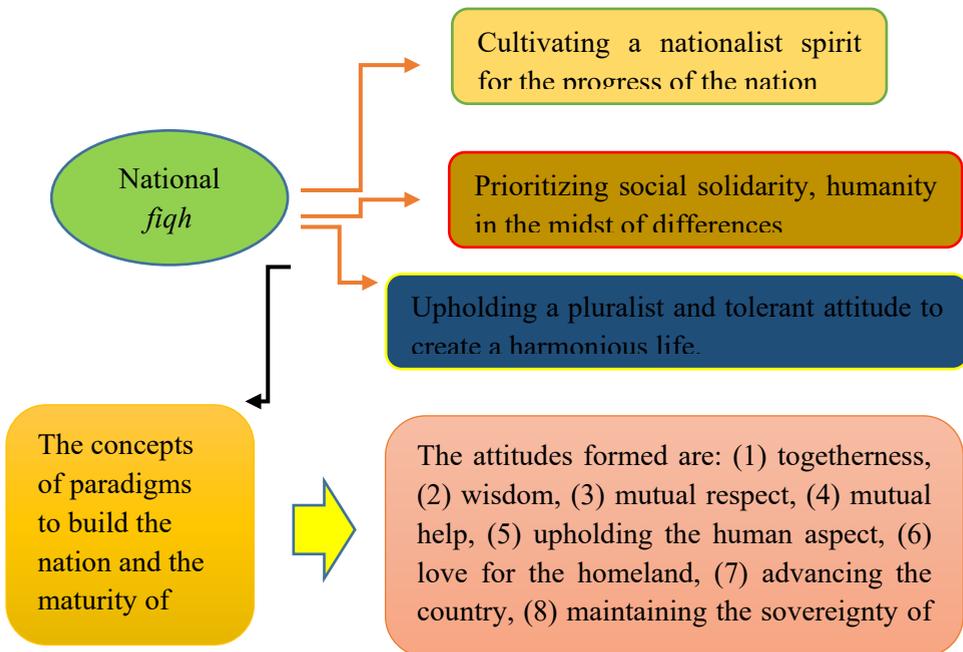


Figure 1. scheme of national *fiqh* concepts

### National *Fiqh* and Religious Moderation

The study of national *fiqh* focuses on the concept of nationalism without questioning the existing differences. The orientation of national *fiqh* is to form a society that emphasizes harmony amid differences in advancing the nation.

Religious moderation is a paradigm that wants to realize that inter-religious life is always harmonious and united to build the

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Konsep Pendidikan Humanisme Dalam Konteks Pendidikan Islam [The Reality of the Concept of Humanism Education in the Context of Islamic Education],” *JURNAL EDUKASI: Jurnal Bimbingan Konseling* 3, no. 1 (2017): 96–113, <https://doi.org/10.22373/je.v3i1.1420>.

country for mutual progress and achieve universal prosperity.<sup>35</sup> Religious moderation is interpreted as an adult attitude to respect other people's beliefs, namely by assuming that religious differences have become a necessity from God that no longer needs to be debated, let alone become a conflict.<sup>36</sup>

National *fiqh* and religious moderation have a close relationship in forming a moderate paradigm, love for unity, the sovereignty of the homeland, and tolerance.<sup>37</sup> National *fiqh* and religious moderation teach how to be a good, balanced and pious human being in line with religious orders. Religion is the keyword to educate humans to become mature and responsible for being God's creatures (*'abdullah*) and the *caliph*.<sup>38</sup>

Being the keyword means that theoretically and historically, religion has commanded humans to love their homeland and ordered them to respect differences.<sup>39</sup> However, strengthening is needed by embodying it into the concept of national *fiqh* and religious

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<sup>35</sup> Edy Sutrisno, "Aktualisasi Moderasi Beragama Di Lembaga Pendidikan [The Actualization of Religious Moderation in Educational Institutions]," *Jurnal Bimas Islam* 12, no. 2 (2019): 323–48, <https://doi.org/10.37302/jbi.v12i2.113>.

<sup>36</sup> Kasinyo Harto and Tastin Tastin, "Pengembangan Pembelajaran Pai Berwawasan Islam Wasatiyah: Upaya Membangun Sikap Moderasi Beragama Peserta Didik [The Development of Wasatiyah Islamic Insights Pie Learning: Efforts to Build Students' Religious Moderation Attitudes]," *At-Ta'lim: Media Informasi Pendidikan Islam* 18, no. 1 (2019): 89–110, <https://doi.org/10.29300/attalim.v18i1.1280>.

<sup>37</sup> Ahmad Muzakki, "Pemikiran Fiqh Dan Tasawwuf Syekh Muhammad Nawawi Banten Dan Pengaruhnya Terhadap Moderasi Beragama Dan Perdamaian [Sheekh Muhammad Nawawi Banten's Fiqh and Sufism Thinking and Their Effect on Religious Moderation and Peace]," *LISAN AL-HAL: Jurnal Pengembangan Pemikiran Dan Kebudayaan* 14, no. 2 (2020): 381–98, <https://doi.org/10.35316/lisanalhal.v14i2.770>.

<sup>38</sup> Edi Junaedi, "Inilah Moderasi Beragama Perspektif Kemenag [This Is Religious Moderation from the Perspective of the Ministry of Religion]," *Harmoni* 18, no. 2 (2019): 182–86. <https://jurnalharmoni.kemenag.go.id/index.php/harmoni/article/view/414>.

<sup>39</sup> Arifuddin Tike, "Dakwah Dan Tuduhan Islam Sebagai Agama Teroris [Da'wah and accusations of Islam as a terrorist religion]," *Jurnal Al-Khitabah* 2, no. 1 (2015), <https://journal.uin-alauddin.ac.id/index.php/Al-Khitabah/article/view/2575>.

moderation. It is necessary to strengthen Muslims' understanding that Islam commands them to love their homeland and differences.

National *fiqh* and religious moderation need to be built and developed, considering that many Muslims themselves conflict with fellow Muslims only because of the branch (*furu'iyah*) issues in religion. Unfortunately, until now, Muslims still focus on these issues so that macro cases are not even considered. Macro problems include, for example, poverty and backwardness in science and technology, humanity, justice, welfare, economy, and education. Such problems are what the writers mean. These prove that Muslims in Indonesia are still far from being mature.<sup>40</sup>

Various conflicts between religions, ethnicities, and sects in one country are obstacles to building unity in humanity.<sup>41</sup> The emergence of the idea of "the theology of humanity" is proof that it is time for the Indonesians to be educated, nurtured, and guided to prioritize togetherness. The idea of *ummah* theology emphasizes that we have to protect and uphold human values. The goal is not to hurt, insult, make fun of, and kill each other just because of differences.

National *fiqh* becomes a barometer for the success of the idea of *ummah* theology.<sup>42</sup> It can even be directed to become a national theology. This means that faith in God becomes a macro problem. At the same time, social relations between God's creatures must also become a macro issue.<sup>43</sup> This happens because divinity and humanity

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<sup>40</sup> Mujamil Qomar, *Moderasi Islam Indonesia [Indonesian Islamic Moderation]* (Yogyakarta, Indonesia: IRCISOD, 2021).

<sup>41</sup> Firdaus M. Yunus, "Konflik Agama di Indonesia Problem dan Solusi Pemecahannya [Religious Conflicts in Indonesia Problems and Solutions to Solve them]," *Substantia: Jurnal Ilmu-Ilmu Ushuluddin* 16, no. 2 (2014): 217–28, <https://doi.org/10.22373/substantia.v16i2.4930>.

<sup>42</sup> Muh Subair, "Ideologi Kebangsaan Dalam Pembelajaran Kitab Kuning Di Pesantren Pkp Manado [National Ideology in Learning the Yellow Book at the Manado Pkp Islamic Boarding School]," *Al-Qalam* 25, no. 1 (2019): 59–76, <https://doi.org/10.31969/alq.v25i1.696>.

<sup>43</sup> Tamrin Kamal, "Urgensi Studi Teologi Sosial Islam [The Urgency of Islamic Social Theology Study]," *Al-Hikmah: Jurnal Dakwah dan Ilmu Komunikasi*, no. 0 (2019): 22–38,

are humans' responsibilities as servants and representatives of Allah.<sup>44</sup> With this concept, religious moderation can be applied and developed.

Muslims in Indonesia still focus on the theological aspect. Through this aspect, they believe that the path of heaven will be reached smoothly. The human aspect is also an important thing to pay attention to. Being kind, loving, and helping each other are also religious orders.<sup>45</sup> Islamic law requires such a thing as evidence that the human aspect is essential in life.

Humanity upheld by ethics and religious norms will produce the beauty of life, tranquillity, and togetherness so that it is far from conflicts that divide the unity.<sup>46</sup> This is the urgency of developing national *fiqh* and religious moderation. Once again, this is not a matter that must be legalized normatively and textually not to trigger confusion in the Muslim world. It means that the idea of national *fiqh* and religious moderation represents the contextual meaning of Islam. Because if Islam is interpreted textually, there will be stagnation, and

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<https://doi.org/10.15548/al-hikmah.v0i0.520>; Febri Hijroh Mukhlis, "Teologi Pancasila: Teologi Kerukunan Umat Beragama [Pancasila Theology: Theology of Religious Harmony]," *Fikrah* 4, no. 2 (2016): 171–86, <https://journal.iainkudus.ac.id/index.php/Fikrah/article/view/1885>; Syahrin Harahap, *Teologi Kerukunan [Concord Theology]* (Rawamangun, Jakarta: Prenada, 2011).

<sup>44</sup> Wawan Hernawan, *Teologi K.H. Abdul Halim ikhtiar melacak akar-akar pemikiran teologi Persatuan Ummat Islam (PUI) [Theology of K.H. Abdul Halim endeavors to trace the theological roots of the United Muslim Ummah (PUI)]* (Bandung: LP2M UIN Sunan Gunung Djati Bandung, 2020), <http://digilib.uinsgd.ac.id/30948/>; Irhamni Irhamni, "Rasionalitas Dan Tekstualis Dalam Teologi Islam [Rationality and Textualism in Islamic Theology]," *JURNAL MIMBAR AKADEMIKA* 1, no. 1 (2017): 78–95, <https://mimbarakademika.com/index.php/jma/article/view/05>.

<sup>45</sup> Yusran Yusran, "Amal Saleh: Doktrin Teologis dan Sikap Sosial [Amal Saleh: Theological Doctrine and Social Attitudes]," *Jurnal Al Adyaan; Jurnal Sosial dan Agama* 1, no. 02 (2015), <https://journal.uin-alauddin.ac.id/index.php/adyan/article/view/1338>.

<sup>46</sup> Nur Said, "Teologi Islam Kontekstual - Transformatif [Contextual Islamic Theology - Transformative]," *FIKRAH* 1, no. 1 (2013), <https://doi.org/10.21043/fikrah.v1i1.307>; Muhajirin Muhajirin, "Teologi Islam Kontekstual: Kajian Pemikiran Teologi Islam Abdurrahman Wahid [Contextual Islamic Theology: A Study of Abdurrahman Wahid Islamic Theology Thought]" (Master thesis, Universitas Islam Negeri Alauddin Makassar, 2013), <http://repositori.uin-alauddin.ac.id/2879/>.

the development of new ideas in Islam will be hampered. Finally, Islam will no longer be able to answer the challenges of human life.<sup>47</sup>

Understanding Islam contextually is vital to dissecting the meaning of the words of God and His Apostle in religious texts.<sup>48</sup> Understanding religion textually will make people worship the religious texts. As a result, people who use this approach will easily accuse people who do not share their views. Therefore, the religious orders contained in the Qur'an and hadith need to be understood and interpreted contextually. Various approaches must be used to get the correct conclusions and align with time dynamics and the community's needs.

Therefore, national *fiqh* and religious moderation are evidence that Islam can be studied contextually with various interdisciplinary approaches. Furthermore, the concept of connectedness (*munasabah*) must indeed be carried out to explore an appropriate product that can be used to solve the problems of society and the nation.<sup>49</sup> From this, we can conclude that national *fiqh* and religious moderation have a relationship in building national unity by upholding human values.<sup>50</sup>

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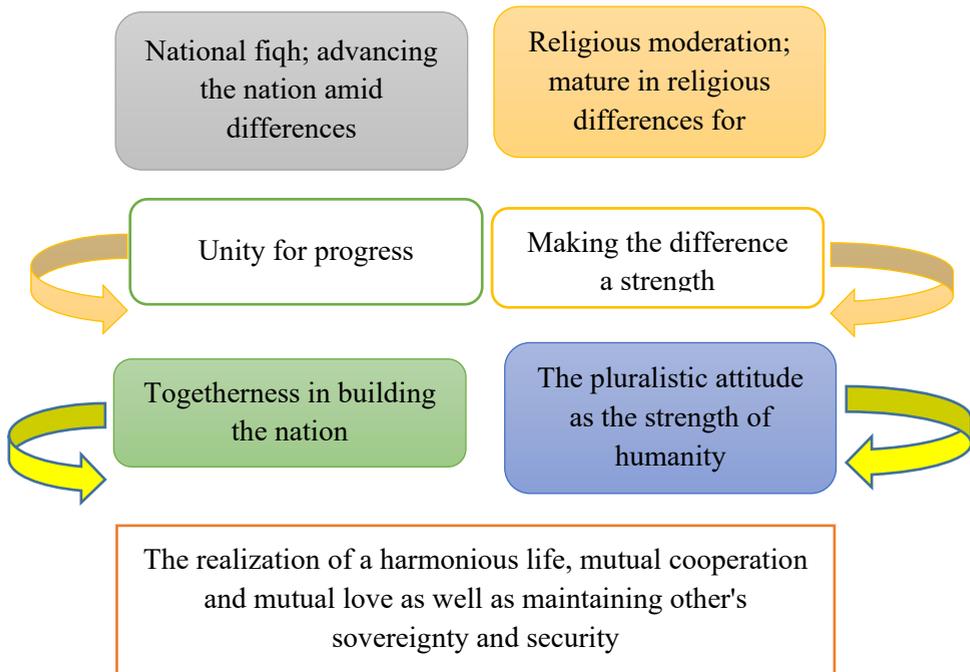
<sup>47</sup> Amri Syarif Hidayat, "Membangun Dimensi Baru Dakwah Islam: Dari Dakwah Tekstual Menuju Dakwah Kontekstual [Building a New Dimension of Islamic Da'wah: From Textual Da'wah To Contextual Da'wah]," *Jurnal Dakwah Risalah* 24, no. 2 (2013): 1–15, <https://doi.org/10.24014/jdr.v24i2.10>.

<sup>48</sup> Asep Hedi Turmudi, "Sejarah Pemikiran Ushul Fiqh (Menuju Metode Penemuan Hukum Islam Kontekstual) [History of Usul Fiqh Thought (Towards Methods of Discovery of Contextual Islamic Law)]," *Foramadiahi: Jurnal Kajian Pendidikan Dan Keislaman* 11, no. 2 (2019): 213–24, <https://doi.org/10.46339/foramadiahi.v11i2.205>; Muhammad Anshori, "Geneologi Hermeneutika Hukum Islam (Fikih Kontekstual 'Umar Bin Al-Khaṭṭāb)[Geneology of Islamic Law Hermeneutics (Contextual Jurisprudence 'Umar Bin Al-Khaṭṭāb)]," *Asy Syar'iyah: Jurnal Ilmu Syari'ah Dan Perbankan Islam* 5, no. 1 (2020): 52–83, <https://doi.org/10.32923/asy.v5i1.1363>.

<sup>49</sup> Ahmad Arifi, "Dinamika Fikih Pola Mazhab: Kontekstualisasi Bermazhab dalam Fikih NU [Fiqh Dynamics of School Patterns: Contextualization of Schools in NU Fiqh]," *Asy-Syir'ah: Jurnal Ilmu Syari'ah dan Hukum* 43, no. 1 (2009), <https://doi.org/10.14421/ajish.2009.43.1.%p>.

<sup>50</sup> Fathorrahman Fathorrahman, "Kontruksi Pemikiran Fikih Sosial Kh. Ali Yafie Dalam Merespons Program Pemerintah Di Era Orde Baru [Construction of Social Jurisprudence Thought Kh. Ali Yafie in Responding to Government Programs in the New Order Era]," *Kodifikasia:*

Human values will be in line with *maqashid sharia* principles. They can also become a guide in determining the law in *fiqh*.<sup>51</sup> This concept emphasizes that Islam is not only based on spiritual and moral issues but also social, political, economic, cultural, educational, and humanitarian issues.<sup>52</sup> Thus, national *fiqh* becomes a barometer for Muslims in actualizing Islamic teachings.



**Figure 2.** Scheme of the relationship between national fiqh and the concept of religious moderation

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*Jurnal Penelitian Islam* 14, no. 1 (2020): 123–46, <https://doi.org/10.21154/kodifikasia.v14i1.1964>.

<sup>51</sup> Muhammad Ngizzul Muttaqin and Iffatin Nur, “Fiqh Jalan Tengah (Mempertemukan Maqashid Syari’ah, Hukum, Dan Realitas Sosial) [Fiqh of the Middle Way (Bringing Together Maqashid Shari’ah, Law, and Social Reality)],” *Zawiyah: Jurnal Pemikiran Islam* 5, no. 2 (2019): 197–217, <https://doi.org/10.31332/zjpi.v5i2.1509>.

<sup>52</sup> Nasrulloh Nasrulloh, “Tajdid Fiqh Dari Konservatif Tekstual Menuju Fiqh Progressif Kontekstual [Tajdid Fiqh From Conservative Textual To Progressive Contextual Fiqh],” *De Jure: Jurnal Hukum Dan Syar’iah* 6, no. 1 (2014), <https://doi.org/10.18860/j-fsh.v6i1.3189>.

## **The Actualization of National *Fiqh* in Building Religious Moderation in the Life of Indonesian Society**

The actualization of national *fiqh* in building religious moderation in Indonesia is a strategic step to stem radical, extreme, intolerant, and terrorist movements that can break Indonesian unity. We know there are many steps to strengthen unity.<sup>53</sup> However, the solution is how to reconstruct Islamic teachings within the framework of nationality and religious moderation<sup>54</sup> so that the nuances of humanity, equality, justice, togetherness, and love for the homeland are felt in the lives of people, especially Muslims in Indonesia.<sup>55</sup>

The onslaught of the era of globalization has made human life filled with technological sophistication, which is rapidly growing. In addition, the Indonesian Muslim community loves to follow western culture even though this culture has deviated from Islamic principles and also eastern ethics.<sup>56</sup> The trend of western culture adopted and consumed by the Indonesian people is proof that religion is fading and even buried by the hedonistic-materialistic paradigm.<sup>57</sup> It brings society to a spiritual, moral, and social crisis.

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<sup>53</sup> Muh Haras Rasyid. "Aktualisasi Nilai-nilai Tasamuh dalam Kehidupan Politik di Indonesia [The Actualization of Tasamuh Values in Political Life in Indonesia]" *Ash-Shahabah* 5, no. 2 (2019): 171-180. <http://journal-uim-makassar.ac.id/index.php/ASH/article/view/262>.

<sup>54</sup> Muhammad Iqbal, "Urgensi Civic Education Dalam Membangun Budaya Demokrasi Menuju Masyarakat Madani Indonesia: Sebuah Pendekatan Fiqh Siyasah [The Urgency of Civic Education in Building a Culture of Democracy Towards Indonesian Civil Society: An Approach to Fiqh Siyasah]," *JURIS (Jurnal Ilmiah Syariah)* 14, no. 1 (2016): 1–11, <https://doi.org/10.31958/juris.v14i1.292>.

<sup>55</sup> Nashrun Jauhari, "Fiqh Prioritas Sebagai Instrumen Ijtihād Maqâṣidī Perspektif Yûsuf Al-Qarâḍawî Dan Urgensinya Di Era Kontemporer [Priority Fiqh as an Instrument of Ijtihād Maqâṣidī Yûsuf al-Qarâḍawî's Perspective and Its Urgency in the Contemporary Era]," *Maraji: Jurnal Ilmu Keislaman* 3 (2016): 132–62, <https://doi.org/10.36835/maraji.v3i1.65>.

<sup>56</sup> Rasyidin Muhammad, "Islam Dan Globalisasi [Islam and Globalization]," *At-Taḥkir* 10, no. 1 (2017): 1–15, <https://journal.iainlangsa.ac.id/index.php/at/article/view/229>.

<sup>57</sup> Kausar As, "Islam Dalam Globalisasi : Tantangan Agama Dalam Manajemen Keutuhan Umat [Islam in Globalization: Religious Challenges in Management of the Integrity of the

The solution to strengthening the spiritual, moral, and social aspects of the Indonesians can be done by applying the concept of national *fiqh*. This concept is expected to realize a moderate attitude in religion so that they can enjoy the progress of time without being busy in conflicts due to differences.<sup>58</sup> The actualization of national *fiqh* is a peaceful solution<sup>59</sup> to reconcile various beliefs, ideologies, cultures, and beliefs in Indonesia to build the country, alleviate various social,<sup>60</sup> economic, educational, and political problems, and strengthen social solidarity.<sup>61</sup>

The process of uniting differences will be realized so that life can run in peace, security, and serenity. The approach used to unite people must be humanitarian, social, and moderate.<sup>62</sup> In order to be easily

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Ummah],” *Millah: Jurnal Studi Agama*, 2012, 379–98, <https://doi.org/10.20885/millah.volxi.iss2.art3>.

<sup>58</sup> Taufik Bilfagih, “Islam Nusantara; Strategi Kebudayaan Nu Di Tengah Tantangan Global [Nusantara Islam; Nu Culture Strategy Amid Global Challenges],” *Aqlam: Journal of Islam and Plurality* 1, no. 2 (2018), <https://doi.org/10.30984/ajip.v1i2.505>.

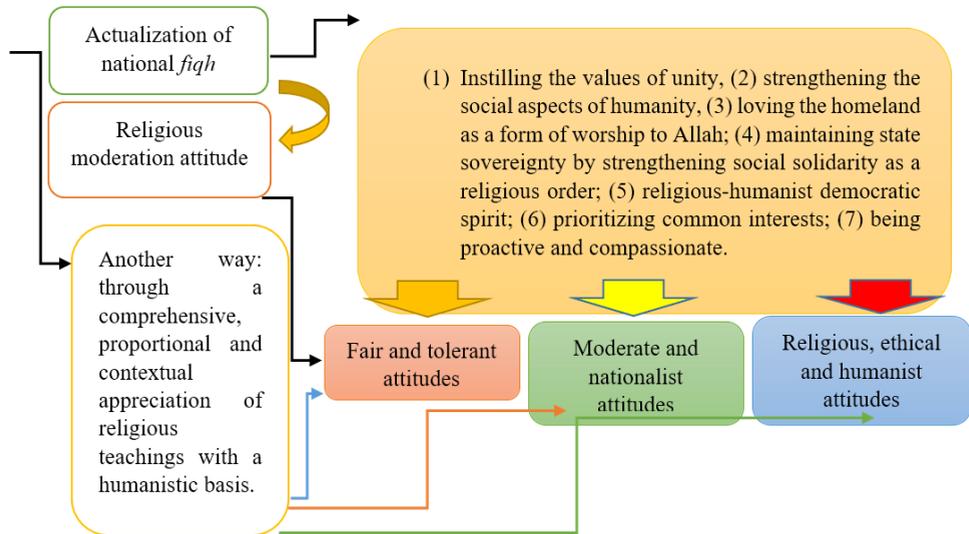
<sup>59</sup> Ahmad Khoiril Fata and M. Ainun Najib, “Kontekstualisasi Pemikiran Kh. Hasyim Asy’ari Tentang Persatuan Umat Islam [Contextualization of Thought Kh. Hasyim Asy’ari About the Unity of the Islamic Ummah],” *MIQOT: Jurnal Ilmu-Ilmu Keislaman* 38, no. 2 (2014), <https://doi.org/10.30821/miqot.v38i2.65>.

<sup>60</sup> M. Thoriqul Huda and Uly Dina, “Urgensi Toleransi Antar Agama Dalam Perspektif Tafsir Al-Syaârawi [The Urgency of Inter-Religious Tolerance in the Perspective of Tafsir al-Syaârawi],” *TARBIYA ISLAMIA: Jurnal Pendidikan Dan Keislaman* 8, no. 1 (2019): 44–60, <http://ejournal.unim.ac.id/index.php/tarbiya/article/view/344>.

<sup>61</sup> Anjar Nugroho, “Rekonstruksi Pemikiran Fikih: Mengembangkan Fikih Progresif-Revolutioner [Reconstruction of Jurisprudence: Developing Progressive-Revolutionary Jurisprudence],” *Al-Manahij: Jurnal Kajian Hukum Islam* 9, no. 1 (2015): 1–20, <https://doi.org/10.24090/mnh.v9i1.508>.

<sup>62</sup> Alfian Miftah Hasan and Muhamad Ali Mustofa Kamal, “Wawasan Al-Qur’an Tentang Nasionalisme: Tafsir Tematik Dengan Term Ummah Konteks Ke-Indonesia-an [Al-Qur’an Insights About Nationalism: Thematic Interpretation With the Term Ummah Indonesian Context],” *Syariati: Jurnal Studi Al-Qur’an Dan Hukum* 5, no. 01 (2019): 1–10, <https://doi.org/10.32699/syariati.v5i01.1181>; Muh Nashiruddin, “Fikih Moderat Dan Visi Keilmuan Syari’ah Di Era Global [Moderate Fikih and Sharia Science Vision in the Global Era],” *DIKTUM: Jurnal Syariah Dan Hukum* 14, no. 1 (2016): 29–43, <https://doi.org/10.28988/diktum.v14i1.221>.

accepted, national *fiqh* is chosen as a new approach to foster national unity amid the heterogeneity.<sup>63</sup>



**Figure 3.** concept map on the actualization of national *fiqh* in building religious moderation

## CONCLUSION

The above study emphasizes that the concept of national *fiqh* is oriented to the meaning of unity in maintaining national sovereignty, wrapped with nationalism. The relevance of national *fiqh* and religious moderation becomes interrelated because national *fiqh* seeks to build a nationalist humanistic paradigm to reduce differences and prioritize unity amid pluralism. Then, the actualization of national *fiqh* in building a moderate attitude is done through a complex and contextualized appreciation of the teachings of Islam, strengthened by

<sup>63</sup> Masnun Tahir, "Fikih NKRI: Landasan Berkonstitusi Bagi Umat Di Indonesia [Fiqh of the Republic of Indonesia: Constitutional Foundation for the People in Indonesia]," *Supremasi Hukum: Jurnal Kajian Ilmu Hukum* 4, no. 1 (2015), <https://doi.org/10.14421/sh.v4i1.1969>.

the process of inculcating moderate, fair, tolerant, humanist, ethical, religious, and nationalist attitudes.

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# Islam, Ethics and Modern Medicine from Theory to Medical Practice: A Narrative Review

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## Abstract

*Islam arose from the same Semitic soil that gave rise to Judaism and Christianity. As stated in the Declaration of Faith, its most fundamental idea is monotheism. For Muslims, holy law is an all-encompassing entity that concerns every aspect of human life. Many Ulema has concluded that the concept of a "consensus decree" is preferable in the circumstances needing specialist understanding. These consensus panels for medical choices often include a broad and diversified representation. The decision-making process is frequently transparent, allowing members of the greater community to scrutinize the arguments presented. Before providing culturally sensitive treatment, a fundamental level of cultural awareness is essential. We simplified and highlighted key themes in Islamic medical ethics in this study. Despite the fact that this is a preliminary study, we believe the findings will assist physicians in better understanding their Muslim patients.*

**Keywords:** *Islamic education; medicine; bioethics; medical practice.*

# Islam, Etika, dan Pengobatan Modern dari Teori hingga Praktek Kedokteran: Sebuah Telaah Naratif

## Abstrak

Islam muncul dari tanah Semit yang sama yang memunculkan Yudaisme dan Kristen. Sebagaimana dinyatakan dalam Deklarasi Iman, gagasannya yang paling mendasar adalah Tauhid. Bagi umat Islam, hukum suci adalah entitas yang mencakup semua yang menyangkut setiap aspek kehidupan manusia. Banyak Ulama telah menyimpulkan bahwa konsep "keputusan konsensus" lebih disukai dalam keadaan yang membutuhkan pemahaman khusus. Panel konsensus untuk pilihan medis ini sering kali mencakup representasi yang luas dan beragam. Proses pengambilan keputusan seringkali transparan, memungkinkan anggota komunitas yang lebih besar untuk meneliti argumen yang disajikan. Sebelum memberikan perlakuan yang peka terhadap budaya, tingkat kesadaran budaya yang mendasar sangat penting. Kami menyederhanakan dan menyoroti tema-tema kunci dalam etika kedokteran Islam dalam penelitian ini. Terlepas dari kenyataan bahwa ini adalah studi pendahuluan, kami percaya temuan ini akan membantu dokter lebih memahami pasien Muslim mereka.

**Kata kunci:** pendidikan Islam, kedokteran, bioetika, praktek medis

## INTRODUCTION

Human life is seen as a priceless gift from God in Islam and should therefore be treasured and maintained. This is made clear in a great number of the Qur'an's verses, also known as ayat. One of these ayat states that "If anyone slays a human being, unless it is [in punishment] for murder or spreading corruption on earth, it shall be as though he had slain all mankind; whereas, if anyone saves a life, it shall be as though he had saved the lives of all mankind." (The Qur'an The Table Spread 5:32). It is this passage that has eventually spurred interest in Islamic bioethics because it contains two key concepts that safeguard the sanctity of

human life: it is necessary to save a life. The unjustified taking of a life is considered murder and is therefore prohibited.<sup>1</sup>

Though Muslims acknowledge and maintain that Allah is the ultimate source of life (*The Qur'an* The Cow 2:258), the Qur'an demonstrates that God has instilled in their reason, free will, and the the capacity to differentiate between actions that are morally acceptable and those that are not acceptable (*The Qur'an* The Sun 91:8), while also providing natural provisions (*The Qur'an* The Crouching 45:13). Muslims are held accountable for preserving health and avoiding disease using these items. In the case of sickness, Muslims are obligated to seek medical care in an Islamically proper and authorized way.<sup>2</sup> The essential tenet of Islamic bioethics is that all decisions and behaviors must adhere to Islamic law (shari'a) and Islamic ethics.<sup>3</sup> Jurists may issue decrees or fatwas addressing the permissibility of the pertinent topic by examining bioethical problems from an ethical and legal stance. Any norm that has not been expressly stated in the holy books or derived from them by jurists is referred to

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<sup>1</sup> Jaber Seyvanizad, "WMD under Islamic International Law," *International Journal of Law* 3, no. 1 (2017): 12–16, <http://www.lawjournals.org/archives/2017/vol3/issue1/2-6-36>; M. A. M. H Barry, "Human Rights in Islam and Their Relevance in the Present Time," *Advanced Science Letters* 23, no. 5 (2017): 4856–59, <https://doi.org/10.1166/asl.2017.8927>.

<sup>2</sup> Margaret A. Miklancie, "Caring for Patients of Diverse Religious Traditions: Islam, a Way of Life for Muslims," *Home Healthcare Now* 25, no. 6 (2007): 413–17, <https://doi.org/10.1097/01.NHH.0000277692.11916.f3>; M. Z. M. Zohdi Amin et al., "Religio-Scientific Integration of Knowledge: A Study of Islam's Prophetic Traditions Related to the Medical Sciences," *Advanced Science Letters* 23, no. 5 (2017): 4605–7, <https://doi.org/10.1166/asl.2017.8932>; F. Rajaei and M. Momeni, "Basics of Health Promotion from the Perspective of the Holy Qur'an and Traditions," *Health Education and Health Promotion* 6, no. 4 (2018): 155–59, <https://doi.org/10.29252/HEHP.6.4.155>.

<sup>3</sup> Morgan Clarke, Thomas Eich, and Jenny Schreiber, "The Social Politics of Islamic Bioethics," *Die Welt Des Islams* 55, no. 3/4 (2015): 265–77, <https://www.jstor.org/stable/24893431>; Aasim I. Padela, "Muslim Perspectives on the American Healthcare System: The Discursive Framing of 'Islamic' Bioethical Discourse," *Die Welt Des Islams* 55, no. 3/4 (2015): 413–47, <https://www.jstor.org/stable/24893437>.

be bid'ah (innovation) and is hence haram (impermissible).<sup>4</sup> As a result, all medical operations and treatments, as well as interactions between patients and medical professionals, must be validated by Islamic legal authorities.

Tom Beauchamp and James F. Childress, both American philosophers and bioethicists, are credited with being the first people in the Western world to define and outline the principles of bioethics. They did so in the book *Principles of Biomedical Ethics*, which they authored together.<sup>5</sup> Since then, the notion of bioethical principles has been seen as a totally “Western” invention that is missing from the Islamic healthcare system.<sup>6</sup> These bioethical concepts, which include autonomy, beneficence, nonmaleficence, and justice, have been validated by Muslim jurists as coming within Islamic Law and are also reinforced by Qur'anic verses (*The Qur'an* Family of Imran 3:104, The Bee 16:90, and The Night Journey 17:70). They have since coalesced into the fundamental principle that underpins the Muslim Doctor's Oath, which dictates the conduct that must take place between a Muslim doctor and his or her patient.

Understanding patients' views, perspectives, and conceptual frameworks must be central to ethical debates, particularly medical ethics.<sup>7</sup> This effort has become more complicated in recent years due

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<sup>4</sup> Dariusch Atighetchi, “Some Aspects of Medical Ethics,” in *Islamic Bioethics: Problems and Perspectives* (Dordrecht: Springer Netherlands, 2007), 31–64, [https://doi.org/10.1007/978-1-4020-4962-0\\_3](https://doi.org/10.1007/978-1-4020-4962-0_3).

<sup>5</sup> Arthur L. Caplan, “A New Direction for Medical Ethics,” ed. Tom L. Beauchamp and James F. Childress, *Science, Technology, & Human Values* 5, no. 30 (1980): 53–54, <https://www.jstor.org/stable/689347>; Ezekiel J. Emanuel, “The Beginning of the End of Principlism,” ed. Tom L. Beauchamp and James F. Childress, *The Hastings Center Report* 25, no. 4 (1995): 37–38, <https://doi.org/10.2307/3562161>.

<sup>6</sup> Dariusch Atighetchi, “Features of Islamic Bioethics,” in *Islamic Bioethics: Problems and Perspectives* (Dordrecht: Springer Netherlands, 2007), 13–29, [https://doi.org/10.1007/978-1-4020-4962-0\\_2](https://doi.org/10.1007/978-1-4020-4962-0_2).

<sup>7</sup> Trisha Macnair, “Medical Ethics,” *BMJ* 319, no. 7214 (October 2, 1999): S2, <https://doi.org/10.1136/bmj.319.7214.2>; Peter Greengross, Ken Grant, and Elizabeth Collini, *The*

to the large-scale migration of peoples who adhere to moral and ethical paradigms other than those of Judeo Christianity, which has historically formed British culture.<sup>8</sup> Some have responded by calling for a Universal Ethical Code that embraces and covers the areas of medicine and bioethics.<sup>9</sup> Given the well-documented tendency of dominant cultures to influence minority ideas through acculturation, an alternative option, and one that we favor, is to enable ethical plurality to develop.<sup>10</sup> While Western medicine is practiced by doctors of many ethnic and religious backgrounds, its standards depend on the availability of resources. Each doctor's medical ethics are impacted by his or her religious or cultural background or affiliation, and here is where variation exists.

Concerning both Jewish and Christian perspectives on the ethics of medical care, a vast quantity of literature has been produced. Islamic medical ethics has never been considered a separate area of ethics, while specific problems, particularly those affecting sexuality, birth control, and abortions, have received more attention than others.<sup>11</sup> The Egyptian fatawa (legal views) offered by eminent

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*History and Development of the UK National Health Service 1948 - 1999*, Second Edition (London, United Kingdom: Department for International Development, 1999), <https://www.gov.uk/research-for-development-outputs/helpdesk-report-the-history-and-development-of-the-uk-national-health-service-1948-1999>; Nancy E. Kass, "An Ethics Framework for Public Health," *American Journal of Public Health* 91, no. 11 (2001): 1776–82, <https://doi.org/10.2105/AJPH.91.11.1776>; Anke Erdmann, Christoph Rehmann-Sutter, and Claudia Bozzaro, "Patients' and Professionals' Views Related to Ethical Issues in Precision Medicine: A Mixed Research Synthesis," *BMC Medical Ethics* 22, no. 1 (2021): 116, <https://doi.org/10.1186/s12910-021-00682-8>.

<sup>8</sup> Magi Sque, "Book Review: Culture, Religion and Patient Care in a Multi-Ethnic Society: A Handbook for Professionals," *Nursing Ethics* 7, no. 6 (2000): 545–46, <https://doi.org/10.1177/096973300000700616>.

<sup>9</sup> Peter Singer, *How Are We to Live? Ethics in an Age of Self-Interest* (Amherst, N.Y.: Prometheus Books, 1995).

<sup>10</sup> Helman CG, "Culture, Health and Illness - 1st Edition," Oxford, 1994, <https://www.elsevier.com/books/culture-health-and-illness/helman/978-0-7236-0703-8>.

<sup>11</sup> Vardit Rispler-Chaim, "Islamic Medical Ethics in the 20th Century," *Journal of Medical Ethics* 15, no. 4 (December 1, 1989): 203–8, <https://doi.org/10.1136/jme.15.4.203>; Kamyar M.

Muslim thinkers and various doctors would define Islamic medical ethics in the twentieth century. Abortions, organ transplants, artificial insemination, cosmetic surgery, doctor-patient relationships, and other universal concerns are addressed by Islamic medical ethics. Other difficulties are generally Islamic, such as barriers to fasting during Ramadan, sicknesses and physical ailments that cause a violation of the state of purity, alcohol-containing treatments, and so forth. Muslims' attitudes toward both sorts of ethical concerns frequently demonstrate that pragmatism triumphs. The goal is to establish a balance between Islamic legacy and current medical advances, as long as essential Islamic orthodoxy is not broken.

In terms of virtue, medical practitioners today seem rarer and rarer. Several patients and physicians feel that medical practice has failed to meet standards and expectations.<sup>12</sup> In this paper, we share our knowledge of certain principles and practices that may aid clinicians in providing care within an appropriate ethical context for Muslims. The author believes that a Muslim physician who follows the two fundamental sources of Islamic law, the Qur'an and the Sunna, will possess the requisite character attributes of a competent physician. A Muslim physician who follows the Qur'an will live a happy life, be trusted by his or her patients and community, and be in accordance with newly approved Western medical ethics guidelines.

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Hedayat and Roya Pirzadeh, "Issues in Islamic Biomedical Ethics: A Primer for the Pediatrician," *Pediatrics* 108, no. 4 (October 1, 2001): 965–71, <https://doi.org/10.1542/peds.108.4.965>.

<sup>12</sup> Nadia N. Sawicki, "Judging Doctors: The Person and the Professional," *AMA Journal of Ethics* 13, no. 10 (October 1, 2011): 718–22, <https://doi.org/10.1001/virtualmentor.2011.13.10.msoc1-1110>; Ben Kotzee, Agnieszka Ignatowicz, and Hywel Thomas, "Virtue in Medical Practice: An Exploratory Study," *HEC Forum* 29, no. 1 (March 1, 2017): 1–19, <https://doi.org/10.1007/s10730-016-9308-x>.

## **RESEARCH METHOD**

The current paper analyzes the ongoing practices in Islam, ethics, and modern medicine. It discusses the opportunities that must be addressed from theory to medical practice. In order to provide adequate support for the arguments made in this narrative review, each relevant and important article that is in the public domain has been highlighted. The search was conducted in the “MEDLINE, PsycINFO, Scopus, Web of Science, and Google Scholar” databases using the following keywords: (“Islamic education”) and (“bioethics”), (“medicine”), (“medical practice”) and (“Islamic fatwa”), in combination with each other and truncated form. These databases were among the leading abstracting and indexing services providing quality research published by reputable international publishers.

## **RESULTS AND DISCUSSION**

### **Guiding Principles in Islam**

In general, Islam has provided a set of broad guiding principles that can be applied to deal with every problem that may arise in life. The first principle determines whether or not a certain action satisfies the core principles that underlie the law. These goals include the (i) protection of religion, (ii) protection of life, (iii) protection of ancestry or parental lineage, (iv) protection of mental and physical health, and (v) protection of property.<sup>13</sup> The second principle is to ensure that the presence of a potential disadvantage does not jeopardize the

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<sup>13</sup> David Johnston, “Maqāsid Al-Sharī‘a: Epistemology and Hermeneutics of Muslim Theologies of Human Rights,” *Die Welt Des Islams* 47, no. 2 (2007): 149–87, <https://doi.org/10.1163/157006007781569936>; Felicitas Opwis, “New Trends in Islamic Legal Theory: Maqāsid al-Sharī‘a as a New Source of Law?,” *Die Welt Des Islams* 57, no. 1 (2017): 7–32, <https://doi.org/10.1163/15700607-00571p03>.

satisfaction of a benefit or interest. Because of the rapid advancement of science, it is unavoidable that medical professionals will routinely be given access to fresh and constantly updated information as well as one-of-a-kind medical and scientific procedures and methods. These can all be put to either beneficial or harmful, injurious or troublesome use, depending on the circumstances. Every Muslim is obligated to seek information and treatment for ailments because there is a cure for every disease. Narrated Abu Huraira: The Prophet said, "There is no disease that Allah has created, except that He also has created its treatment." (*Sahih Bukhari*, Volume 7, Book 71, Number 582).<sup>14</sup>

In the coming years, the technology at our disposal will give huge chances to assist in the prevention of significant health impairments.<sup>15</sup> It is critical that Muslims stay open to novel treatment approaches that might help avert circumstances that could result in permanent incapacity and suffering for the afflicted person and a high cost on immediate family members and the healthcare system. As the illustrious verses of the Qur'an that follow make clear, Islam as a religion does not intend to be the source of any difficulties or to expose its followers to any harm.

*"No soul should be compelled beyond capacity, neither the mother made to suffer for the child nor the father for his offspring..." (The Qur'an The Cow 2:233).*

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<sup>14</sup> Hussain M. Musharraf and M. Saiful Islam Arman, "Prophetic Medicine Is the Cheapest, Safest and the Best Remedy in the Prevention and Treatment of Hypertension (High Blood Pressure) – a Mini Review," *International Journal of Molecular Biology: Open Access* 3, no. 6 (2018): 245–50, <https://doi.org/10.15406/ijmboa.2018.03.00084>.

<sup>15</sup> Harold Thimbleby, "Technology and the Future of Healthcare," *Journal of Public Health Research* 2, no. 3 (December 2013), <https://doi.org/10.4081/jphr.2013.e28>; Peter Lansley, Claudine McCreadie, and Anthea Tinker, "Can Adapting the Homes of Older People and Providing Assistive Technology Pay Its Way?," *Age and Ageing* 33, no. 6 (2004): 571–76, <https://doi.org/10.1093/ageing/afh190>; Neeru Gupta, Carla Castillo-Laborde, and Michel D. Landry, "Health-Related Rehabilitation Services: Assessing the Global Supply of and Need for Human Resources," *BMC Health Services Research* 11, no. 1 (October 17, 2011): 276, <https://doi.org/10.1186/1472-6963-11-276>.

“God does not burden a soul beyond capacity”. (The Qur’an The Cow 2:286).

## **Islam and Muslims**

Islam, which can be traced back to the same Semitic soil that gave birth to Judaism and Christianity, continues to profoundly influence the beliefs, values, and customs of an estimated one-fifth of humanity. Its most fundamental concept is monotheism, as stated in the declaration of faith: “There is no deity except God, and Muhammad is the Messenger of God.”<sup>16</sup> The daily life and body of Muslim communities, including the 1.5–2 billion-strong Muslim community, revolve around this remark, which is nearly invariably whispered into the ear of a newborn or a dying loved one. The objective of life, then, is to realize the Divine, a goal that can be attained only by a conscious dedication to the teachings of Sacred Law. The job of the Emissaries of God, of whom Muhammad ﷺ was. Still, the last link in a line that includes luminaries such as Abraham, Moses, and Jesus of Nazareth, was to transmit and instruct in law matters. For Muslims, sacred law is an all-encompassing entity that addresses all areas of human existence.<sup>17</sup>

There are three sources of sacred law; the following are the two primary sources of law. The Qur’an (Koran) – the Holy Text held by Muslims to be God’s direct message, Whether, in word or practice, the Sunnah – the Prophet Muhammad’s ﷺ example is incorporated into Islamic scriptures, And the Ijtihad – the law of deductive logic – is the

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<sup>16</sup> Asma Afsaruddin, “Monotheism in Islam,” in *Monotheism and Its Complexities*, ed. Lucinda Mosher and David Marshall, Christian and Muslim Perspectives (Washington, D.C.: Georgetown University Press, 2018), 33–44, <https://doi.org/10.2307/j.ctvbqs51w.9>.

<sup>17</sup> Anthony Parsons, “Living Islam: From Samarkand to Stornoway,” *International Affairs* 69, no. 4 (1993): 763–64, <https://doi.org/10.2307/2620623>.

third source.<sup>18</sup> Before delving into this third source, it is essential to recognize the guiding principles and framework of Islamic philosophy, which aid in resolving various moral and ethical quandaries of today. Because Islam does not acknowledge clergy, the “learned” (Ulema), frequently scholars from Islamic universities, are tasked with interpreting and contextualizing religious teachings for the larger Muslim community.<sup>19</sup>

Recent scientific and technical breakthroughs have resulted in a profusion of complicated concerns that have created ethical quandaries for healthcare practitioners, patients, and society. Many Ulema has concluded that, in cases requiring specialized knowledge (such as medical practice judgments), the reasonably innovative concept of a “consensus decree” is desirable in response to this problem.<sup>20</sup> For medical decisions, these consensus panels will typically comprise a broad and diverse representation of Ulema and professional physicians from relevant disciplines, with the latter supplying the essential background material. The decision-making process is often transparent, with members of the larger community able to examine the arguments used and the textual content underlying these edicts. Counter-arguments may be made, and it is not uncommon for two or more seemingly opposing viewpoints to

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<sup>18</sup> Mohammad Hashim Kamali, “Methodological Issues in Islamic Jurisprudence,” *Arab Law Quarterly* 11, no. 1 (1996): 3–33, <https://doi.org/10.2307/3381731>; Ahmad Hasan, “‘Sunnah’ as a Source of ‘Fiqh,’” *Islamic Studies* 39, no. 1 (2000): 3–53, <http://www.jstor.org/stable/23076090>; L. Ali Khan and Hisham M. Ramadan, “Islamic Constitutionalism,” in *Contemporary Ijtihad, Limits and Controversies* (Edinburgh, United Kingdom: Edinburgh University Press, 2011), 113–45, <http://www.jstor.org/stable/10.3366/j.ctt1r23xt.8>.

<sup>19</sup> Syed Rizwan Zamir, “Rethinking the Academic Study of the ‘Ulamā’ Tradition,” *Islamic Studies* 53, no. 3/4 (2014): 145–74, <http://www.jstor.org/stable/44627375>.

<sup>20</sup> Aasim I. Padela and Danish Zaidi, “The Islamic Tradition and Health Inequities: A Preliminary Conceptual Model Based on a Systematic Literature Review of Muslim Health-Care Disparities,” *Avicenna Journal of Medicine* 8, no. 1 (2018): 1–13, [https://doi.org/10.4103/ajm.AJM\\_134\\_17](https://doi.org/10.4103/ajm.AJM_134_17).

coexist. Individuals are free to pick whichever judgment they find most agreeable in such instances; however, many would prefer to remain loyal to their particular school of thought.<sup>21</sup>

The above-mentioned deductive logic method is known as *Ijtihad*, and it is the third source of Islamic Law. *Ijtihad* gives Sacred Law its dynamism, helping it remain relevant when responding to new difficulties and issues that regularly arise in a Muslim society that values learning and the scientific process.<sup>22</sup> One example, and one that is expected to provide significant health benefits to communities globally in the future, is the movement to restrict cigarette smoking on the basis that its harmful effects on health are now well-proven.<sup>23</sup> More culturally conscious British health authorities have responded by framing the “stop smoking” message inside an acceptable religious framework when targeting Muslim communities.

They are often used to convey that each human existence has inherent worth and goodness. On the other hand, humans have the capacity for autonomy and self-determination. They hence have the option of remaining loyal to their intrinsic pure nature or adopting an immoral path. While genetic research and gene therapy can help restore health (and hence integrity), care must ensure that other

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<sup>21</sup> Muh Nur Akhsin Ridho and Evi Martha, “Peran Fatwa Muhammadiyah Tentang Hukum Merokok Dalam Sikap, Norma Subjektif, Dan Kontrol Perilaku Terhadap Perilaku Merokok [The Role of Muhammadiyah Fatwa on Smoking Law in Attitudes, Subjective Norms, and Behavioral Control of Smoking Behavior],” *Jurnal Kesehatan* 11, no. 1 (2020): 133–44, <https://doi.org/10.26630/jk.v11i1.1813>; Aasim I. Padela and Jasser Auda, “The Moral Status of Organ Donation and Transplantation Within Islamic Law: The Fiqh Council of North America’s Position,” *Transplantation Direct* 6, no. 3 (March 2020): e536, <https://doi.org/10.1097/TXD.0000000000000980>; Mansur Ali and Usman Maravia, “Seven Faces of a Fatwa: Organ Transplantation and Islam,” *Religions* 11, no. 2 (February 2020): 99, <https://doi.org/10.3390/rel11020099>.

<sup>22</sup> Ahmad S. Dallal, “Science and Muslim Societies. Nasim Butt,” *Isis* 86, no. 4 (1995): 692–692, <https://doi.org/10.1086/357397>.

<sup>23</sup> Nazim Ghouri, Mohammed Atcha, and Aziz Sheikh, “Public Health: Influence Of Islam On Smoking Among Muslims,” *BMJ: British Medical Journal* 332, no. 7536 (2006): 291–94, <https://www.jstor.org/stable/25456050>.

Islamic values are not compromised.<sup>24</sup> For example, an accurate and complete understanding of one's pedigree is a fundamental human right; thus, only somatic cell lines should be used in genetic material transplantation because parental integrity is not compromised. There is no risk of hereditary features being affected.

A quick search of medical libraries and ethics catalogs finds Jewish medical ethics, Catholic medical ethics, and so on. There is also a corpus of Islamic medical ethics, which, while sometimes neglected as a distinct area of medical ethics, exists and is gaining prominence in the second part of the twentieth century. Societies differ in their ethical views toward human life and the human body and socio-religious norms. As a result, while the medicine practised by and for Muslims is usually the same medicine used in the West today, the medical ethics differ. This means that the use or non-use of a well-known medical therapy by Muslim doctors will sometimes be influenced more by Islamic law ethics than by simply medical grounds.<sup>25</sup> One definition of ethics states that it "teaches us how to assess properly the moral excellence or badness of every human activity". As a result, all ethics, including medical ethics, reflect the most valued ideals and principles of the community that adheres to them.<sup>26</sup> The below-listed situations are frequently encountered and are often employed in health and healthcare provision decisions and how such lessons can be applied.

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<sup>24</sup> Mee Lian Wong et al., "Concerns over Participation in Genetic Research among Malay-Muslims, Chinese and Indians in Singapore: A Focus Group Study," *Community Genetics* 7, no. 1 (2004): 44–54, <https://www.jstor.org/stable/26679394>.

<sup>25</sup> Thalia A. Arawi, "The Muslim Physician and the Ethics of Medicine," *Journal of the Islamic Medical Association of North America* 42, no. 3 (2010): 111–16, <https://jima.imana.org/article/view/5403>; Yassar Mustafa, "Islam and the Four Principles of Medical Ethics," *Journal of Medical Ethics* 40, no. 7 (July 1, 2014): 479–83, <https://doi.org/10.1136/medethics-2012-101309>.

<sup>26</sup> Rispler-Chaim, "Islamic Medical Ethics in the 20th Century."

## **Marriage, artificial insemination, adoption**

Children have the right to be born from a legal relationship (marriage) and be fully informed about their parentage. Artificial insemination is similar to someone mistakenly approaching a woman for sexual purposes (not by the woman's husband). It is apparent that early Islamic jurists considered indirect impregnation as a possibility. According to Islamic Law, deliberately semination with a stranger's seed is equivalent to adultery, a crime punishable by death. Artificial insemination and in vitro fertilization are thus legal only if the woman's spouse's sperm is utilized.<sup>27</sup> Adoption is often frowned upon in Muslim society due to the transfer of parental rights to adopted parents.<sup>28</sup> Fostering is, however, recommended because there is no equivalent transfer of paternity. In either instance, the natural father's surname should be kept.

## **Medical termination of pregnancy and antenatal screening**

Many Muslims infer that fetal ensoulment begins 120 days after conception, which is a significant consideration in talks on abortion.<sup>29</sup> Advances in therapeutic fetal medicine and first-trimester chorionic villous biopsy (done before ensoulment) may eventually lead to a more considerable readiness to engage in genetic counseling and

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<sup>27</sup> Mohammed Ali Al-Bar and Hassan Chamsi-Pasha, "Assisted Reproductive Technology: Islamic Perspective," in *Contemporary Bioethics: Islamic Perspective*, ed. Mohammed Ali Al-Bar and Hassan Chamsi-Pasha (Cham: Springer International Publishing, 2015), 173–86, [https://doi.org/10.1007/978-3-319-18428-9\\_11](https://doi.org/10.1007/978-3-319-18428-9_11).

<sup>28</sup> Faisal Kutty, "Islamic 'Adoptions': Kafalah, Raadah, Istilhaq and the Best Interests of the Child," in *The Intercountry Adoption Debate: Dialogues Across Disciplines*, ed. Robert L. Ballard et al. (Newcastle upon Tyne, United Kingdom: Cambridge Scholars Publishing, 2015), 526–64.

<sup>29</sup> Nisreen El-Hashemite, "The Islamic View in Genetic Preventive Procedures," *The Lancet* 350, no. 9072 (1997): 223, [https://doi.org/10.1016/S0140-6736\(05\)62394-X](https://doi.org/10.1016/S0140-6736(05)62394-X); Hamisu Mohammed Salihu, "Genetic Counselling Among Muslims: Questions Remain Unanswered," *The Lancet* 350, no. 9083 (1997): 1035–36, [https://doi.org/10.1016/S0140-6736\(05\)64093-7](https://doi.org/10.1016/S0140-6736(05)64093-7).

prenatal screening. A developed life takes precedence over an existing one, with its duties and ties. If the continuance of the pregnancy jeopardizes a mother's life, all Muslim authorities believe that the pregnancy should be terminated. Termination for any other reason is highly discouraged, especially when ensoulment has happened. When a woman is still breastfeeding, it is permissible to terminate the pregnancy, according to the Qur'an and the Hadith. We can therefore conclude that fertility can be temporarily restricted in general.

### **Child ill-treatment and sovereignty**

The parent-child relationship is the most significant of all human relationships, serving as a model for all other human interactions. Children and parents both have joint rights and duties. The fundamental values underlying this most exceptional of relationships are love and respect. Any sexual, physical, or mental abuse of minors is thus prohibited under Islamic Law. However, Islamic teachings recognize that children may need to be disciplined at times, both for their own sake and for society as a whole. This may include physical punishment on occasion. In such cases, jurists have established that the following conditions must be met: parents must never strike their children in the face or head; limited force should be used, with no bruising resulting; and disciplining should not be undertaken when parents believe they are losing control.<sup>30</sup>

**Age of consent:** According to the 1989 Children's Act, the age of consent is when a child reaches the age of sixteen or younger if a doctor believes the kid can comprehend and make decisions. The age of majority (and thus full autonomy) in Islamic Law is determined by

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<sup>30</sup> A. R. Gatrad and Aziz Sheikh, "Muslim Birth Customs," *Archives of Disease in Childhood - Fetal and Neonatal Edition* 84, no. 1 (2001): F6-8, <https://doi.org/10.1136/fn.84.1.F6>.

physiological maturation, which is defined for males by the first nocturnal emission and females by menarche.<sup>31</sup>

### **Born pure**

According to Islamic teachings, children are born pure, and those who remain faithful to their innate nature and follow the instructions of Sacred Law are deemed entire or healthy. If death is decreed, we tell relatives that as long as their offspring are clean, they will be assured of bliss in the eternal abode of the hereafter and will also be their forerunners in Paradise.

### **Blood transfusion**

Blood transfusions are likewise legal under the *maslaha* concept, despite the fact that Islamic Law prohibits spilling blood. Donating blood is permissible since it does no damage to the donor, similar to wet-nursing, which is permitted under Islamic Law. When saving a life, it is even permissible to transfuse the blood of a non-Muslim into a Muslim. This is an evident implementation of the *maslaha* concept.<sup>32</sup>

### **Achieving purity**

Concern for physical cleanliness is another characteristic of Islamic Law. Therefore, purification is necessary often - at least five times a day before prayers, throughout Ramadan, and during the pilgrimage to Mecca, to name a few examples. When water is limited, purification is frequently accomplished using sand or dry mud. For example, a lady enquiring about doing ablution while her leg is in a cast is advised to wash all portions of her body save the fractured limb

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<sup>31</sup> Aḥmad ibn Lu'lu' Ibn al-Naqīb and Noah Ha Mim. Keller, *Reliance of the Traveller: Classic Manual of Islamic Sacred Law* (Amana Publications (revised edition), 1997).

<sup>32</sup> Rispler-Chaim, "Islamic Medical Ethics in the 20th Century."

with water. Sand should be used to purify it. Other issues concerning purity include whether female discharges signify the termination of the state of purity and whether a man who loses control of his bladder during prayer is deemed unclean.

### **Treating patients of the opposite gender**

Another point of contention in Islamic medical ethics is the treatment of a patient by a doctor of the opposing gender, particularly the examination of women by male physicians. This issue may be relevant in other faiths where segregation of males and females is encouraged, and intermingling is tolerated only within specified degrees of familial connections. However, when no woman doctor is available and the situation cannot be postponed, the answer is typically pragmatic: male physicians may treat women for physical or psychological disorders. The sole need is that the doctor is reliable as a devoted Muslim.<sup>33</sup>

### **Ending one's life**

No one has the authority to intentionally end another person's life, whether it is one's own or that of another human being. Saving lives is promoted, and lowering suffering with analgesia is acceptable, even if it hastens death. This rule is based on the fundamental principle that acts should be judged according to the intentions that underlie them. Because of this, it is against the law to deprive a person of food and water in an effort to hasten their demise.

### **Medical post-mortem**

Some scholars have extrapolated from this Qur'anic scripture that the departed may be able to experience pain, which is one of the

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<sup>33</sup> Rispler-Chaim.

reasons for Muslims' overall reluctance to accept post-mortem inspections. Others, however, believe that the scripture obligates the Muslim community to treat fellow human beings humanely, whether in life or death. Nevertheless, post-mortems are still done in contemporary governments for scientific or legal reasons. Many Muslims ask religious authorities whether such tests are permissible under Shari'a law. The retort is frequently that, although these tests violate the deceased's body, the public benefits from the information collected. Where murder is suspected, justice may be served only after the cause of death is determined. In the future, magnetic resonance necropsy could be used instead of a traditional open whole-body post-mortem examination. This kind of innovation is becoming into a standard practice in a growing number of pathology departments across the world.<sup>34</sup>

### **Transplantation**

The donation of organs is considered as an act of "perpetual" compassion by many people and is actively promoted in a number of Arab Muslim countries. This issue has not been given as much attention by the Muslim community in South Asia, at least in part because it was historically solely of importance to scholars in these nations.<sup>35</sup> The sale of human organs is strictly forbidden. Xenotransplantation alternatives are anticipated to expand soon, but Muslim opinion on their acceptability and, if so, the necessary

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<sup>34</sup> National Confidential Enquiry into Patient Outcome and Death, "Extremes of Age (1999)," HTML, Improving the quality of healthcare, 1999, <https://www.ncepod.org.uk/1999ea.html>.

<sup>35</sup> Aziz Sheikh, "Death and Dying—a Muslim Perspective," *Journal of the Royal Society of Medicine* 91, no. 3 (1998): 138–40, <https://doi.org/10.1177/014107689809100307>; A. R. Gatrad and Aziz Sheikh, "Medical Ethics and Islam: Principles and Practice," *Archives of Disease in Childhood* 84, no. 1 (2001): 72–75, <https://doi.org/10.1136/adc.84.1.72>.

conditions (is transplanting organs from pigs okay while pork intake is prohibited?) remains mixed.

## CONCLUSION

Although particular concerns addressed by Islamic medical ethics are unique to Islam and only concern Muslims, others are shared by all faiths. These include the legality of abortions, organ transplants, artificial insemination, cosmetic surgery, doctor-patient relationships, and other issues. Islamic medical ethics demonstrate a thorough familiarity with strictly medical information, and they are up to speed on the most current findings. Because medicine is continuously evolving, we can expect Islamic medical ethics to keep up with it and give Muslims the legitimacy they need to embrace or reject each innovation.

A basic amount of cultural awareness is required before providing culturally sensitive care.<sup>36</sup> In this work, we simplified and highlighted essential concepts in Islamic medical ethics and investigated their applicability. Even though this is a preliminary study, we believe that the insights gathered will help physicians better understand their Muslim patients and provide respectful care of their values. Overall, like all ethics, medical ethics should always be considered in the context of their time and location. Only fundamental ethics in society or religion remain constant. Others alter with time and place, and it is these that make ethics studies interesting and dynamic.

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<sup>36</sup> Aziz Sheikh, "Culturally Sensitive Care for the Dying Is a Basic Human Right. Rapid Response to: The Coroner Service," June 21, 1999, <https://www.bmj.com/rapid-response/2011/10/27/culturally-sensitive-care-dying-basic-human-right>; Lydia Yee, Royal College of General Practitioners, and Inner City Task Force, *Breaking Barriers: Towards Culturally Competent General Practice: A Consultation Project for the Rcgp Inner City Task Force* (London: Royal College of General Practitioners, 1997).

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# Blended Learning in Islam Ulil Albab Course and Its Contribution To Enhance Students' Piety

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## Abstract

*Conventional face-to-face or offline learning is considered outdated for students in today's digital era. However, online learning, which is considered new and meets nowadays learning, still lacks practice. This research is aimed to provide a solution for combining online and offline teaching; at the same time, to offer an approach to develop students' piety. The proposed innovation is to apply blended learning. This method emphasizes students' active roles in their learning. Digital devices used include YouTube, Google Classroom, and Interactive Mentimeter. The methods used in this research were classroom action research and literature studies. The learning model used was flipped Classroom; offline meetings used textbooks, and online lectures used online videos. The main objective is to link blended learning media with the development of piety among the Chemical Analysis department students. The results indicate that collaborative and contextual learning meet students' needs in developing piety. In conclusion, blended learning also helps students to formulate their contributions to Islamic civilization in the future.*

**Key words:** Blended Learning; Offline; Online; Piety.



# **Blended Learning dalam Mata Kuliah Islam Ulil Albab dan Kontribusinya Untuk Meningkatkan Ketakwaan Mahasiswa**

## **Abstrak**

Pembelajaran konvensional tatap muka atau offline dianggap sudah ketinggalan zaman bagi siswa di era digital saat ini. Namun, pembelajaran online yang dianggap baru dan memenuhi pembelajaran saat ini, masih kurang dipraktikkan. Penelitian ini bertujuan untuk memberikan solusi untuk menggabungkan pengajaran online dan offline; sekaligus menawarkan pendekatan untuk mengembangkan ketakwaan siswa. Inovasi yang diusulkan adalah menerapkan blended learning. Metode ini menekankan pada peran aktif siswa dalam pembelajarannya. Perangkat digital yang digunakan antara lain YouTube, Google Classroom, dan Interactive Mentimeter. Metode yang digunakan dalam penelitian ini adalah penelitian tindakan kelas dan studi kepustakaan. Model pembelajaran yang digunakan adalah Flipped Classroom; pertemuan offline menggunakan buku teks, dan kuliah online menggunakan video online. Tujuan utamanya adalah untuk menghubungkan media blended learning dengan pengembangan ketakwaan di kalangan mahasiswa jurusan Analisis Kimia. Hasil penelitian menunjukkan bahwa pembelajaran kolaboratif dan kontekstual memenuhi kebutuhan siswa dalam mengembangkan ketakwaan. Kesimpulannya, blended learning juga membantu siswa untuk merumuskan kontribusi mereka terhadap peradaban Islam di masa depan.

**Kata kunci:** *Blended Learning; Offline; Online; Kesalehan.*

## **INTRODUCTION**

The study mainly comes from a concern that learning processes that only used offline or online. Each approach has its negative and positive values. Offline learning is considered outdated amid disruption. Students today are those whose lives are inseparable from

wireless connections. When schools or other educational institutions continue using offline learning without responding to the current trends, students may slowly leave it. In addition, there is a lack of recognition of research with blended learning characteristics. Therefore, further research on blended learning and wayfinding is highly recommended.<sup>1</sup> In the future, education and learning will be interrelated via flipped classroom method and blended learning approach.<sup>2</sup>

Covid-19 pandemic forces offline learning to be held online. When the number of confirmed cases of Covid-19 tends to decrease, many higher education institutions are trying to apply blended learning to lifelong learning and in line with global needs.<sup>3</sup> Additionally, in the era of Industrial Revolution 4.0, blended learning is necessary to improve the quality of learning in higher education institutions. It is a learning motivation in the Islam Ulil Albab course. Blended learning combines studying in the Classroom and learning in an online environment that includes teaching through the internet network and face-to-face meetings.<sup>4</sup>

One of the problems in previous classes is that lecturers and students mainly used the classical method. The lecturer delivers materials, and the students pay attention and take notes on considered

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<sup>1</sup> S. Dau, "Blended Learning - an Epistemic Conceptualization of 'Learning as Wayfinding' in Blended Environments," *EDULEARN16 Proceedings*, 2016, 8521–32, <https://doi.org/10.21125/edulearn.2016.0860>.

<sup>2</sup> Cecilia Latorre-Coscolluela et al., "Flipped Classroom Model before and during COVID-19: Using Technology to Develop 21st Century Skills," *Interactive Technology and Smart Education*, 2021, <https://doi.org/10.1108/ITSE-08-2020-0137>.

<sup>3</sup> Felicia Andrioni, "Cross-European Perspective in Social Work Education: A Good Blended Learning Model of Practice," *Sustainability* 10, no. 5 (2018): 2.

<sup>4</sup> Alfred P. Rovai and Hope Jordan, "Blended Learning and Sense of Community: A Comparative Analysis with Traditional and Fully Online Graduate Courses," *The International Review of Research in Open and Distributed Learning* 5, no. 2 (August 1, 2004): 1, <https://doi.org/10.19173/irrodl.v5i2.192>.

essential points. Putra and Purwasih<sup>5</sup> assert that the learning method makes the students passive. Studies indicate that teaching materials are easier to comprehend when students are active during learning activities. This study will answer questions regarding how blended learning media relate to the development of students' piety and the lecturers' role during blended learning application.

## **LITERATURE REVIEW**

A reference used to strengthen the researchers' argument is Nanik Hartini's entitled *Application of Contextual Teaching and Learning (CTL) Learning Models to Improve Science Learning Motivation for Students of Class II SDN 2 Gambirmanis Pracimantoro Wonogiri in Academic Year 2009/2010*. Hartini mentions that there are at least two positive values of contextual learning. First, students better understand the learning material because it is closely related to their real life. Second, the learning model adheres to constructivism flow. Thus, students can formulate their knowledge. They do not merely remember but experience the learning<sup>6</sup>

The concept of collaborative learning also matches this study. Gokhale<sup>7</sup> illustrates that collaborative learning emphasizes pairing or grouping, which are academic-oriented. Literature sources scientifically direct the students. Collaborative learning also refers to instructing students at various levels to work together in small groups

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<sup>5</sup> H. D. Putra and R. Purwasih, "Meningkatkan Prestasi Belajar Dan Keaktifan Mahasiswa Melalui Project Based Learning," *P2M STKIP Siliwangi* 2(2) (2016): 129.

<sup>6</sup> Nanik Hartini, "Penerapan Model Pembelajaran Contextual Teaching and Learning (Ctl) Untuk Meningkatkan Motivasi Belajar Ipa Siswa Kelas Ii Sdn O2 Gambirmanis Pracimantoro Wonogiri Tahun Ajaran 2009/2010" (other, Universitas Sebelas Maret, 2010), 19, <https://eprints.uns.ac.id/7974/>.

<sup>7</sup> "Menghujamkan Akar, Menjulangkan Cabang, dan Melebatkan Buah," *Universitas Islam Indonesia* (blog), May 31, 2018, <https://www.uii.ac.id/menghujamkan-akar-menjulangkan-cabang-melebatkan-buah/>.

towards a common goal. Students are responsible for the learning of other students as they do for themselves. Thus, the success of one student will help others to succeed. Learning is constantly evolving and changing.<sup>8</sup> The changes can be caused by technological developments, learning methods, or force majeure. Covid-19 pandemic is a sample of the last criteria.

The difference between this study and previous works lies in the learners. A study by Hartini applies blended learning to elementary school students,<sup>9</sup> while this study aims at college students. Additionally, there is a difference in the material being taught. Hartini delivered science while this study is on religious studies, namely *Islam Ulil Albab*. Nevertheless, both studies are similar in learning objectives; to increase learning motivation.

### **Learning in Higher Education Institutions**

Higher education institutions in Indonesia aim to produce superior human resources to have graduated with new literacy skills, including data, digital, technological, and human resource literacies with noble character based on religious beliefs.<sup>10</sup> Learning in higher education also gives students the responsibility to carry out higher-order thinking, creativity, problem-solving skills<sup>11</sup>, and metacognitive

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<sup>8</sup> P. Bernard, P. Broś, and A. Migdał-Mikuli, "Influence of Blended Learning on Outcomes of Students Attending a General Chemistry Course: Summary of a Five-Year-Long Study," *Chemistry Education Research and Practice* 18, no. 4 (2017), <https://doi.org/10.1039/c7rp00040e>.

<sup>9</sup> Hartini, "Penerapan Model Pembelajaran Contextual Teaching and Learning (Ctl) Untuk Meningkatkan Motivasi Belajar Ipa Siswa Kelas Ii Sdn O2 Gambirmanis Pracimantoro Wonogiri Tahun Ajaran 2009/2010."

<sup>10</sup> Aris Junaidi et al., *Panduan Penyusunan Kurikulum Pendidikan Tinggi*, IV (Jakarta: Direktorat Jenderal Pendidikan Tinggi Kementerian Pendidikan dan Kebudayaan, 2020).

<sup>11</sup> David Gosling, *Supporting Student Learning*, ed. Heather Fry, Steve Ketteridge, and Stephanie Marshall, *A Handbook for Teaching and Learning in Higher Education*, Third Edit (New York and London: Routledge, 2009), <https://doi.org/10.4324/9780203891414-30>.

and collaborative skills needed to participate in a global society.<sup>12</sup> It is a challenge for higher education institutions, especially universities, to respond to society's curriculum development demands and provide practical learning from a professional and social perspective in a global environment.

Learning in higher education institutions is in the current paradigm shift, from teacher-centered learning to student-centered learning. Student-centered learning emphasizes learners to construct their knowledge and understanding to comprehend more effectively.<sup>13</sup> In this learning model, the teacher acts as a facilitator and reviewer then deliver information. Teaching becomes a process of creating conditions for learning than a natural process of passing on knowledge.<sup>14</sup> The National Higher Education Standards state that student-centered learning enables graduates' learning outcomes achievable through a learning process that prioritizes creativity, capacity, personality, student's needs, and independence in seeking and finding knowledge.<sup>15</sup> Therefore, structures and support systems available in higher education institutions should be designed to develop valuable skills and interactive, collaborative, independent, and more student-centered learning.

Rapid technological development in the Industrial Revolution demands fundamental changes, including the learning process in higher education institutions. Information and communication

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<sup>12</sup> Patricia Glasby, "Future Trends in Teaching and Learning in Higher Education," no. November (2015).

<sup>13</sup> Angele Attard et al., *Student-Centred Learning - Toolkit for Students, Staff and Higher Education Institutions* (Brussels: The European Students' Union, 2010).

<sup>14</sup> J. P. Davies and N. Pachler, *Teaching and Learning in Higher Education: Perspectives from UCL*, ed. J. P. Davies and N. Pachler, *UCL IOE Press: London, UK. (2018)* (London, UK: UCL IOE Press, 2018), <https://www.ucl-ioe-press.com/books/higher-education-and-lifelong-learning/teaching-and-learning-in-higher-education/>.

<sup>15</sup> Junaidi et al., *Panduan Penyusunan Kurikulum Pendidikan Tinggi*.

technology (ICT) is pervasive among institutions and an inseparable part of institutional infrastructure. The current generation is a digital native with different information and communication behavior and includes technology in its academic activities. Therefore, this generation has different educational needs.<sup>16</sup> Integrating technology with face-to-face teaching strengthens interactive and communicative learning environments and provides meaningful results. It also enhances the student-centered learning process.<sup>17</sup>

To examine the effectiveness of learning in higher education, the study explores the complexities of blended learning, which is integrated with student's cognitive, affective, and behavioral components. It also pays attention to the potential transformation of higher education core values. Therefore, research in blended learning, for instance, transformational capability, authentic assessment, and effective learning environment,<sup>18</sup> is fascinating to investigate. Hence, it is important for blended learning to encourage a learning environment that motivates the affective domain and makes students

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<sup>16</sup> Glasby, "Future Trends in Teaching and Learning in Higher Education"; N Morze and T Noskova, "Information Environment of Blended Learning: Aspects of Teaching and Quality," *E-Learning and ...*, 2014, 74–94.

<sup>17</sup> M Bazluki and N B Milman, "Transforming Traditional, Face-to-Face Courses to Online or Blended Learning Environments: Advice for Faculty and Instructional Designers," *Distance Learning* 16, no. 1 (2019); Robin Castro, "Blended Learning in Higher Education: Trends and Capabilities," *Education and Information Technologies* 24, no. 4 (July 2019): 2523–46, <https://doi.org/10.1007/s10639-019-09886-3>; D.Randy Garrison and Heather Kanuka, "Blended Learning: Uncovering Its Transformative Potential in Higher Education," *The Internet and Higher Education* 7, no. 2 (2004): 95–105, <https://doi.org/10.1016/j.iheduc.2004.02.001>; Abeer Ali Okaz, "Integrating Blended Learning in Higher Education," *Procedia - Social and Behavioral Sciences* 186 (2015): 600–603, <https://doi.org/10.1016/j.sbspro.2015.04.086>; Prasanna Ramakrisnan et al., "Blended Learning: A Suitable Framework For E-Learning In Higher Education," *Procedia - Social and Behavioral Sciences* 67 (2012): 513–26, <https://doi.org/10.1016/j.sbspro.2012.11.356>.

<sup>18</sup> Charles Dziuban et al., "Blended Learning: The New Normal and Emerging Technologies," *International Journal of Educational Technology in Higher Education* 15, no. 1 (2018): 2, <https://doi.org/10.1186/s41239-017-0087-5>.

feel safe, comfortable, welcomed, and valued in the learning environment.<sup>19</sup>

## **RESEARCH METHOD**

The research used classroom action research, where the lecturer acted as a researcher. Lecturer in this study has vital roles in learning, for they plan the learning, implements the materials, and reflects on the process. Lecturers tried to solve their learning problems, even if there were other parties – in this case, observer lecturers – when they conducted their class. Therefore, they were not so dominant in class. In addition, the observer lecturer only attended the class three times out of 14 meetings and had a consultative role during the learning process.

## **RESULTS AND DISCUSSION**

Islam Ulil Albab has been implemented as a teaching grant from the university since 2018. The stages of implementing the proposed learning method are divided into three main stages: class preparation, learning process, and evaluation. Class preparation was conducted by composing updated syllabus and learning plans which is suitable with blended learning models. After that needed books for lectures were purchased. Lecture materials, textbooks, assignments, quizzes, reviews of lecture materials were also uploaded to Google Classroom and YouTube. After initial assessment, the reviewed learning documents were compiled from the university's Ulil Albab Curriculum drafting team.

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<sup>19</sup> Ruth Boelens and Et.al, “Thematic Review Four Key Challenges to the Design of Blended Learning a Systematic Literature Review,” 2017, 4–18.

## **Learning Process Implementation**

The first meeting began with a class contract, for instance, tolerance for late coming, assessment components, group appointments, and reference books used throughout the semester. In the first meeting, the session is merely on class orientation. The students did not get into lectures since the Chemical Analyst diploma program students require several treatments. First, the material is not the same as the knowledge studied in the study program. Second, D3 students tend to be focused on practice, while PPI courses are mostly theory. Third, the input of D3 Chemistry Analyst students on average does not make their study program the first choice.

Flipped Classroom was applied in the second meeting. Five days before the lecture, students independently studied learning strategies or material discussed in class. The steps for carrying out the task are that 39 students were divided into four groups (about 9-10 students). Each group observed the video uploaded to YouTube, namely Learning Date #17. Each group worked on different problems. After studying at home, the next step during lectures was to work in groups and discuss the given problems for a maximum of five minutes.

Next, each group presented the discussion results. Before conducting the presentation, each group took a photo of its discussion documentation and uploaded it to Google Classroom. At the presentation session, students could read other groups' discussion results displayed via the LCD screen.

The four problems given to each group are: (1) In what ways should Muslims remember Allah The Almighty based on the video? (2) What are the aspects of ordinary senses you find in the video? (3) Allah, The Exalted, does not make anything in vain. In what ways, as explained in the video, can Muslims embrace this value? (4) Name some proof that Allah SWT is The Holiest, as mentioned in the video?

For Group 1, a solution to the given problems is Muslims remembering Allah SWT, namely in the command to pray during the Isra 'Mi'raj journey. Group 2 answered that aspects obtained from Isra's journey as stated in surah Al-Isra verse 1, where Prophet Muhammad walked from al-Haram to al-Aqsa overnight because there was adequate transportation. Group 3 provides that people can learn from the Isra 'Mi'raj journey (Isra is the Prophet's journey from al-Haram to al-Aqsa. While Mi'raj is the Prophet's journey from al-Aqsa to Sidrat al-Muntaha overnight to receive The Almighty's order to pray). The journey is beyond reason and dimension. Isra 'Mi'raj seems to convey one central message: the solution to Muslims' problems is to put patients forward and deliver The Almighty's command to pray. Group 4 states that as mentioned in surah al-Isra verse 1, "Exalted is He who took His Servant by night from al-Masjid al-Ḥarām to al-Masjid al-Aqṣā, whose surroundings We have blessed, to show him of Our signs. Indeed, He is the Hearing, the Seeing." When Prophet Muhammad entered the seventh heaven, he met seven prophets, especially Prophet Isa and Prophet Idris. The two Prophets were not on earth but immediately entered heaven to avoid unnatural death. Yet, the results of the discussion made by the students are still at the cognitive level and mainly repeat the explanation conveyed in the video. There are no personal comments or opinions made.

Additionally, the students have not provided any reflection based on their daily life. The discussion of Isra 'Mi'raj in the context of Chemistry Analyst students should start from illogicality and draw silver lining based on the event discussed. It is commonly known as religious inductive reasoning.

Flipped Classroom in the third meeting was no longer using YouTube videos but using a book written by the lecturers entitled *Islam Ulil Albab for Undergraduate Students*. It also aims to evaluate and enrich similar literature. Some problems given to each group were: (1)

students of Universitas Islam Indonesia are charitable and scientifically knowledgeable; (2) they need to contemplate the greatness of Allah; (3) the students of Universitas Islam Indonesia are the Ulil Albab generations; (4) the cross-path of religious and sciences in Universitas Islam Indonesia. Similar to the previous lesson, students were given the discussion topics five days before the lecture. In the third meeting, students began to show their reflection and should apply or connect the materials with their everyday life; for instance, one of the groups answered that Ulil Albab is a person who could combine Islamic values and intellectual reasoning.

There is a change in program design with the use of the Zoom video-conferencing application. Due to ease of access, the class used Google Meet, which was already integrated with Gmail. Students were quite enthusiastic with fully online lectures. They didn't have to come to the class or even went to campus. Students only needed good internet access from their gadgets and then interacted with their lecturers or friends. The student response was favorable, and some wanted the rest of the lectures to be held online.

The second change in program design was removing the *Seven Jumps* in Problem Based Learning (PBL) model. There are several obstacles related to the application of the model. First, students found the model difficult to comprehend even after repeated application. Second, there was a problem in finding a tutor for making tutorials. Flipped Classroom replaced the *Seven Jumps* model using practice questions in chapters 2 and 12, numbers 1 and 2. The third change occurred when determining mid-term examination. Students were actively involved in deciding the method used for their examination via *Interactive Mentimeter*. As a result, students want a take-home midterm examination.

Students used Google Classroom, Google Meet, and YouTube to give feedback to their lecturers. The feedback covered lecture

materials, learning media, or uploaded discussion results. Students preferred using these media because they could directly interact with their classmates and lecturers; additionally, they could see the results right away. Therefore, lecturers should keep up with students' interests.

Open class was conducted three times, on 14, 21, and 28 November. The observers in the first and second observations were the same, while there was a replaced observer in the third open class. The first and second observations were Dra Sri Haningsih, M.Ag; Umar Haris Sanjaya, S.H, M.H, and Roem Syibly S.Ag, MSI. In the third observation, the first observer was replaced by Muhammad Arsyik Kurniawan, S.Si, M.Sc. The first observer made some notes on the first open class. Students assigned for preparing learning media were 10 minutes late from the class schedule. Most of them had not carried the assignment out to read the materials before class started. The class was divided into four groups, with Group 1 and 2 as presenters, Group 3 provided questions, and Group 4 acted as a peer observer. Groups 1 and 2 wrote down the results of their internal discussions in a media determined by the lecturer. The results were snapshotted and uploaded to Google Classroom. The session ended by presenting group discussions' results guided by peer tutors.

The chapters in the textbook used were divided into groups. In this chapter, frequently asked questions were about acculturation. Acculturation is a mixture of two or more cultures. Each culture is complementary and balanced; hence, neither is dominant—for example, the use of a dome in the mosque comes from the Christian Constantinople architecture.

One of the sub-learning outcomes states that students should be able to explain and relate to the developments in the field of Chemical Analysis they are engaged in, as it is required to include graduate profiles of the study programs. Thus, the contribution of the course is

significant and measurable with the whole learning outcomes formulation. At the beginning of the class, it was necessary to mention the concept map from the supporting lectures (all implications of class activities) during the learning process at each meeting. The group 1 tutor appointed by the lecturer had not shared the material evenly with all group members. For example, different learning methods could be applied, cognitive rolling (creating relations of the history of civilization material meant it didn't have to be a presentation). Group 2 tutors had more control over the material and were comprehensive in answering questions. The keyword was reflection and incidentally discusses leadership in a household, but it was not discussed well. It is suggested to use an analogy, and students should identify more cases related to the material.

Observer 2 noted that answers given were not yet or had not been described correctly. Students' discussions were not evenly accommodated since some might not make any contribution. Students' questions were out of the teaching materials' context. Group discussions hadn't worked out thoroughly yet as there were only two active groups. The presentation was better using information and technology media. The use of Flipchart seemed complicated. Students were not evenly active in the discussion. It was better to divide the tutor's role; thus, the discussion could be more evenly. Question and answer material exceeded the time limit; therefore, it should be limited and reminded by other groups. Overall, the discussion went smoothly; yet the division of roles had not been fair between tutors, members, and questioners.

Observer 3 noted that two group discussions went well, even though the rest was less active. Some students do not seem to read the reading assignments given. Peer tutors needed to be more effective. In general, the discussion went well, but some were not outstanding. It was necessary to evaluate technical issues in the discussion; thus,

student involvement got better. Notes on the results of the discussion displayed were less legible. It was recommended to use the Padlet application.

The student observer also gave his viewpoints. The discussion went smoothly, even though some group members did not understand. However, it could be solved with the help of peer tutors. Imas was the peer tutor of group 1, and Khusnul was the peer tutor for group 2. A valuable lesson from pre-Islamic civilizations I and II was that acculturation was not a problem as long as it changed *aqidah* and worship. To reflect on the leadership shown by Prophet Muhammad and *al-Khulafa al-Rasyidun* (the Four Caliphs) was to be fair and honest and prioritize deliberation and responsibility in families and communities, countries, and organizations especially among students.

Reflection notes from the co-lecturer mentioned that the learning objectives in this activity support the learning outcomes since students were directed. Hence, they could relate them to their field of expertise. Learning activities were also in line with learning objectives because students were already capable of explaining the history and the development of Muslim thoughts and related them to their field of expertise. Also, learning activities had been authentic as the activities were significant and represented realistic simulations of actual conditions.

In the second observation, observer 1 suggested sharpening the measurement method or assessing reflection in everyday life and further suggestions regarding theory used to assess the activity. Material mastery among the students with minimum comprehension meant the students were still reading through their gadgets. Therefore, it did not appear under the Learning Outcome formulation on the reflection sheet, explaining the history. In answering questions, the materials should be clarified by the co-lecturer, for instance, in

understanding Muhammadiyah and Nahdlatul Ulama. Student presenters needed to review their knowledge. Observer 1 suggested that the review consisted of two things, substance, and non-substance. When students claim that music is *haram* (forbidden), they should provide a reference to support their claim. In addition, discussing law requires explicit references. Therefore, in the following discussion, the lecturer should interfere when the presentation gets confusing.

Observer 2 reviewed that Islam in the Indonesian archipelago needed a deeper explanation. The learning process needed the lecturer to be a mediator. During discussions, tutors did not provide opportunities for their members. Additionally, Padlet should be utilized maximally, and some presentations were beyond the allotted time. Discussions using Flipcharts could be more effective and optimized using online media.

In general, discussions with learning, thinking, and reflecting models have run well. The weakness of this model is that issues potentially grew uncontrollably without the lecturer's intervention. With the lecturer's strategy using discussion as the method, the facilitator needs to pay more attention to the direction of the discussion. The results of the discussion are less explored and still normative. It is better to discuss without a book or only notes. The lecturer should address the discussion when it is in a deadlock, or there is no question.

Observer 3 described the students' discussion quite well, but it tended to be unfocused. Lecturer intervention was essential; hence, the discussion would be on track. The presentation media had used Padlet; however, it should be done by lecturers. The discussion was still too broad and beyond the discussed study. Lecturer intervention should aim to straighten out misunderstandings during presentations. It is proposed that a balanced discussion began with a 10-minute group discussion, 15-minute presentation, 10-minute question-answer

session, and overall discussion by the lecturer. The students' answers which needed even distribution, were then concluded by the observer and closed by the lecturer (to connect it with learning outcomes).

Some points from student observers were that valuable lessons had been conveyed quite well. The distribution was not even in Group 3. Explanation and discussion in Group 3 were quite good. The students could answer questions quite clearly, and their attitude in responding to questions was admirable. The group members accessed their gadgets too often when conveying the results of their discussion, yet they were answering questions quite well. In group 4, the delivery was excellent and clear. The group members did not access their gadgets too much and responded to questions adequately. Some students were still unsure about their answers. Also, a flipchart could not be seen from the back of the class.

Reflection from the co-lecturer in the second observation was that learning successfully encouraged students to learn by doing, thinking, and reflecting actively. Thus, the students could understand the material with group discussions. They could also think about the problems given, and the students reflected on teaching materials with everyday life. There were interactions between students and lecturers. As the students finished their presentation, the lecturer provided a review. Students from other groups were also allowed to ask questions. There was even one group that was explicitly allotted to ask questions.

During open class, Observer 1 noted that there was a question for Group 3 about a video of KH Wahid Hasyim, including a description of the character who delivers a lot of wisdom. Students frequently asked about technical issues than the essence of the video. Implementing the story's wisdom was also questionable as students could practically apply it in any given way. The lecturer also explained the use of biographical videos because they were considered easier to

learn. *Ibrah* (value) and results were also essential. Some groups discussed biographies, and the *ibrah* of the presented video was also asked. Lectures used group discussion concept about particular characters. The lecturers were suggested to be multi-talented so that they could master the knowledge well. Students actively discussed with the presenters because KH Wahid Hasyim's profile material was exciting and valuable for improving their traits. Group 1 described the material as "packed," yet the delivery was not clearly described through group discussions. Group 3's video managed to get a good response. Group 4 provided adequate descriptions, but they lacked in the content.

Observer 2's notes illustrated that Group 2 could not be heard, and the contents of the reflective video did not reflect the story of KH Wahid Hasyim. The video did not show any required plot. Group 3's video was quite attractive, and the explanations were quite clear. The biographical explanation was acceptable. Group 4 made good biography. However, there should be an educational value review. The biography was admirable, yet it was still considered simple. Group 1's video provided a deep and lively presentation. As a video, it could be more attractive. The video is acceptable, but the explanation hadn't been widely exposed. In general, video learning can stimulate students to focus and pay good attention. The role of students in explaining the material through discussion is quite clear. The video should not focus merely on the lively atmosphere. The monotonous and lengthy video makes students bored and distracted.

Observer 3 provided some notes; for instance, students had successfully made reflective videos in groups. The video was not sufficient. There should be a short training from the lecturer. Creating a vlogging guideline could be a reference. In general, the videos were quite informative and following the lecturer's instructions. The videos uploaded to YouTube should be quality improvements due to sound

and other technical issues. The third open class was the best among the three meetings since it was very interactive, and overall, the learning objectives were achieved.

The lecturer reflected that the learning process had developed higher-order thinking skills. For instance, in the study of KH Wahid Hasyim, students could reflect on the biography of the University's founding fathers. Another example was seeing KH Wahid Hasyim as a wise leader; the students explored consensus led by a village head in the reflective video. Nevertheless, the students had not achieved the expected learning outcomes. In some cases, a deadlock occurred when there was no question asked during class discussions. Required improvements were needed to make sure that students read the given books before joining class lectures. All reflection sheets, assignment sheets, and details of the learning activities could be accessed via <https://bit.ly/2RHkYav> and <https://www.youtube.com/watch?v=zeTFOAxlnN8>.

## **Evaluation**

The average mid-term examination score is 87.77. The highest score is 100, while the lowest is 65. In general, students are capable of explaining the characteristics of Ulil Albab from in Quranic perspective. During the program, there is no significant problem occurred. The lecturer stressed that Islam Ulil Albab's class is about cognitive knowledge and covers affective and psychomotor skills for students who came late to the class. Moral aspects are highly emphasized in this class as part of implementing the Ulil Albab concept itself.

The average final examination score is 83.82. The highest score is 100, and the lowest is 61.36. The score compared to the mid-term score shows no decrease. It is understandable since during mid-term examination. There is only one assessment, namely the sit-in exam. In

contrast, the final examination score covers attendance, affective scoring, assignments, mid-term examination, and final examination. Performance indicator reaches 90% of students who received A grades; thus, overall performance indicates success, and students thoroughly understand the material.

Several aspects determine the flow of Open Class. One of them is observer reading and understanding the learning strategy because some peer observers still consider the students' groups not active enough. It indicates that in a learning process, the stakeholders should understand the learning strategy.

Sometimes, the lecturer is in a dilemma during the discussion process. When the lecturer intervenes in the discussion, students get uncomfortable and cannot express their opinions freely. The lecturer needs to let students explore their abilities and keeps them checked to let the learning process goes according to plan. In some cases, student conversations deviate from the central theme and go in a different direction. Therefore, the lecturer should review before student presenters answer questions and the learning process sticks as planned.

Student activity is the emphasis of the study. The roles of the lecturer and students have been designed sometime before the lectures take place via reflection sheets. For example, in the 11<sup>th</sup> meeting, the class activity was making a reflective video about lessons from KH Wahid Hasyim with a duration of 10-15 minutes and uploaded to YouTube. The video could be shown during lectures if at least 30 viewers had watched it. The discussion is carried out based on group division. Each group was appointed by students who became peer tutors. Next, the question and answer session lasted for 5-10 minutes, where all groups became presenters.

Co-lecturer describes activities carried out by students during the learning process as a response to the instructions given by the

lecturer. The activities are designed to provide opportunities for students to experience "learning by doing, thinking, and reflecting." The co-lecturer describes the actions taken to trigger stages of learning activities. They can provide questions, case studies, or examples, direct students to access particular learning resources (e.g., textbooks, journal articles, website pages, or YouTube). Thus, a co-lecturer should have the ability to act as a facilitator. Lecturers themselves concerns with designing the course and completes learning outcomes. The percentage of student activity in total is 90%. Some students were still accessing their gadgets when the device was not needed, or others were busy discussing. Compared to the role of the lecturer during 14 meetings, the ratio is 60: 40; therefore, students' role is more dominant in class.

Islam Ulil Albab's class discusses historical materials; hence, the learning method must be interactive and involves visual media, for instance, video. Unluckily, mastery of visual media technicalities is imbalanced among the students, so it needs a short training for satisfactory results either by the co-lecturer or experts. On average, students are lack in making videos with reliable audio quality.

The first learning outcome has been fulfilled from the results as mentioned earlier because students can correctly explain the characteristics of "Ulil Albab" in the Quran. Through the Google Meet application, most of the students can explain the concept satisfactorily. The use of video conferencing is one of the blended learning implementations in the class. Likewise, the second learning outcome has also been fulfilled with a collaborative learning strategy by making YouTube videos shown during open class. Thus, students can reflect on the examples of the founding fathers of Universitas Islam Indonesia, especially their work ethics and role models to solve contemporary issues appropriately. One of the student videos discussed problem-solving when the students worked in groups for

laboratory work. It has reflected the example of KH Wahid Hasyim. The collaborative learning method is effective in exploring students' abilities, including experiences in their daily lives. Students' creative process will be shaped as responses generate artistic ideas, actions, and outcomes <sup>20</sup>.

Another measurement in the second learning outcome is evaluation using Interactive Mentimeter. It is much more cognitive and indicates that the students averagely score 1,581. The third learning outcome is also measured using the same application. The result shows that students averagely score 819 points. Measurements for the fourth learning outcome with Interactive Mentimeter conclude that students averagely score 661 points. When Interactive Mentimeter set at 500 points, second, third, and fourth learning outcomes were well-achieved. Compared to real-time quizzes for learning outcome measurement, students' understanding characters of the founding father of Universitas Islam Indonesia reaches its best result.

Although their cognitive ability reaches its best, the students are not interested in the learning method. Only one student enjoys making YouTube videos, and two students—out of 37 respondents—find Flipped Classroom as their favorite learning method. Additionally, most of the students are less interested in the method. Nine students stated that Flipped Classroom method was based on textbooks and six students admitted that making YouTube videos was not enjoyable. Both are part of Cooperative Learning and Collaborative Learning. Two students stated that Flipped Classroom method based on Open Class was less attractive. Thus, a less favorable learning method does

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<sup>20</sup> Peter Purg, Klemen Širok, and Daniela Brasil, "The Transformative Impact of Blended Mobility Courses," *International Journal of Art and Design Education* 37, no. 2 (2018): 3, <https://doi.org/10.1111/jade.12101>.

not generate bad grades. Flipped Classroom method is considered adequate to meet the learning outcomes.

The use of Problem-based Learning (PBL) based on Blended Learning can meet the third learning outcome. As a result, students can explain the history of Muslim thoughts' development and adequately relate it to developments in their field of expertise. For instance, after having guest lectures and watching movies together, students can increasingly explain the contribution of Chemical Analysis to the development of Muslim thoughts.

Likewise, the fourth learning outcome can also be completed using PBL and Blended Learning methods. Thus, students can formulate contributions in their field of expertise to develop Islamic civilization. Students are increasingly convinced that there is no dichotomy between religion and knowledge, as both fields interconnect and incorporate. After reflecting on the progress of Islamic civilization in the past, especially in science, Muslims have made significant contributions, and the students can convey the contribution of their field of expertise to a sustainable civilization. Natural substances may dominate laboratory materials; nevertheless, human intervention creates culture. A progressive culture will develop into a phase called civilization. Hence, students believe that their research results in the laboratory can be appropriately utilized and contributed to Islamic civilization. Each learning outcome is worth 25%. Table 1 describes learning outcomes' measurement in *Islam Ulil Albab* class.

**Table 1.** Learning Outcomes Measurement

Learning outcomes	Measurement	Parameter	Percentage on Final Score
1	Spoken assessment using <i>Google Meet</i> and mid-term examination.	80% of the students can accomplish spoken evaluation and mid-term examination satisfactorily.	25 %
2	Involvement in Student Body's committee, involvement in discussions, and mid-term examination	<ul style="list-style-type: none"> <li>- 51% of the Student Body's committee is the students of A-class.</li> <li>- 80% of the students actively involved in the discussion</li> <li>- 80% of the students correctly answer questions in the mid-term examination.</li> </ul>	25%
3	<i>Interactive Mentimeter</i> and final examination	<ul style="list-style-type: none"> <li>- The average score of <i>Mentimeter</i> is 500.</li> <li>- 80% of the students correctly answer questions in the final examination.</li> </ul>	25%
4	<i>Open Class</i> , video making assignment for <i>Youtube</i> , and Final Examination	<ul style="list-style-type: none"> <li>- 80% of the students are active during <i>Open Class</i>.</li> <li>- The minimum score of video-making assignment is 70</li> <li>- 80% of the students correctly answer questions in the final examination.</li> </ul>	25%
Total			100%

There is no control and treatment class in this study. Last year's class can accurately compare since the lecturer only teaches one *Islam Ulil Albab* class this semester. The theoretical contribution of the study is that the results generate valuable data and facts regarding suitable methods for teaching *Islam Ulil Albab* class. Activities applied using the chosen learning methods are considered relevant. The practical

contribution of the implementation of this study is the availability of mind maps for students to understand each material given. Questionnaire distributed using Google Forms also measures the learning method application. The results can indeed be used in other classes.

The questionnaire indicates that YouTube helps 23.8% of the students (previously 4.8%) about the concept of *Islam Ulil Albab*. It indicates a positive development. Although YouTube-based Flipped Classroom is not yet considered an engaging method, students' understanding can significantly increase using this learning strategy. It indicates that the material in *Islam Ulil Albab* class delivered via YouTube has succeeded in meeting the first learning outcome. Other lecturers who teach similar classes can access a YouTube channel entitled *Masbos TV Obat Hati* as an enrichment media.

The textbook-based Flipped Classroom also helps students in understanding Islamic thoughts. Initially, only 4.8% of the total students understood the concept of Islamic thoughts; later, the percentage increased to 33.3%. Pre-test percentage figures use lower limit data, and post-test percentage utilizes upper limit data. Although it is considered unappealing, students' understanding increases using the textbook-based Flipped Classroom method. The method may seem boring since there is constant pressure to learn the material. Therefore, materials delivered via textbook-based Flipped Classroom has fulfilled the third learning outcome. The output of the class is a textbook that other lecturers can use.

Before the lecture, about 9.5% of the students understand Ulil Albab's reflection in their daily. After having lectures using Google Meet, there are 28.6% of the students comprehend the material. The first learning outcome has been fulfilled, even though seven students mentioned that learning using video conferencing is not appealing.

By the beginning of the class, about 14.3% of the students understood the concept of Muslims' role in Indonesia's independence. After having guest lectures, the percentage increases to 28.6%, without anomaly. It indicates that students' comprehension increases. Also, 18.92% of the students were interested in the method used. Therefore, the third learning outcome is accomplished using the method.

The issue of tolerance has been highly discussed recently. 28.6% of students already understand the term before having the class. After having a movie session, the percentage increases to 47.6%. It is strengthened students' selection to have a movie session as the most preferred learning method. Students fulfill the fourth learning outcome through problem-based Learning (PBL).

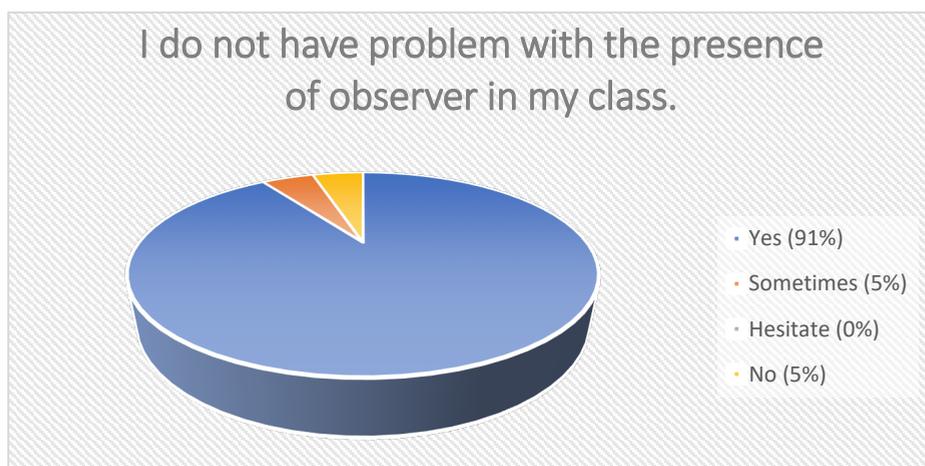
The quantity of students understanding the concept of Islamic civilization using the Open Class method increases from 28.6% to 33.3%. Input from observers becomes essential to improve the learning quality. Some students are reluctant to have other lecturers coming to their class. About 5.41% admitted that Open Class is unappealing. Thus, students' understanding of Islamic civilization using the Open Class method has met the fourth learning outcome.

Making YouTube videos also increases students' understanding of the founding fathers' characters, 4.8% to 28.6%. Even though the comprehension increases, only one student admits that making videos is an interesting assignment. On the other hand, 16.22% of the students claimed that the assignment was unappealing. Each group is entitled to upload a video on YouTube. Despite the result, it can still be claimed that the second learning outcome has been accomplished.

Before joining the class, 19% of the students understand Islam's history in the Middle East and Indonesia. After taking the class using *Interactive Mentimeter*, the number increases to 42.9%. This data is directly proportional to 29.73% of students stating that the presentation application is the most interesting. Therefore, the use of

PBL using *Interactive Mentimeter* has fulfilled the fourth learning outcome.

Open Class is a necessity for improving the quality of learning. *Islam Ulil Albab* class which is a relatively new lesson, needs this method. The result shows that it runs well and helps lecturers in various ways. Similarly, students find the presence of the observer not bothering the class. Only one student strongly disagree with the observation method.



**Figure 1.** Students' response on *Open Class*

The class also has a program to improve students' soft skills and character. One of them is strict rules on attendance. When a student arrives and class has already started, they cannot enter the Classroom. It also applies to the lecturer who arrives more than 30 minutes. The class is automatically dismissed. During discussions, the lesson emphasized good morals, such as respecting other's opinions, asking permission before interrupting or leaving the room, and prioritizing consensus. Here, character education is closely related to leadership and can be measured in the second learning outcome. 2 out of 5 Student Association chairperson candidates are from this class. It indicates that the fulfillment of learning outcomes does not necessarily

come from the lecturer. Moreover, the class emphasizes soft skills, which results will be seen outside the class.

Hopefully, the program can be deepened in the Quranic self-development course, a compulsory subject in Universitas Islam Indonesia since *Islam Ulil Albab* is the last Islamic class at the diploma level. Thus, student activities in the study program can still apply the values conveyed in this class.

Compared to a study in Computer Programming class in the Islamic University of Darussalam Lamongan, it lies in the class and location. In addition, the percentage of applications used is up to 79%. On the other hand, the *Islam Ulil Albab* class only applies 50%. However, both studies emphasize students with various educational backgrounds which require improvements in the quality of learning (Department of Language Education, University of Darussalam Lamongan p. 355)

**Table 2.** Baseline on Pre and Post-teaching Condition

No	Components	2017/ 2018	2018/ 2019	Notes
1	Lecturer's performance score	3.69	3.82	Improving
2	Average final examination score	93.92	83.82	Declining
3	Attendance rate in each meeting (%)	95.15	93.22	Declining

The program improves 33.3% of its fulfillment and 100% of its learning purposes from the data. Furthermore, there are two main reasons for the decline of average final examination scores. First of all, the assessment given to the students is more complex than the previous year. It requires students to find extra information, both in mid-term and final examinations. Second, students who joined the class under study have never learned with the assigned lecturer; thus, they need to adapt to the class nature and style. The results also

indicate that lecturers who will teach Islam Ulil Albab classes need to evaluate their learning methods. Evaluation will enable them to analyze the decline in average final examination scores. The lecturers will also be able to design better assessments for mid-term and final examinations. The assessment should explore students' surrounding conditions; therefore, it will be much more contextual. Additionally, the learning process at the diploma level should be customized to meet students' characteristics.

## **CONCLUSION**

Islam Ulil Albab course classes that applied contextual and collaborative learning can fulfill first and second learning outcomes. In addition, the application of Problem-Based Learning (PBL) on blended learning can fulfill third and four learning outcomes. Among methods and learning media used in the lectures, flipped Classroom based on textbooks in class provides the most significant increase in student understanding. Therefore, textbooks are essential for the learning process. More importantly, the textbook is written by the lecturer. In addition to textbooks, important lecture sources are digital references, like YouTube videos.

It can also be concluded that the learning method enables students to explain "Ulil Albab" characteristics in the Quranic way and reflect on roles and examples shown by the founding fathers of Universitas Islam Indonesia. Some of the roles and examples are work ethics and problem-solving capacity on contemporary issues, the development of Muslim thoughts related to their field of expertise, and contributions made for progress in Islamic civilization.

The Islam Ulil Albab class results will get better when implemented in the Study Program activities, especially in its credit units. It can also be implemented internship, thesis guidelines, and graduates' briefing. Study programs can also include Ulil Albab

elements in material or method used in its subjects. Additionally, the research results, especially ones related to resources in the form of learning media, can be utilized by other lecturers who taught similar subjects.

### **Acknowledgment**

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# Religious Encounters in Osogbo, Nigeria: A Muslim Perspective

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## Abstract

*This paper examines the level of religious encounters among people of diverse faiths in Osogbo. It addresses the open exchange and interrelationship of adherents of different faiths within the city as well as the level of misunderstanding that exists from a Muslim perspective. The study is historical and descriptive. It is historical in the sense that it assesses newspaper reports, oral interviews, and court records while a descriptive approach was used in analyzing all the issues related to concepts and ideas of religious encounters. It reveals that the actions and inactions of people of other faiths in Osogbo are threats to social cohesion in the community. The study shows areas of conflict with the Muslims in Osogbo despite the open relationship among people of diverse faiths. The paper, therefore, recommends that for a good relationship to be sustained in Osogbo, there is a need for adherents of the three religions to keep off confrontational approaches and embrace dialogue and mutual understanding to promote peaceful co-existence within the community.*

**Keywords:** Religious Encounters; Islam; Osogbo; Muslim

# Pertemuan Beragama di Osogbo, Nigeria: Sebuah Perspektif Muslim

## Abstrak

Tulisan ini mengkaji tingkat perjumpaan keagamaan di antara orang-orang yang berbeda keyakinan di Osogbo. Ini membahas pertukaran terbuka dan hubungan timbal balik dari penganut agama yang berbeda di dalam kota serta tingkat kesalahpahaman yang ada dari perspektif Muslim. Penelitian ini bersifat historis dan deskriptif. Bersifat historis dalam arti menilai laporan surat kabar, wawancara lisan, dan catatan pengadilan sementara pendekatan deskriptif digunakan dalam menganalisis semua masalah yang berkaitan dengan konsep dan gagasan pertemuan keagamaan. Diungkapkan bahwa tindakan dan kelambanan pemeluk agama lain di Osogbo merupakan ancaman bagi kohesi sosial di masyarakat. Studi ini menunjukkan daerah konflik dengan umat Islam di Osogbo meskipun hubungan terbuka di antara orang-orang dari agama yang berbeda. Makalah ini, oleh karena itu, merekomendasikan agar hubungan yang baik dapat dipertahankan di Osogbo, ada kebutuhan bagi penganut ketiga agama untuk menghindari pendekatan konfrontatif dan merangkul dialog dan saling pengertian untuk mempromosikan koeksistensi damai dalam masyarakat.

**Kata kunci:** Perjumpaan Beragama; Islam; Osogbo; Muslim

## INTRODUCTION

As a pluralistic society, Osogbo just like any other town in Nigeria has been facing a problem arising from the failure to utilize the multidimensional benefits inherent in diverse faiths. The benefits were instead abused by faith's fanaticism and intolerance, faith's bigotry, discrimination, misunderstanding, and intolerance.<sup>1</sup> The abnormalities are apparent in Osogbo in the recent past.<sup>2</sup> The need to show respect and compassion towards people of other religions, strive for peace and love, and live and let others live in a peaceful atmosphere is good conduct expected in religious encounters of various faiths in Osogbo. However, there have been cases of violent encounters, though relatively minimal compared to other cities in the country. This, it may be said, is due to the culture and receptive nature of the people. This study provides a Muslim perspective to the various account of religious encounters in Osogbo; the metropolis of Osun State, Nigeria; the background and aspects of these encounters vis-à-vis the Muslims, and the effects of the religious encounters on the well-being of the community in general.

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<sup>1</sup> Ekpenyong Nyong Akpanika, "Religious and Political Crises in Nigeria: A Historical Exploration," *IOSR Journal Of Humanities And Social Science (IOSR-JHSS)* 22, no. 9 (2017): 65–74, <https://doi.org/10.9790/0837-2209026574>; Okechukwu Ajaegbu, "Religion and National Development in Nigeria," *American Academic & Scholarly Research Journal* 4, no. 4 (2012): 50–56, <http://www.aasrc.org/aasrj/index.php/aasrj/article/view/329>; Haldun Çancı and Opeyemi Adedoyin Odukoya, "Ethnic and Religious Crises in Nigeria," *African Journal on Conflict Resolution* 16, no. 1 (2016): 87–110, <https://www.accord.org.za/ajcr-issues/ethnic-religious-crises-nigeria/>.

<sup>2</sup> D. Y. Akinyemi, "Islamic View of Religious Crisis in Nigeria: An Historical Perspective," *Religions' Educator* 8, no. 1 (2005): 92-103.

## Christianity, Islam, and Traditional Religion in Osogbo

Osogbo is the capital city of Osun State in Nigeria. It is located in the North-Eastern part of Oyo State, bounded in the North by Ifelodun Local Government Area, in the south by Ede Local Government Area, in the East by the Atakumosa Local Government Area, and in the West by Irepodun Local Government Area.<sup>3</sup> Historically, Osogbo, one of the ancient Yoruba cities with an affinity with Ile-Ife, was founded by Larooye (the son of Owa Ajibogun) from Ilesa and Oguntimehin (a prince and a hunter) from Oyo Alaafin in the 18<sup>th</sup> century. Both strangers met each other at what is today known as Osogbo and agreed to coexist.<sup>4</sup> Oguntimehin was a renowned elephant hunter from “Ipole-Omu in Obokun Ijesa.” He discovered the grove while on a hunting expedition. He encouraged his King Laaroye to migrate to the grove as their original settlement was constantly facing the challenge of an adequate water supply, drought, and famine.<sup>5</sup>

From there, Larooye became the first Oba of the town, and the second person, Oguntimehin, wholeheartedly agreed to be in the position of guard for the security of the town. The Oba’s title was ‘Owa’ simply because the pioneer Oba hailed from Ijesaland and was the son of Ajibogun. The latter was the Owa of Ilesa at that period. The Larooye’s descendants are recognized as bonafide princes, and their families remain royal houses till today, while the descendants of Oguntimehin succeeded the title of “Oluode” (Chief Hunter) till

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<sup>3</sup> Ministry of Local Government and Information, *Oyo State Town Series* (Ibadan, Nigeria: Oyo State Ministry of Information, 1977); Tunde Agbola, “Osogbo,” *Cities* 9, no. 4 (1992): 249–60, [https://doi.org/10.1016/0264-2751\(92\)90024-Y](https://doi.org/10.1016/0264-2751(92)90024-Y).

<sup>4</sup> Samuel Johnson, *The History of the Yorubas: From the Earliest Times to the Beginning of the British Protectorate* (Cambridge, United Kingdom: Cambridge University Press, 1966).

<sup>5</sup> W. O. Bello, *Advent of Islam in Osogbo and the Lists of Imams* (Osogbo, Nigeria: Peaceful Press, 2001); M. A. Ibitoye, *Osun: A Study in the Mysteries of an African Goddess* (Ado Ekiti, Nigeria: Ekiti State University, 2011).

today. The descendants keep and maintain the town's security and their family members.<sup>6</sup>

River Omu (Odo Awerele), located twenty miles west of Ilesa, offered some benefits and attractions, such as water supply for household use. The soil of the area is also fertile for agricultural purposes. This first settlement was named Ipole, but soon after its establishment, River Omu was found to have dried up for an extended period during the dry season. It must be said that water was scarce during the reign of Oba Larooye, the first Oba of Ipole, and as a result, there was a need for a better site.<sup>7</sup> Some hunters were sent out under the leadership of Oguntimehin to look for a better place of settlement further in the west of Ipole. The hunters detected a spring; the mainspring of River Omu, under a rock (Apata-Ere), and as a result of this, Oba Larooye and his people moved to the new site with a sure source of water supply, and he (Larooye), later named the new site Ohuntoto after his mother.<sup>8</sup>

Oba Larooye later sent out hunters for another time to search for another source of water supply, and their efforts became fruitful as the river Osun was found along the old Ife road. It was said that Oguntimehin, the Chief Hunter shot an elephant by the riverside, which he tied to a tree on the uppermost terrace of Osun at a point known as "Idi-Ogun" where six old roads from Ife, Ilesa, Ekiti, Ilorin, Oyo, and Ibadan converged.<sup>9</sup> From the gigantic and active performance, the descendants of Oguntimehin are today often

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<sup>6</sup> Ministry of Local Government and Information, *Oyo State Town Series*; S. Ade Falade, *The Comprehensive History of Osogbo: A Honest and Diligent Person Is the Enemy of the Townspeople* (Osogbo, Nigeria: S.A. Falade, 2000).

<sup>7</sup> Osogbo Local Government, *365 Days of Adejare of Osogbo* (Ibadan, Nigeria: Dan Communications Co., 1989).

<sup>8</sup> Deji Olugunna, *Osogbo: The Origin, Growth & Problems* (Osogbo, Nigeria: Osogbo Fad's Press, 1959); Deji Olugunna, *History of Osogbo* (Osogbo, Nigeria: Osogbo Fad's Press, 1987).

<sup>9</sup> Falade, *The Comprehensive History of Osogbo*.

referred to as “Omo am’erin wo’lu Osogbo”, meaning ‘the descendants of the Chief Hunter who brought an elephant into Osogbo’. The dried site on the meandering loop of the river was selected by Oba Larooye and his people for settlement, which he named “Ita-Ohuntoto”.<sup>10</sup>

River Osun proved to be a stable and reliable source of water supply, but the terrible flooding of the lower terraces during the rainy season was to become a menace. In the rainy season, the river overflowed its banks and destroyed the inhabitants' buildings and properties.<sup>11</sup> Oracles were consulted for a clue to the problem. It was discovered that the inhabitants must vacate the place and move to the upper terrace of the river where an elephant was previously tied to a tree and at the same time make a sacrifice of a ram, “Yanrin” (a kind of spinach) and “Igbo” (cooked smashed corn) were to be offered to appease the gods. This sacrifice eventually developed into a yearly ceremony popularly known as the ‘Osun festival’ which has been observed by all Obas of Osogbo.<sup>12</sup>

Special activities like *Iwopopo* (rallying around the street) are performed whereby people of Osogbo, especially the wives of the ruling houses (royal families’ wives), appear in the same garments that distinguish them house-by-house on an annual basis. On occasion, people would be dancing, singing, and moving up and down the street known as *Popo*, the street which precedes and leads to

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<sup>10</sup> Olugunna, *History of Osogbo*; Akinwumi Ogundiran, “The Osun-Osogbo Grove as a Social Common and an Uncommon Ground: An Analysis of Patrimonial Patronage in Postcolonial Nigeria,” *International Journal of Cultural Property* 21, no. 2 (2014): 173–98, <https://doi.org/10.1017/S0940739114000058>; Akinwumi Ogundiran, “The Making of an Internal Frontier Settlement: Archaeology and Historical Process in Osun Grove (Nigeria), Seventeenth to Eighteenth Centuries,” *African Archaeological Review* 31, no. 1 (2014): 1–24, <https://doi.org/10.1007/s10437-014-9152-9>.

<sup>11</sup> Kayode Afolabi, *Osun Osogbo: Sacred People and Sacred Spaces* (Charleston, United States: BookSurge Publishing, 2006).

<sup>12</sup> Olugunna, *History of Osogbo*.

Oba's palace at *Oja-Oba*. This function is done throughout the whole day before the festival. Another activity is *Oloju-merindinlogun* whereby a sixteen-face lamp is kindled from the night and must be blazing till dawn.<sup>13</sup>

Being part of the tradition, it was superstitiously believed that immediately after the sacrifice, a god fish (*Iko*) became magnified from the river, an indication that the sacrifice has been accepted. The *Oba* then stepped forward to welcome the god fish by spreading his hands and from this practice, the *Oba* derived his traditional title of *Atewogbeja*, meaning One who welcomed the god fish with spread hands. This, therefore, explains why the *Oba* does not share with the Owa of Ilesa anymore the traditional title of Owa which is common to both of them from the beginning.<sup>14</sup>

Osogbo was derived from the word '*Oso-Igbo*' (Spirit of the Osun forest). According to history, the goddess of the Osun river was believed to have exclaimed "*Oso Igbo, gbogboIkkoko aroo mi ni e fo tan*" meaning 'You spirit of the forest; you have broken all my pots of dye'. This was as a result of a tree that fell on the river and broke her pots of dye. The tree fell as a fire made at its root by both Larooye and Oguntimehin, the two founders of Osogbo.<sup>15</sup> Osogbo is very rich in art and culture. It is known for traditional cloth weaving and dyeing and

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<sup>13</sup> Osogbo Cultural Group, *Osun Festival Osogbo* (Osogbo, Nigeria: Igbalaye Printing Press, 1985); A. B. Adejumo, "Osun Festival and Fertility: A Celebration in Yoruba Mythology," *Africana Marburgensia* 22, no. 2 (1989): 45–52, <https://www.africabib.org/rec.php?RID=066601746>; Joni L. Jones, "Performing Osun without Bodies: Documenting the Osun Festival in Print," *Text and Performance Quarterly* 17, no. 1 (1997): 69–93, <https://doi.org/10.1080/10462939709366170>; Kyle M. Woosnam, Kayode D. Aleshinloye, and Naho Maruyama, "Solidarity at the Osun Osogbo Sacred Grove—a UNESCO World Heritage Site," *Tourism Planning & Development* 13, no. 3 (2016): 274–91, <https://doi.org/10.1080/21568316.2015.1104380>.

<sup>14</sup> Olugunna, *Osogbo*; Olugunna, *History of Osogbo*.

<sup>15</sup> Olugunna, *History of Osogbo*.

this accorded the town the appellation of “Osogbo Ilu Aro” meaning: Osogbo the town of dye.<sup>16</sup>

It is clear that the advent of Islam in Osogbo came through the successful emergence of Islam in Yoruba land. It will be therefore pertinent and salient, before assessment of the advent of Islam in Osogbo, to concisely examine the advent of Islam in Osun State vis-à-vis Yoruba land at large. The late Nigerian great Islamic and Arabic scholar, Shaykh Adam Abdullahi al-Ilori (d. 1992) and other contemporary scholars like T.G.O. Gbadamosi, I.A.B. Balogun, and A.B. Fafunwa, have expressed divergent opinions on the exact date the Yoruba came into contact with Islam.<sup>17</sup> Other scholars have also contributed to the discourse.<sup>18</sup>

To start with, there is no gainsaying the fact that on the 27<sup>th</sup> of August 1991, Osun State was carved out of the former Oyo State to accord the former its autonomy. As a result of this, it became one of the component units of Nigeria and one of the Yoruba-speaking states.<sup>19</sup> Apart from Osogbo which is the state capital, there are some

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<sup>16</sup> Bode Omojola, “Ọ̀ṣun Ọ̀ṣogbo: Power, Song and Performance in a Yoruba Festival,” *Ethnomusicology Forum* 20, no. 1 (2011): 79–106, <https://www.jstor.org/stable/41303565>.

<sup>17</sup> Tajudeen Gbadebo Olusanya Gbadamosi, *The Growth of Islam Among the Yoruba, 1841-1908* (London, United Kingdom: Longman, 1979).

<sup>18</sup> J. D. Y. Peel, *Religious Encounter and the Making of the Yoruba*, African Systems of Thought (Bloomington, United States: Indiana University Press, 2003); Peter Probst, *Osogbo and the Art of Heritage: Monuments, Deities, and Money* (Bloomington, United States: Indiana University Press, 2011); Peter Probst, “Picturing the Past: Heritage, Photography, and the Politics of Appearance in a Yoruba City,” in *Reclaiming Heritage: Alternative Imaginaries of Memory in West Africa*, ed. Ferdinand De Jong and Michael Rowlands (London, United Kingdom: Routledge, 2007); Insa Nolte, Nathaniel Danjibo, and Abubakar Oladeji, “Religion, Politics and Governance in Nigeria,” Monograph, vol. 39, Religions and Development Research Programme (Birmingham, United Kingdom: University of Birmingham, 2009), [http://www.religionsanddevelopment.org/files/resourcesmodule/@random454f80f60b3f4/1269512095\\_working\\_paper\\_39\\_for\\_the\\_web\\_2\\_2\\_.pdf](http://www.religionsanddevelopment.org/files/resourcesmodule/@random454f80f60b3f4/1269512095_working_paper_39_for_the_web_2_2_.pdf); Insa Nolte, Olukoya Ogen, and Rebecca Jones, eds., *Beyond Religious Tolerance: Muslim, Christian and Traditionalist Encounters in an African Town*, Religion in Transforming Africa 2 (Rochester, United States: James Currey Ltd, 2017).

<sup>19</sup> Nolte, Danjibo, and Oladeji, “Religion, Politics and Governance in Nigeria”; Nolte, Ogen, and Jones, *Beyond Religious Tolerance*.

other big towns such as Iwo, Ikirun, Ife, Ilesa, Ikire, Ejigbo, Okuku, Inisa, Ila, Gbongan, Ede, etc. An attempt to discuss Islam in Osun State is only to give insight into Islam in the state. The introduction of Islam began a long time before the creation of the State and so, our focus, therefore, should be when Islam was introduced in the area now called Osun State.<sup>20</sup>

Gbadamosi maintained that by the 17th century, mention was made of Muslims in Yorubaland. Before this period, Yorubaland seemed to have had contact with the already Islamized areas (Songhai, Mali), especially those to the North-West of Yorubaland, through the activities of traders, settlers, preachers, and mendicants. Thus by the 18th Century, Islam had spread to places like Osogbo, Ede, Ikirun, Iwo, Ikire, Ejigbo, Ila, Inisa, Orile-Owu, and many other places in the area now called Osun State.<sup>21</sup> Historically, records have it that Islam has been in existence in the town before the Fulani attack that halted at Osogbo in the year 1840. It is also suggested that Islam was introduced to Osogbo in the 1820s by Oyo Muslim traders.<sup>22</sup>

There is however oral information that states that Islam was introduced to Osogbo during the reign of Ataoja Matanmi I (1854 – 1864) when some scholars from Bornu migrated to the town. The King's title is "Ataoja" from "Atewogbeja".<sup>23</sup> The report had it that Ifa Oracle predicted the coming of those people to the Oba who received

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<sup>20</sup> Gbadamosi, *The Growth of Islam Among the Yoruba, 1841-1908*.

<sup>21</sup> A.S. Seriki, *Islamic Organisation in Osogbo* (Ilorin, Nigeria: University of Ilorin, 1989).

<sup>22</sup> Abdul Fattah 'Kola Makinde, "The Institution of Sharī'ah in Oyo and Osun States, Nigeria, 1890–2005" (Ph.D. Thesis, Ibadan, Nigeria, University of Ibadan, 2007), <http://catalog.ihsn.org/citations/60292>.

<sup>23</sup> Seriki, *Islamic Organisation in Osogbo*; Abdul Fattah 'Kola Makinde, *A Study of the Life and Arabic Works of Alhaji Ashiru Uthman of Osogbo* (Ibadan, Nigeria: University of Ibadan, 1990); Abdul Fattah 'Kola Makinde, "The Emergence Growth of Islam in Osogbo: Islam and Society in Osun State," in *Eminent Muslims in Osun State : Essays in Honour of HRM Oba Raufu Olayiwola Olawale Adedeji II, Akinrun of Ikirun*, ed. Siyan Oyeweso (Abuja, Nigeria: Megapress Limited, 2012).

and accommodated them. They were requested to pray for the barren wife of the Oba who later bore a child. The coming of the scholars seemed to be a boost to Islam in the town particularly when the visitors were received at the palace by the Ataoja himself. Some other records reveal how Islam became more prominent in Osogbo as a result of the influx of Oyo immigrants to the town in 1835. When Old Oyo was sacked by the Fulani in that year, the Oyos migrated to the towns they frequented for trade during the peace period and Osogbo was one of these towns frequented by them. Among the Muslim immigrants from Old Oyo who came to Osogbo and settled there after the sack of Oyo in 1835 were people like Muhammad Idris and Salih Abu Abd-ar-Rahman.<sup>24</sup> From there, many people embraced Islam, and Muslim communities were formed. On the contrary, Nasiru and Folorunso have argued that Osogbo was Islamized by the northerners whose language of conversation was neither Yoruba nor Hausa but pure Arabic, probably, the Shuwa Arabs of Bornu State in Nigeria.<sup>25</sup>

### **Religious Relations in Osogbo**

People with diverse religions in the town lived peacefully together in the same compound under the family tie.<sup>26</sup> From the foregoing nature of the people of Osogbo, Osun State has an influence on the interaction of Muslims with Christians. Except for the aspect of the religious practices and doctrines where Allah Has cautioned the Muslims in the Glorious Qur'an that: "to you is your religion and to me, mine", Muslims in Osogbo land relate in a respectable, peaceful, and humble manner with Christians.

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<sup>24</sup> Makinde, "The Institution of Shari'ah in Oyo and Osun States, Nigeria, 1890–2005."

<sup>25</sup> Makinde.

<sup>26</sup> Alhaji (Chief) AbdulJeleel Yusuf, Personal Communication, December 23, 2016.

Although, there are some slights of misunderstanding and argument arising from the Muslims' feeling of being marginalized by Christians in the public sector coupled with the Christians' confrontational approaches towards Muslims on some issues, especially religious ones. Muslims and Christians in Osogbo, Osun State, are not free from engaging in open debates, controversies, and theological argumentations on some of the theological issues mentioned above in the open air, in towns and villages, in front of churches and mosques, and perhaps in private homes though, at very minimum level due to receptive nature of people in the Southwest.<sup>27</sup>

Traditional Religion in Africa is perceived to be naturally passive in terms of Evangelization.<sup>28</sup> In Osogboland, Osun State, for instance, the religion's adherents could never be heard or seen anywhere preaching to or inviting people of other faiths into the religion of forefathers of the former and so, they need not be invited into the doctrine. The Traditional Religion in the state of Osun could only be noticed or heard except during their annual festivals such as Osun Osogbo, Egungun, and hunting festivals. It may also be viewed that the instance is a result of an inferiority complex that set by way of thinking that both Islam and Christianity are superior, refined, and acceptable than Traditional religions. Therefore, the converts to Christianity or Islam cannot forgo their present religion for Traditional Religion.<sup>29</sup>

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<sup>27</sup> Mallam Abdulfattahi Jagunmolu, Personal Communication, January 21, 2017.

<sup>28</sup> Sibusiso Mazono, "Indigenous Conceptions of Conversion among African Christians in South Africa," *Journal for the Study of Religion* 28, no. 2 (2015): 87–112, <https://www.jstor.org/stable/24805693>; Fidelis Nkomazana and Senzokuhle Doreen Setume, "Missionary Colonial Mentality and the Expansion of Christianity in Bechuanaland Protectorate, 1800 to 1900," *Journal for the Study of Religion* 29, no. 2 (2016): 29–55, <https://www.jstor.org/stable/24902913>.

<sup>29</sup> Akinyemi, "Islamic View of Religious Crisis in Nigeria: An Historical Perspective"; Pew Research Center, "Tolerance and Tension: Islam and Christianity in Sub-Saharan Africa," HTML, *Pew Research Center's Religion & Public Life Project* (blog), April 15, 2010,

It must be acknowledged that people of the town were predominantly practicing African Traditional Religion before the advent of Islam and Christianity. That notwithstanding, the people of the old belief affirmed the existence of God; the Almighty whom they referred to as 'Eledumare' Majority of the compounds in Osogboland have a mixture of the three religions; that is, people are diverse in beliefs. However, people who are diverse in religion live peacefully in the same compound under the family tie. This family bond has positively influenced the interaction of Muslims with the adherents of African Traditional Religion as the mutual ground of interaction and discussion on issues relating to the progress of individuals, and the development of the land is opened. This is except religious practices and doctrines where and when Allah Has checked the Muslims to stick to their religion and steer clear of *shirk* (an act associating partners with Allah).<sup>30</sup>

### **The Establishment of Museums and Monuments Centre**

There existed an Arabic and Islamic Training Centre established in 1965 at Oke-Osun by Alhaji Ibrahim Yans to flourish the teaching and learning of Arabic and Islamic Studies in the township. The Federal Government of Nigeria later released the fund to Osun Cultural Heritage towards the establishment of museums and monuments around the Osun groove.<sup>31</sup> The National Museum, in its

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<https://www.pewresearch.org/religion/2010/04/15/executive-summary-islam-and-christianity-in-sub-saharan-africa/>; Jason Bruner and David Dmitri Hurlbut, "New Approaches to 'Converts' and 'Conversion' in Africa: An Introduction to the Special Issue," *Religions* 11, no. 8 (2020): 389, <https://doi.org/10.3390/rel11080389>.

<sup>30</sup> Y.O. Liasu, Personal Communication, May 28, 2017.

<sup>31</sup> Yemi Adewoyin, Ekene Michael Mokwenye, and Ndidiamaka Vivian Ugwu, "Environmental Ethics, Religious Taboos and the Osun-Osogbo Grove, Nigeria," *Journal of Cultural Heritage Management and Sustainable Development* 11, no. 4 (2020): 516–27, <https://doi.org/10.1108/JCHMSD-01-2020-0019>.

movement towards the establishment of a branch through its officials, sought to demolish the Arabic and Islamic Training Centre with a seven-day quit notice as advertised by Daily Sketch on Tuesday 6<sup>th</sup> June 1989. The advertisement generated heat in the town and strong reactions from Muslims, Muslim scholars as well as fir-minded people who felt that the action was unjust.<sup>32</sup>

Thereupon, the National Council of Arabic Schools' Proprietors converged at Iwo town and at the end of their meeting, a letter indicating their firm stand was sent to the then Chief Imam of Osogbo making him realize the danger in the forced acquisition of the land which originally belongs to the Training Centre but not the National Museum as claimed in the paper advertisement. A copy of the letter was forwarded to the then Ataoja of Osogbo for necessary action.<sup>33</sup>

It is worthy to mention that the Osogbo Cultural Heritage under the leadership of Oba Iyiola Oyewale Matanmi fairly intervened in the issue as it issued two successive public notices to counter the advertisement of the national museum. The Osogbo Cultural Heritage posited that the advertisement was misleading coupled with the fact that the claim of the commission to have possessed a totality of 185.59 acres of land within the Osun groove area lacked merits and that the commission should have claimed 400 feet radius of the Osun shrine,<sup>34</sup> which excluded the area where the Arabic and Islamic Training Centre covers.<sup>35</sup> Consequently, upon this, the atmosphere was so tense to the extent that lives would have been lost except for the intervention of

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<sup>32</sup> Seriki, *Islamic Organisation in Osogbo*.

<sup>33</sup> Seriki.

<sup>34</sup> Emeka Okonkwo and Afamefuna Eyisi, "Pilgrimage Circuit of Osun Osogbo Sacred Grove and Shrine, Osun State, Nigeria," *International Journal of Religious Tourism and Pilgrimage* 8, no. 4 (2020): Article 9., <https://doi.org/10.21427/5h0v-g023>.

<sup>35</sup> Seriki, *Islamic Organisation in Osogbo*.

the Osogbo Cultural Heritage and mediation of the peace-loving people of Osogbo and its environs who rose to avert the tragedy.<sup>36</sup>

### **The Ibrazul-Haqq Da'wah Society Activities and Reactions of Other Faiths**

Ibrazul-Haqq Da'wah Society of Nigeria, a movement that adopted religious comparative and dialogue with people of other faiths style of preaching were formed by Ustadh Abdul-Fattahi Oladimeji Jagunmolu from the popular Izharul-Haqq founded by Ustadh Abdullateef Adebowale. Ustadh Abdul-Fattahi Jagunmolu, who hailed from Maryland Local Government, Lagos State is a major character in the formation of Ibrazul-Haqq Da'wah Society of Nigeria due to motivation and inspiration he had received from his mentor; Alhaji Abdullateef Adebowale whom he met in 1997 during public preaching that featured the latter. Ustadh Jagunmolu joined the Da'wah group when served as one of the Bible readers to the mentor at Lagos between 1997 and 1998. As a result of his commitment, deep knowledge, and retentive memory of verses of the Bible, he was later appointed the Coordinator of the Ebutemeta Branch of the group. The Movement was later bereaved in 1998 with the demise of the founder, Alhaji Abdullateef Adebowale.<sup>37</sup>

However, Ustadh AbdulFattahi Jagunmolu came to Osogbo in 1999 to establish and nourish a movement branch in Osogbo. The branch was successfully launched while Ustadh used to return to Lagos after each public lecture before he finally settled in Osogbo in the year 2006. The Movement has been able to take its public lecture to every nook and cranny of Osogboland and its environs. As a result,

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<sup>36</sup> Seriki.

<sup>37</sup> Jagunmolu, interview.

many people had been converted to Islam and many others had been reverted.<sup>38</sup>

The public comparative lecture which took place at Asipa junction in Osogbo prior November 28<sup>th</sup>, 2001 accompanied by sound success as several people of other faiths wholeheartedly embraced Islam as a result of the beautiful and convincing lecture delivered by the preacher; Ustadh AbdulFattahi Oladimeji Jagunmolu. In their reaction to the above success, some people of other faiths adopted a confrontational approach as they started stoning the preacher and his followers. It must be mentioned that three members of the Da'wah Movement sustained serious injuries as they were hit at the heads. One of the hooligans popularly called "Afin" was apprehended and detained at Dugbe Police Station by the Nigerian Police, Osun State Command but he was later released.<sup>39</sup>

The public lecture also encountered a deeper crisis on 28<sup>th</sup> November 2001 specifically during the month of Ramadan at Egbatedo Area of Osogboland. The day must be said to have coincided with the arrival of the German Christian Evangelist; Reinhard Bonnke into the town. The public lecture was in progress when a foam with petrol wrapped in a tin and lighted; suspected to have emanated from the crowd of people of other faiths was thrown at the midst of people, leading to disruption, dismantle and many people sustained injuries. The suspects were chased by the audience and one of them was caught while he was trying to escape. The audience pounced on him after he had confessed to the act and he was as a result wounded. The preacher appealed to the audience to release him so that he could be taken to the nearest Police Station. The Police after critical examination

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<sup>38</sup> Jagunmolu.

<sup>39</sup> Jagunmolu.

received him in their custody and directed the audience with the preacher to leave after thorough interrogation.<sup>40</sup>

It was so sad the following day when the town became engulfed with news that the boy had died at the Police Station and that some of the nearby churches including the All Saint Church, Balogun Agoro have been spoilt. Christians and the Christian Association of Nigeria (CAN), Osun State Chapter strongly reacted to this scenario and made case for it while the Muslim leaders in the town remained reticent with some of them speaking against the preacher. Muslim youths reacted against the uncared attitude of the League of Imams and Alfas, in fact, they nearly disallowed the then Chief Imam of Osogboland; Sheikh Mustapha Ajisafe from observing I'dil-Fitr Prayer. Consequently, Ustadh Jagunmolu was remanded at Ilesa Prison for 64 days before he was granted bail by late Justice Rabi'u Yusuf.<sup>41</sup>

### **Qomarud-Deen Islamic Society of Nigeria and Reactions of African Traditionalists**

The Society was formed as a result of divine inspiration received by Alhaji AbdulWahab Alarape Yahya who hailed from Ibadan. He was a bricklayer but claimed to have got inspiration in 1966 that he should sacrifice the profession and his life for the propagation of Islam through preaching against anomalies cum associating partnership with Allah in all ramifications; otherwise, he will perish. He delivered a public lecture in 1967 at Oloolu compound where he could conquer and completely silence Oguntade Oloolu; a very powerful and harsh herbalist in Ibadan. Alhaji AbdulWahab Oyo took his public lecture to Oyo in 1976 and Iwo in 1979 where he had contact with Kelebe's

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<sup>40</sup> Jagunmolu.

<sup>41</sup> Jagunmolu.

masquerade. He successfully unmasked Kelebe masquerade at Iwo and incinerated its garment.<sup>42</sup>

He later moved to Osogbo where he met Sheikh Sherifdeen. Both of them worked together under the platform of Sherifdeen till 1974 when they separated. As a result, the group took another nomenclature as Qomarud-Deen Islamic Society of Nigeria (*Kosebo-Kosoogun*) at Lagos in 1984. On the 11<sup>th</sup> of January 1990, the society was launched in Osogbo with Alhaji Mahmud Adekunle as the leader. The seat of leadership however shifted to Alhaji Muhammadu-Qosim Yunus who hailed from Edo State but with a matriarchal lineage from Osogbo.<sup>43</sup> By 1991, the society has recorded a series of achievements including increased propagation of Islam but at the same time encountered some attacks from people of other faiths through the confrontational approaches of the latter.<sup>44</sup>

Qomarud-Deen Islamic Society of Nigeria was attacked in 1991 and some members sustained injuries from stoning by adherents of traditional religion who felt hurt by the public lecture delivered by the society. In 1993, the society was attacked at Owode-Oluode area by the Fayemi Elebubon's family on the ground that the society preached against idol-worshipping (Ogun: god of iron) and masquerade festivals. A member of the society was mal-handled and was taken to the Ogun shrine where he was tortured. Following the Osun festival, the society was attacked by Traditionalists at its public preaching in front of the Matanmi compound, Oke-Baale area where its instruments were destroyed.<sup>45</sup>

On the 11<sup>th</sup> July 2004, the society had a bitter experience in front of *Oluode Aran-in* mosque (built by Qomarud-Deen Islamic Society of

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<sup>42</sup> Alhaji Muhammadu-Qosim Yunus, Personal Communication, June 7, 2017.

<sup>43</sup> Yunus.

<sup>44</sup> Yunus.

<sup>45</sup> Yunus.

Nigeria- *kosebo-kosoogun*) as a man known as Ogunleke entered the mosque with his masquerade garment to foment trouble. The leader of the society, Alhaji Muhammadu-Qosim Yunus quickly reported to the Police. The lecture continued after a while and the masquerade resurfaced amidst the Muslim group. The group successfully removed the uncovered masquerade, gave him a strict punishment, and incinerated the garment. Following this, a traditionalist called Dauda Aworo Osun rushed down to the place with a sword to retaliate. He attempted killing but not succeeded, but created an indelible mark on one of the Muslims as he cut three veins on his hand. The sword was forcefully retrieved from Daud Aworo Osun after which he was mercilessly dealt with.<sup>46</sup>

In August 2008, adherents of the *Gogoru* masquerade defaced the *Oluode Aran-in* mosque as part of the mosque was raised with fire. Some of them were arrested and they were made to appear before the then Ataoja of Osogboland; Oba Arazim Oyewale Matanmi. The then Chief Imam of Osogboland; Sheikh Mustapha Olayiwola was also embittered by the repugnant trend and emphasized that the vandals must be punished, an opinion that was strongly supported by the Ataoja. The damage was estimated to be the sum of N280,000 and it was paid for the renovation of the mosque.<sup>47</sup>

In the year 2014, Sango (god of thunder)'s adherents also attacked Qomarud-Deen society at its public lecture at *Oluode Aran-in* mosque. The nearest Police Station was instantly notified. The Police arrived with its Commissioner to ensure the safety of lives and properties. It must be said that the wristwatch used by the

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<sup>46</sup> Yunus.

<sup>47</sup> Yunus.

Commissioner of Police was smashed by a stone thrown by the traditionalists.<sup>48</sup>

On the 28<sup>th</sup> of June, 2021, some Muslims and Traditionalists traded blame over who provoked the first attack in an alleged religious crisis in Osogbo, Osun State capital leading to the death of an elderly Muslim worshipper; Alhaji Moshood Salawudeen, an Iwo resident, who was at the mosque for the service in the mosque with 14 other persons sustained various degrees of injuries including gunshot and cutlass wounds. The Missioner, Kamorudeen Society, Ustaz Qosim Yunus, said that almost three hours into the prayer, commotion exchanged place within the hitherto peaceful environment of the mosque. Alas, the society praying for peace ended up being casualties as the Masquerade and its supporters, led by an Ifa worshipper, who is also an APC stalwart in Osun state, Chief Kayode Idowu stormed the mosque and unleashed mayhem on the Islamic Faithful at the society's central Mosque at Oluode Aranyin. However, Ifashola Esuleke, who escorted the masquerade, said the Muslim worshippers, who attempted to unveil the masquerade, but the latter was protected by its followers. He added that about five supporters of the masquerade were also injured during the crisis, including a young boy stabbed in the stomach.<sup>49</sup>

### ***Hijab Issue in Osogbo***

It was not a rumor in Osun State on Monday, June 6, 2016, that some public secondary schools were attended by students in church apparel, with some donning white garments and others wearing *Hijabs* as well cassocks. One of the notable among the schools is Baptist

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<sup>48</sup> Yunus.

<sup>49</sup> Shina Abubakar, "One Dead, 14 Injured During Religious Crisis in Osogbo," Vanguard News, June 28, 2021, <https://www.vanguardngr.com/2021/06/one-dead-14-injured-during-religious-crisis-in-osogbo/>.

High School, Iwo. Things fell apart, and activities were destabilized as the center appeared not holding. The scenario was such that Christians and Muslims stood against one another in a country perceived as secular.<sup>50</sup>

The bone of contention here is the hatred and confrontational approach of the Christian community against female Muslims using *hijab* most especially in schools (public and the private that are owned and being run by Christians) in the state. Before the wide and popular crisis, a Christian teacher at Adenle Government Middle School, Ayetoro Junction, Osogbo, forcefully untied the *hijab* from the head of a female student, and instead of returning it to the girl; she brought out scissors and tore it into pieces. The scenario could have led to chaos if not for the school principal who pleaded to parents and Muslim teachers who came to register their dissatisfaction.<sup>51</sup>

It must be said that female Muslim students in public schools were being insulted, harassed, and maltreated by Christian teachers owing to the application of *hijab* on their uniform. Efforts of the Muslim community to dialogue with Christian religious leaders to harvest a peaceful result from the issue proved abortive as the latter refused. The Muslim community therefore resorted to seeking a legal injunction by suing the government.<sup>52</sup>

In a case filed against the Osun State Government, the Muslim community in Osun State demanded that Muslim female students be allowed to use *hijab* in public schools. The suit instituted against the

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<sup>50</sup> Josiah Oluwole, "Osun Hijab Crisis: Students Attend Schools in Church Garments," HTML, Premium Times Nigeria, June 14, 2016, <https://www.premiumtimesng.com/news/headlines/205276-osun-hijab-crisis-students-attend-school-church-garments.html>.

<sup>51</sup> Alhaja Lateefat Kolawole, Personal Communication, July 23, 2017.

<sup>52</sup> Ameh Comrade Godwin, "Osun Hijab Drama: Christian, Muslims Unions in War of Words," *Daily Post Nigeria* (blog), June 28, 2016, <https://dailypost.ng/2016/06/28/osun-hijab-drama-christian-muslims-unions-in-war-of-words/>.

state government, also had the state Commissioner for Education, Attorney General, and Commissioner for Justice as defendants. The Christian Association of Nigeria (CAN), its Chairman, and others had joined the case as respondents. The proclamation that female Muslim students be allowed to use *hijab* was made in February 2016 by Justice Jide Falola and that any act of harassment, molestation, humiliation, and torture against female Muslim students using *hijab* constitutes an apparent infringement on their fundamental rights.

In substantiating her proclamation, the Judge cited the 1999 Constitution of Nigeria (as amended) as the basis of the judgment that “Every person shall be entitled to freedom of thought, conscience, and religion, including the freedom to change his religion or belief, and freedom (either alone or in community with others, and in public or private) to manifest and propagate his religion or belief in worship, teaching, practice and observance” Section 38 (1). The Judge cited further:

No person attending any place of education shall be required to receive instruction or to take part in or attend any religious ceremony or observance if such instruction, ceremony or observance relates to a religion other than his own, or a religion not approved by his parents or guardian. Section 38 (2)

Using a confrontational approach, the Christians reacted to the judgment by instigating their female children to wear church garments to public schools. This rudeness was also suppressed by the communiqué issued by the State Government that every student should comply with the ruling of the court and that any student who wears church garments or that of masquerade to the schools shall face the wrath of the law.

The Muslim Ummah of South-West, Nigeria (MUSWEN) could not resist their mixed feelings on the *hijab* crisis that raised dust in Osun State and organized a Press Conference. The general public was

made to understand that it is part of the *Ummah*'s primary obligations not only to propagate Islam and defend the interests of Muslims but also to promote the cause of peace and peaceful co-existence among the people, irrespective of their faith and ethnicity in the region.<sup>53</sup>

The Muslim *Ummah* emphasized that it is well known that the Nigerian Constitution prevails where any law or administrative directive conflicts with it. To this end, no previous or current school proprietor or administrator can deny a female Muslim pupil/student the right to wear *hijab*, not even in a private school, let alone a public one. Concerning some Muslim parents and clerics who made attempts to enforce the court order on *hijab* at St. Charles High School and Ife-Oluwa Middle School, both in Osogbo, Osun State, such actions had been disregarded by the leadership of MUSWEN as no citizen has the right to take the law into his hands.<sup>54</sup>

### **Effects of the Religious Encounters between the Faiths**

Scholars, religious people, politicians, clergymen, and pressmen had used many adjectives to qualify some of the unhealthy rivalries that existed among adherents of diverse faiths in the country. The summary of the genesis of one crisis or the other is religious whereas some are political; some are tribal, while some are truly religious.<sup>55</sup> Generally, the resultant effects of unhealthy religious encounters are enormous as they pervade all sectors of the economy of a nation. It should be noted that to a large extent, the scenarios of religious encounters in Osogbo generated heated debate and high tension as every individual began to conceive fear and panic arising from the

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<sup>53</sup> Dawud O. S. Noibi, "The Crisis Over Hijab in Osun State: Our Response - Muswen," HTML, The Nigerian Supreme Council for Islamic Affairs (NSCIA), June 28, 2016, <https://www.nscia.com.ng/news/the-crisis-over-hijab-in-osun-state-our-response-muswen>.

<sup>54</sup> Noibi.

<sup>55</sup> Akinyemi, "Islamic View of Religious Crisis in Nigeria: An Historical Perspective."

occasions mentioned above. People were even warned to avoid traversing some parts of the town late.

The record has also shown that at least a life was lost particularly in the 2021 religious crisis in Osogbo. Some churches and mosques were vandalized with properties destroyed by those who could not resist their feelings and as a result, resorted to a confrontational approach. The destruction was also extended to some mosques by men of other faiths who displayed their enmity against Islam and the action had put the community in chaos. Some people had sustained an injury as a result of a severe attack from people who felt uncomfortable with certain religious preaching.<sup>56</sup>

When people of different religions fail to understand and manage the diversity of their beliefs to the extent that one party sued the other in a law court, hatred and discrimination certainly become the order of the day. Different watersheds that emanated from religious differences in Osogbo land had resulted in hatred, as adherents of particular religion perceived nothing as good in the religious tenets of others and felt comfortable to sue adherents of another religion to court. This indeed has led to suspicion, feelings of being cheated, short-changed, and marginalized among people of various faiths in the city. The mutual trust had been lost to the unhealthy interactions that existed among them.

## CONCLUSION

Efforts have been made to shed light on the introduction of Islam to Osogbo in the 18<sup>th</sup> century according to the majority of scholars and archives. The study assessed the kind of religious encounters witnessed by the Muslims in their interactions with people of other faiths in Osogbo. It shed light on the *hijab* crisis, problems emanated

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<sup>56</sup> Abubakar, "One Dead, 14 Injured During Religious Crisis in Osogbo."

from the court's order on the demolition of an Arabic School for use of National Museum and Monument Centre, and those emanated from public lectures some of which have led to confrontations, the effects of these confrontations were identified. This research found that the *hijab* issue is one of the major reasons for confrontation between Christian and Muslim leaders in the city, however, there is hope that the interaction cum relationship between people of various faiths in the city can still be rebuilt by keeping off hate speeches, sentiment, fault-finding, extremism, and unnecessary confrontations and allowing mutual understanding.

Given the above findings, it is recommended that the Muslim community of Osogbo should be more proactive in sensitizing Muslims of their responsibilities on socio-economic, political, and religious fronts in the city. Muslims should sustain the quality of being peace-loving, adopt the principle of live and let us others live to promote the good image of Islam and its principles that call for peaceful co-existence regardless of the religious disparity. Osogbo is generally accepted as a peaceful town, so, government agents should steer clear of any act suggestive of giving priority, recognition, or support whatsoever to a particular religious community at the expense of the others. Therefore, there is the need to adopt the policy that no law should prohibit what religions prescribe or require the populace to do what religions prohibit.

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# Bankruptcy Settlement of Baitul Maal Wa Tamwil in Yogyakarta: An Islamic Law Perspective

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## Abstract

*This research analyzes the bankruptcy settlement of baitul maal wa tamwil using two perspectives: positive law applied in Indonesia and Islamic law. The research method used in discussing the problem was by conducting normative-juridical research with the maqashid of the sharia approach. The results showed that the leading cause of the bankruptcy of baitul maal wa tamwil in the Special Region of Yogyakarta was the existence of several general problems internally, which included limitations in material law, human resources, legal culture, and supporting infrastructure. Another factor that also affects bankruptcy is the weakness of the internal control system by the Sharia Supervisory Board and externally by the Agency of Cooperative. The ideal settlement of the bankruptcy of baitul maal wa tamwil is the arrangement of a new bankruptcy regulation to accommodate the various rules still spread in several existing laws and regulations.*

**Keywords:** *baitul maal wa tamwil; bankruptcy settlement; Islamic civil law; positive law.*

# Penyelesaian Kepailitan Baitul Maal Wa Tamwil di Yogyakarta: Perspektif Hukum Islam

## Abstrak

*Penelitian ini menganalisis penyelesaian kepailitan baitul maal wa tamwil dengan menggunakan dua perspektif, yaitu hukum positif yang berlaku di Indonesia dan hukum Islam. Metode penelitian yang digunakan dalam membahas masalah tersebut adalah dengan melakukan penelitian yuridis normatif dengan pendekatan maqashid syariah. Hasil penelitian menunjukkan bahwa penyebab utama kebangkrutan baitul maal wa tamwil di Daerah Istimewa Yogyakarta adalah adanya beberapa masalah umum internal, yang meliputi keterbatasan hukum materiil, sumber daya manusia, budaya hukum, dan infrastruktur pendukung. Faktor lain yang juga mempengaruhi kepailitan adalah lemahnya sistem pengendalian intern oleh Dewan Pengawas Syariah dan secara eksternal oleh Badan Koperasi. Penyelesaian kepailitan baitul maal wa tamwil yang ideal adalah dengan disusunnya peraturan kepailitan baru untuk mengakomodir berbagai aturan yang masih tersebar di beberapa peraturan perundang-undangan yang ada.*

**Kata kunci:** *baitul maal wa tamwil; kepailitan; hukum perdata Islam; hukum positif.*

## INTRODUCTION

The idea that Islam is a way of life that is unique and different from all other isms and ideologies permeates the economic life of the Ummah.<sup>1</sup> A determination to form an economy based on a distinctive Islamic path has become an essential dimension of Islamic revival that can be seen throughout the Islamic world. The money, banking, and investment sectors are considered necessary for the Islamization process of the economy.

The Islamic emphasis on cooperation, as a critical concept in economic life, has given rise to the belief in profit sharing and participation as a primary alternative to banking and investment within an Islamic framework. The Muslim community has never legitimized interest for thirteen centuries of its history. Before the arrival of imperialist domination, the Muslim community managed its economy and carried out its domestic and international trade without interest intermediaries. Profit sharing and various participatory systems are viable for savings and investment. A considerable amount of capital is raised for the benefit of maritime trade.

The modern economic theories that are now studied worldwide are thefts from the theories written by Muslim economists in the heyday of Islam.<sup>2</sup> This cannot be known because the Western economists who plagiarized did not mention that the references came from the classical books of Islamic scholarship. When later Muslim countries were colonized for hundreds of years by Western invaders so that their economic situation was far behind, Islamic thinkers who received Western education began to be amazed at the progress of the

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<sup>1</sup> Muhammad Nejatullah Siddiqi, *Bank Islam [Islamic Bank]* (Bandung, Indonesia: Penerbit Pustaka, 1983), 12.

<sup>2</sup> Zainul Arifin, *Memahami Bank Syariah: Lingkup, Peluang, Tantangan Dan Prospek [Understanding Islamic Banks: Scope, Opportunities, Challenges and Prospects]* (Jakarta, Indonesia: Alfabeta, 1993), 3.

Western economy. As a result, they use the West as a reference for economic theories that they consider reliable. They do not have access to Islamic classics, which are a source of concern for Western economists whom they admire, even though these Western economists never want to admit the theft process.

Schumpeter has also said there has been a great gap in the history of economic thought for 500 years, known as the Dark Ages.<sup>3</sup> The dark period of the West was the glorious period of Islam which was covered up by the West because Islamic economic ideas at this time were later stolen by many Western economists. Muslim economists themselves admit that they read a lot and were influenced by the writings of Aristotle, a philosopher who wrote a lot of economic problems but still made al-Qur'an and hadith their primary reference in writing Islamic economic theories, including in the context of banking. Islam.

The value of credibility for the operation of Islamic banking as a whole is a response to the dangerous conditions of the monetary and financial systems around the world. High inflation in addition to high unemployment, high-interest rates, and a heavy international payment system due to overcrowding of loans, make this situation increasingly untenable. The system has lost credibility, leading to a shared awareness of the need for fundamental changes.

The fundamental change that Islamic economists rely on is replacing interest with profit sharing. The meaning of the fundamental change here is a change from a system that is based on loans to a system that is based on actual investment and participation. These changes affect the supply of money, linking it directly to people's needs for buying and selling, as well as the allocation of

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<sup>3</sup> Joseph A. Schumpeter, *History of Economic Analysis* (Oxford, United Kingdom: Oxford University Press, 1954).

financial resources as a direct reaction to production possibilities. Both resulted in the eradication of inflation to its roots.

The presence of Baitul Maal wa Tamwil as a newcomer in the world of community empowerment through the sharia lending system is intended to be a more innovative alternative in financial services.<sup>4</sup> "Baitul Maal" means a social institution similar to the Amil Zakat Infaq and Shadaqah (BAZIS) agency, while "Baitul Tamwil" means a business institution. Therefore, by name BMT has attached two social and business characteristics. Rural Banks (Bank Perkreditan Rakyat abbreviated BPR in Bahasa Indonesia) are more professional than project credit agencies. Still, because they are banks, the procedures are often stuck with rigid and complicated banking procedures. So that many small and micro-entrepreneurs are unable to reach it.

The progressive development of BMT in Indonesia cannot be separated from the large portion of the middle and lower-class people in Indonesia. Of a total of about 265 million people, 40% are middle class, and 20% are classified as lower class, plus approximately 25.67 million people are categorized as poor, or 9.66% of the total population.<sup>5</sup> Based on these figures, it is necessary to develop the people's economy suitable for the majority of the community, namely through small and medium enterprises and the optimization of Islamic social funds. This makes the existence of BMT relevant and highly accepted by the people of Indonesia.

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<sup>4</sup> Muhammad Ridwan, *Manajemen Baitul Maal Wa Tamwil (BMT) [Baitul Maal Wa Tamwil (BMT) Management]* (Yogyakarta, Indonesia: UII Press, 2004), 31.

<sup>5</sup> Komite Nasional Ekonomi dan Keuangan Syariah, "Sharing Platform Keuangan Mikro Syariah Berbasis Baitul Maal Wat Tamwil (BMT) [Sharing the Baitul Maal Wat Tamwil (BMT)-Based Sharia Microfinance Platform]," Komite Nasional Ekonomi dan Keuangan Syariah, April 1, 2019, <https://knks.go.id/isuutama/8/sharing-platform-keuangan-mikro-syariah-berbasis-baitul-maal-wat-tamwil-bmt>.

Talking about bankruptcy, in essence, a bankruptcy case (*taflis* in Arabic) is one of the things that is not desired by the BMT parties or from parties related to the BMT itself, for example, members.<sup>6</sup> With reference to Act No. 37 of 2004 concerning Bankruptcy and Suspension of Debt Payment Obligations,<sup>7</sup> the issue of bankruptcy of a BMT is under the competence of the commercial court (within general courts), and not under the competence of the religious court. In examining and resolving the bankruptcy case of BMT in the commercial court, the panel of judges will apply the material and formal law as regulated in Act No. 37 of 2004 above, even though the bankrupt entity is a business entity in the form of a cooperative. BMT is formally a financial services cooperative, and its operation is based on Islamic economic law. This will undoubtedly cause some crucial academic problems. This research aims to analyze the bankruptcy settlement in Yogyakarta along with factors affecting the bankruptcy by Islamic law.

## LITERATURE REVIEW

### An Overview of Legal Construction

Construction means to construct again, to rebuild, either in fact or idea, or to remodel, to form again or anew as in the imagination, or to restore as an entity the thing which was lost or destroyed.<sup>8</sup> Thus, construction is an act of rearranging or rebuilding a damaged system,

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<sup>6</sup> Bernard Nainggolan, *Perlindungan Hukum Seimbang Debitur, Kreditor Dan Pihak-Pihak Berkepentingan Dalam Kepailitan [Balanced Legal Protection of Debtors, Creditors and Interested Parties in Bankruptcy]* (Bandung, Indonesia: Alumni, 2011), 43.

<sup>7</sup> Pemerintah Pusat Republik Indonesia, “Undang-Undang (UU) No. 37 Tahun 2004 Tentang Kepailitan Dan Penundaan Kewajiban Pembayaran Utang [Law No. 37 of 2004 Concerning Bankruptcy and Suspension of Debt Payment Obligations],” October 18, 2004, <https://peraturan.bpk.go.id/Home/Details/40784>.

<sup>8</sup> Bryan A. Garner and Henry Campbell Black, eds., *Black’s Law Dictionary*, Eleventh edition (St. Paul, United States: Thomson Reuters, 2019).

whether factual or in the form of an idea, so that it becomes good again according to the expected state. The legal construction referred to in this study is the rebuilding of the substance of the legal system from the existing state to a state that is expected to be better following specific values, views, approaches, or paradigms.

There are five kinds of legal concepts that differ from one another. The first concept states that law is universal moral or justice principles and is inherently part of natural law or even as part of supernatural rules. The second concept emphasizes that law is a positive norm or rule. The rule applies at a particular time and area, which is the basis for the legitimacy of political power. This kind of law is better known as the legal system of a country. The third concept dictates that law is the judiciary's decision to settle cases. The judge's decision will likely set a precedent for resolving the following issue. The fourth concept defines law as a social institution that functions as a mechanism for maintaining order and resolving disputes, as well as directing and forming patterns of good behavior. The fifth concept dictates that law is a symbolic meaning that is expressed in the actions and interactions of citizens.<sup>9</sup>

Law can be categorized into four groups of understanding based on law-making and formation: state law, people's law, professor's law, and professional's law.<sup>10</sup> Because of the breadth of the meaning of the law, the definition of law here is a positive norm or rule that applies at a particular time and area, which is the basis for the legitimacy of political power.

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<sup>9</sup> Soetandyo Wignjosoebroto, *Dari Hukum Kolonial Ke Hukum Nasional [From Colonial Law to National Law]* (Jakarta, Indonesia: Rajawali Pers, 1994), 21.

<sup>10</sup> Jimly Asshiddiqie, *Hukum Tata Negara Dan Pilar-Pilar Demokrasi [Constitutional Law and the Pillars of Democracy]* (Jakarta, Indonesia: Konstitusi Press, 2005), 57.

## Financial Institutions in Islam

Financial institutions have not been identified in Islamic history. However, the principles of exchange and borrowing already existed and happened a lot in the time of the Prophet PBUH and even before. It is undeniable that the progress of economic development and trade has influenced the birth of institutions that play a role in financial traffic. It is no longer possible for traders and entrepreneurs to manage their finances on their own.<sup>11</sup>

As a business institution, this financial institution cannot be separated from the profit motive. The operations of this institution always strive to achieve the maximum efficiency level so that the growth of the organization and its capital can reach a better level. This is absolutely necessary because financial institutions must pay attention to the interests of shareholders and members in addition to the interests of customers and the public.<sup>12</sup>

Because of this profit maximization goal, many financial institutions implement interest policies. Setting interest rates will create high certainty. The owners of financial institutions do not want to take risks with uncertain income. They tend to think pragmatically

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<sup>11</sup> M. Zainuddin Alanshori, "Perkembangan, Tantangan, Dan Peluang Bank Syariah [Developments, Challenges, and Opportunities of Islamic Banks]," *JES (Jurnal Ekonomi Syariah)* 1, no. 1 (2016): 127–39, <https://doi.org/10.30736/jesa.v1i1.10>; Nur Kholis, "Potret Perkembangan Dan Praktik Keuangan Islam Di Dunia [Portrait of the Development and Practice of Islamic Finance in the World]," *Millah: Jurnal Studi Agama* 17, no. 1 (2017): 1–30, <https://doi.org/10.20885/millah.vol17.iss1.art1>; Titi Martini, "Baitul Maal: Kajian Historis Dan Aflikatif Di Masa Modern," *Islamic Circle* 1, no. 2 (2020): 66–79, <https://jurnal.stain-madina.ac.id/index.php/islamiccircle/article/view/302>.

<sup>12</sup> Lawrence J. White, "Price Regulation and Quality Rivalry In a Profit-Maximizing Model: The Case of Bank Branching," *Journal of Money, Credit and Banking* 8, no. 1 (1976): 97–106, <https://doi.org/10.2307/1991922>; C. W. Sealey Jr. and James T. Lindley, "Inputs, Outputs, and a Theory of Production and Cost at Depository Financial Institutions," *The Journal of Finance* 32, no. 4 (1977): 1251–66, <https://doi.org/10.1111/j.1540-6261.1977.tb03324.x>; G. Thiyagarajan and A. Arulraj, "Mediating Effects of Funding Strategies and Profit Maximization: Indian Non-Banking Finance Sector," ed. Lee J. Yao, *Journal of Asia Business Studies* 6, no. 1 (2012): 43–59, <https://doi.org/10.1108/15587891211191029>.

to secure their business. On this basis, there will likely be exploitation of financial resources. Equitable financial distribution is very difficult to achieve; what happens is the concentration of the economy on a small number of people through the financial exploitation of most people.<sup>13</sup> Financial institutions, both banks and non-banks, have played a significant role in economic development.<sup>14</sup> Because it is impossible for entrepreneurs to expand production with large capital requirements. However, Islam gives its own emphasis on this financial mechanism, namely through a profit-sharing system.<sup>15</sup>

### **Bankruptcy in Islamic Law**

The origin of the word bankruptcy in Arabic is *falasa* (verb), *aflas* (superlative degree), and *fuluus* (infinitive form). A person is said to be bankrupt if he previously had a lot of money (dirham) then the money ran out. If the pronunciation of *falasa* is replaced with *alfanasa* (*laam* is replaced with *nun*), then this means very poor. In al-Muhiith dictionary, the plural form of *al-falasa* is *aflasa* and *fuluusan*, meaning

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<sup>13</sup> Sotiris K. Staikouras, "The Interest Rate Risk Exposure of Financial Intermediaries: A Review of the Theory and Empirical Evidence," *Financial Markets, Institutions & Instruments* 12, no. 4 (2003): 257–89, <https://doi.org/10.1111/1468-0416.t01-1-00002>; Boris Hofmann and Paul Mizen, "Interest Rate Pass-Through and Monetary Transmission: Evidence from Individual Financial Institutions' Retail Rates," *Economica* 71, no. 281 (2004): 99–123, <https://doi.org/10.1111/j.0013-0427.2004.00359.x>.

<sup>14</sup> Javier Márquez, "Financial Institutions and Economic Development," in *Economic Development for Latin America: Proceedings of a Conference Held by the International Economic Association*, ed. Howard S. Ellis, International Economic Association Series (London, United Kingdom: Palgrave Macmillan UK, 1961), 168–200, [https://doi.org/10.1007/978-1-349-08449-4\\_7](https://doi.org/10.1007/978-1-349-08449-4_7).

<sup>15</sup> Masudul Alam Choudhury and Uzir Abdul Malik, "'Mudarabah', the Profit-Sharing System in Islam," in *The Foundations of Islamic Political Economy* (London, United Kingdom: Palgrave Macmillan London, 1992), 147–200, [https://link.springer.com/chapter/10.1007/978-1-349-21973-5\\_5](https://link.springer.com/chapter/10.1007/978-1-349-21973-5_5); Meryem Mehri, Kaouther Jouaber- Snoussi, and M. Kabir Hassan, "Profit-Sharing Ratio as a Screening Device in Venture Capital," in *Handbook of Empirical Research on Islam and Economic Life*, ed. M. Kabir Hassan (Cheltenham, United Kingdom: Edward Elgar Publishing, 2017), 579–601, <https://www.elgaronline.com/view/edcoll/9781784710729/9781784710729.00035.xml>.

that a person is said to be bankrupt if he does not have property anymore. In essence, it is the change of a person from an easy life to a difficult life because he does not have property, and the judge applies him as a bankrupt person.<sup>16</sup>

There are several definitions of bankruptcy according to Islamic jurists. First, the expression about the condition of a debtor who cannot pay his debts usually. Second, it is said to be bankrupt because the amount of debt far exceeds the number of his assets, or in other words, a person whose entire property is not sufficient to pay his debts." Third, bankruptcy is "a prohibition issued by a judge against a bankrupt debtor not to manage his assets, as in *rahn* (a person's property which is a guarantee for his engagement).<sup>17</sup>

In the above context, Islam has introduced two concepts regarding debt-receivable contracts, namely *al-i'sar* and *al-iflas*. The meaning of the word *al-i'sar* linguistically is the transfer from a straightforward or easy situation to a difficult situation. *Al-I'sar* also means narrow and lacking. According to Islamic jurists, the term *al-i'sar* is a condition in which a person cannot finance (provide *nafaqah*) or pay debts. In economic terms, *al-i'sar* is the inability of a person to pay his debts at a predetermined time or the condition of an entrepreneur (company) where his assets are insufficient to cover his debts and obligations. However, when the condition occurs due to insufficient assets owned by the debtor, it cannot be a reason to determine the status of *i'sar*. Moreover, if the entrepreneur has sufficient capital and assets to pay all his obligations.<sup>18</sup>

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<sup>16</sup> Syihabuddin al-Qalyubi and Syihabuddin al-Burullusi, *Hasyiata Qalyubi Wa 'Umairah 'ala Syarh al-Mahalli 'ala Minhaj al-Thalibin* (Cairo, Egypt: Maṭba'at Muṣṭafā al-Bābī al-Ḥalabī, 1955), IV:285.

<sup>17</sup> al-Qalyubi and al-Burullusi, 285.

<sup>18</sup> Ali bin Muhammad al-Jumuah, *Mu'jam al-Musthalahat al-Iqtishadiyah Wa al-Islamiyah* (Riyad, Saudi Arabia: Maktabah al-'Abikan, 2000), 263.

## **Protection of the Interests of Creditors and Debtors in Bankruptcy Law in Indonesia**

When viewed from the aspect of substance, between *Faillissementsverordening* and Law Number 4 of 1998 is to have a partiality to the interests of creditors. This can be seen from the provisions relating to the requirements for the application for a declaration of bankruptcy, suspension of debt payment obligations, and provisions regarding other actions for the benefit of creditors.<sup>19</sup> In this case, the creditor can easily apply for a declaration of bankruptcy against the debtor because the condition is that there are two or more creditors and not paying off at least one debt that has matured and can be collected. Postponement of debt repayment obligations also tends to protect the interests of creditors because the period is relatively short, the reconciliation process is determined by the creditor, and there is an opportunity to cancel the settlement decision with permanent legal force. Other measures to protect the interests of creditors are increasingly clearly regulated, for example, provisions on general confiscation, *actio pauliana*, and *gijzeling*.<sup>20</sup>

Bankruptcy institutions are more widely used by creditors. More applications for bankruptcy statements submitted by creditors do not end in bankruptcy statements against debtors. Based on the number

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<sup>19</sup> Pemerintah Pusat Republik Indonesia, “Undang-Undang (UU) No. 4 Tahun 1998 Tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang Nomor 1 Tahun 1998 Tentang Perubahan Atas Undang-Undang Tentang Kepailitan Menjadi Undang-Undang [Law No. 4 of 1998 Concerning the Stipulation of Government Regulation in Lieu of Law Number 1 of 1998 Concerning Amendment to the Law on Bankruptcy into Law],” September 9, 1998, <https://peraturan.bpk.go.id/Home/Details/45434/uu-no-4-tahun-1998>.

<sup>20</sup> Siti Anisah, “Studi Komparasi Terhadap Perlindungan Kepentingan Kreditor Dan Debitor Dalam Hukum Kepailitan,” *Jurnal Hukum IUS QUIA IUSTUM* 16, no. Edisi Khusus (2009): 30–50, <https://journal.uui.ac.id/IUSTUM/article/view/3881>; Madeleine Celandine, “Hak Regres Penanggung Pada Jaminan Perorangan Dalam Kepailitan [Insurer’s Regress Right on Individual Guarantees in Bankruptcy],” *Jurist-Diction* 4, no. 5 (2021): 1815–34, <https://doi.org/10.20473/jd.v4i5.29820>.

of petitions for bankruptcy declarations, from 1998 to 2007, there were 572 petitions for bankruptcy statements. Of that number, only 29 petitions for bankruptcy declarations were submitted by debtors. More applications for bankruptcy filings were addressed to corporate debtors (513 applications) than to individual debtors (59 applications). Delays in the payment of debt obligations have not been widely used by debtors. Of the 572 total applications for bankruptcy statements, there are only 103 postponements of debt payment obligations. The number of rejected applications for bankruptcy was 167 applications, while 96 applications were revoked. The data shows that there are 206 debtors declared bankrupt for about 10 years, or if on average, every year, there are only about 20 decisions on bankruptcy statements against debtors. This shows that bankruptcy institutions are less prevalent in Indonesia.<sup>21</sup>

The Supreme Court believes that the Tax Service Office c.g. The Directorate General of Taxes is not a creditor, and the Commercial Court does not recognize the Tax Service Office c.g. The Directorate General of Taxes is another creditor in the petition for declaration of bankruptcy.<sup>22</sup> There are three positions of the Court regarding the protection of the rights of workers or workers if the company where they work is declared bankrupt. First, the Supreme Court places the position of the wage worker or laborer as not a particular creditor because, according to the law on workers' rights, his position is as a preferred creditor. Second, the Commercial Court rejects wages and

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<sup>21</sup> Siti Fatimah, "Perlindungan Hukum Terhadap Kreditur Perseroan Terbatas Yang Dinyatakan Pailit [Legal Protection Against Limited Liability Company Creditors Declared Bankrupt]," *Research Lembaran Publikasi Ilmiah* 4, no. 2 (2021): 19–36, <https://doi.org/10.35439/research.v4i2.41>.

<sup>22</sup> Sheila Miranda Hasibuan et al., "Kedudukan Hak Mendahulu Tagihan Pajak Pada Proses Kepailitan (Studi Putusan-Putusan Pengadilan Niaga) [Position of Prior Rights to Tax Collections in the Bankruptcy Process (Study of Commercial Court Decisions)]," *USU Law Journal* 7, no. 1 (2019): 119–28, <https://jurnal.usu.ac.id/index.php/law/article/view/23107>.

severance pay for workers or laborers as bankrupt debts. Third, the Commercial Court protects the interests of workers or laborers by granting the petition for a declaration of bankruptcy.<sup>23</sup>

The similarities between Islamic bankruptcy law and Western bankruptcy law are contained in at least seven things: the basic understanding of bankruptcy, the parties entitled to file for bankruptcy, the requirements for bankruptcy, the declaration of bankruptcy decided by the Court, incompetence of the debtor After the bankruptcy decision, reconciliation, and release the debt.<sup>24</sup> Islamic bankruptcy law and Western bankruptcy law regulate the same thing, namely that a request for a declaration of bankruptcy can be filed by a debtor or a creditor. However, at the beginning of the development of bankruptcy law in several countries with Western bankruptcy law systems, bankruptcy petitions were only an initiative of creditors; debtors could only file for bankruptcy for themselves starting around the 19th century. Some things are different between Islamic and Western bankruptcy law; for example, in Islamic bankruptcy law, the death of a debtor can accelerate the maturity of his debts because the death of a debtor results in the fall of the agreement regarding the maturity of the debt.<sup>25</sup>

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<sup>23</sup> Catur Irianto, "Penerapan Asas Kelangsungan Usaha Dalam Penyelesaian Perkara Kepailitan Dan Penundaan Kewajiban Pembayaran Utang (PKPU) [Implementation of the Principle of Continuous Business in the Settlement of Bankruptcy Cases and Depends of Debt Payment Obligations]," *Jurnal Hukum Dan Peradilan* 4, no. 3 (2015): 399–418, <https://doi.org/10.25216/jhp.4.3.2015.399-418>; Revillia Wulandari, "Analisis Yuridis Putusan Mahkamah Konstitusi Nomor 67/PUU-XI/2013 Tentang Pengujian Pasal 95 Ayat (4) Undang-Undang Nomor 13 Tahun 2003 Tentang Ketenagakerjaan [Juridical Analysis of the Decision of the Constitutional Court Number 67/PUU-XI/2013 concerning the Review of Article 95 Paragraph (4) of Law Number 13 of 2003 concerning Manpower]," *Novum: Jurnal Hukum* 2, no. 4 (2015): 145–53, <https://doi.org/10.2674/novum.v2i4.17206>.

<sup>24</sup> al-Jum'ah, *Mu'jam al-Musthalahat al-Iqtishadiyah Wa al-Islamiyah*, 507.

<sup>25</sup> Maria Puspita Sari, "Sistem Pelunasan Hutang Pada Bank Apabila Debitur Wanprestasi Dan Kemudian Meninggal Dunia [Debt Repayment System at the Bank If the Debtor Defaults and Then Dies]," *Journal of Law (Jurnal Ilmu Hukum)* 3, no. 2 (2014): 320–25, <http://ejournal.untag-smd.ac.id/index.php/DD/article/view/1201>; Amanda Atika Yuliani Puteri,

## RESEARCH METHOD

This research can be categorized as descriptive qualitative research. Descriptive research is intended to describe existing phenomena, which are currently or in the past.<sup>26</sup> Descriptive research does not require data testing since it aims to describe object or subject data without engineering techniques.<sup>27</sup> With its nature as qualitative, this research starts with observation and data collection carried out in a natural setting or as it is so that the data will help to uncover hidden meanings of the subjects.<sup>28</sup> In this type of research, priority is given to key informants whose number is not determined with certainty but runs like a snowball. The research instrument is the researcher himself.<sup>29</sup>

This study can also be categorized as normative juridical research with the maqashid of sharia approach. Normative juridical research is legal research conducted by examining library materials or secondary data.<sup>30</sup> The type of data used in this study is secondary from documents: court decisions, laws, jurisprudence, the Qur'an, Hadith, *fiqh* books, opinions of scholars, fatwas of the Dewan Syariah

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“Tanggung Jawab Ahli Waris Terhadap Debitur Yang Meninggal Dan Dinyatakan Pailit Ditinjau Dari Undang-Undang Nomor 37 Tahun 2004 Tentang Kepailitan Dan Penundaan Kewajiban Pembayaran Utang [Responsibilities of the Heirs to Debtors Who Die and Are Declared Bankrupt In View of Law Number 37 of 2004 Concerning Bankruptcy and Postponement of Obligation to Pay Debts],” *Journal of Law (Jurnal Ilmu Hukum)* 6, no. 1 (2019): 357–70, <http://ejurnal.untagsmd.ac.id/index.php/DD/article/view/5479>.

<sup>26</sup> Arief Furchan, *Pengantar Penelitian Dalam Pendidikan [Research Introduction in Education]* (Yogyakarta, Indonesia: Pustaka Pelajar Offset, 2004), 54.

<sup>27</sup> F.L. Whitney, *The Elements of Research* (Hoboken, New Jersey, United States: Prentice Hall, 1948), 190; Richard H. McCuen, *The Elements of Academic Research* (New York, United States: ASCE Press, 1996).

<sup>28</sup> Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif Dan R&D* (Bandung: Alfabeta, 2013).

<sup>29</sup> Robert K. Yin, *Qualitative Research from Start to Finish*, Second edition (New York: Guilford Press, 2016), 11.

<sup>30</sup> Furchan, *Pengantar Penelitian Dalam Pendidikan [Research Introduction in Education]*, 54.

Nasional, results of previous research, mass media publications, and other literature related to this research.

The data collection methods used in this study are library research and documentation techniques. Library research aims to obtain concepts and theoretical foundations by studying various kinds of literature, books, references, and documents related to the object of discussion as analytical material sought in this research. Documentation techniques aim to obtain direct data at the research site through books, regulations, and relevant reports on the object of study. The data obtained are usually in the form of secondary data. In addition to secondary data, the authors will complement the existing secondary data with primary data or the results of in-depth interviews with several key informants. This data analysis was carried out using a classification model that operates in three cycles of activities: data reduction, data presentation, and conclusion drawing or verification.<sup>31</sup>

## RESULTS AND DISCUSSION

### **Factors Causing Bankruptcy of *Baitul Maal wa Tamwil***

Many factors contribute to the bankruptcy of *baitul maal wa tamwil* in the the Special Region of Yogyakarta. One of the factors is related to material legal aspects. There are limitations of the fatwa from the National Sharia Council regulating specifically and separately technical implementation of products, operations, and supervision system of *baitul maal wa tamwil*. From positive law perspective, the legal entity of many *baitul maal wa tamwil* in the Special Region of Yogyakarta can be categorized as cooperative (or

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<sup>31</sup> Matthew B. Miles, A. Michael Huberman, and Johnny Saldaña, *Qualitative Data Analysis: A Methods Sourcebook*, Third Edition (California: SAGE Publications, Inc., 2014).

*koperasi* in Bahasa Indonesia). These *baitul maal wa tamwil* operate to facilitate savings and loans to its members, as the standard of cooperative dictates. Based on this, the operational system of *baitul maal wa tamwil* is subject to Law No. 25 of 1992 concerning Cooperative.<sup>32</sup>

Business and operational licenses for savings and loans of *baitul maal wa tamwil* were issued by the Agency of Cooperative according to some levels. Licenses for *baitul maal wa tamwil* operating with members living in a regency are sufficient to be issued by the Agency of Cooperative in the Regency. Licenses for *baitul maal wa tamwil* operating with members living in more than a regency in a province are sufficient to be issued by the Agency of Cooperative in the Province. Licenses for *baitul maal wa tamwil* operating with members living in more than one province are issued by the Ministry of Cooperative of the Republic of Indonesia.<sup>33</sup> In addition, *baitul maal wa tamwil* is not subject to Law No. 21 of 2008 concerning Sharia Banking.<sup>34</sup> Thus, its legal entity is undoubtedly different from the Islamic bank or Islamic rural bank. Legal entity for Islamic banks and Islamic rural banks in Indonesia is a limited company, so their business is monitored by many agencies, including Financial Services Authority (*Otoritas Jasa Keuangan* abbreviated OJK in Bahasa

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<sup>32</sup> Pemerintah Pusat Republik Indonesia, “Undang-Undang (UU) No. 25 Tahun 1992 Tentang Perkoperasian [Law No. 25 of 1992 Concerning Cooperative],” October 21, 1992, <https://peraturan.bpk.go.id/Home/Details/46650/uu-no-25-tahun-1992>.

<sup>33</sup> Ali Sakti, “Pemetaan Kondisi Dan Potensi BMT: Kemitraan Dalam Rangka Memperluas Pasar & Jangkauan Pelayanan Bank Syariah Kepada Usaha Mikro [Mapping of BMT Conditions and Potentials: Partnership in Order to Expand Market & Range of Islamic Bank Services to Micro Enterprises],” *AL-MUZARA’AH* 1, no. 1 (2013): 1–18, <https://doi.org/10.29244/jam.1.1.1-18>; Fadillah Mursid, “Kebijakan Regulasi Baitul Maal Wat Tamwil (BMT) Di Indonesia [Baitul Maal Wat Tamwil Regulatory Policy in Indonesia],” *Nurani: Jurnal Kajian Syari’ah Dan Masyarakat* 18, no. 2 (2018): 9–30, <https://doi.org/10.19109/nurani.v18i2.2486>.

<sup>34</sup> Pemerintah Pusat Republik Indonesia, “Undang-Undang (UU) No. 21 Tahun 2008 Tentang Perbankan Syariah [Law (UU) No. 21 of 2008 Concerning Islamic Banking],” July 16, 2008, <https://peraturan.bpk.go.id/Home/Details/39655/uu-no-21-tahun-2008>.

Indonesia). Furthermore, Islamic banks and Islamic rural banks should comply with more regulations in Indonesia.

The following are government regulations related to several technical product implementations, operationalization, and supervision systems in savings and loan cooperatives: a) Regulation of the Minister of Cooperatives and SMEs RI No. 15/Per/M.KUKM/IX/2015 concerning Savings and Loans Business by cooperatives; b) Regulation of the State Minister for Cooperatives and Small and Medium Enterprises 35.2/Per/M.KUKM/X/2007 concerning Guidelines for Standard Operational Management of Sharia Financial Services Cooperatives, later refined by Regulation of the State Minister for Cooperatives and Small and Medium Enterprises Number 16/ Per/M.KUKM/IX/2015 concerning the Implementation of Savings and Loans Business Activities and Sharia Financing by Cooperatives; c) Regulation of the Minister of State for Cooperatives and Small and Medium Enterprises of the Republic of Indonesia Number 17/Per/M.KUKM/IX/2015 concerning Supervision of Cooperatives; d) Decree of the State Minister for Cooperatives and Small and Medium Enterprises Number 91/Kep/M. KUKM/IX/2004 Guidelines for Implementing Sharia Financial Services Cooperative Business Activities.

Another factor that contributed to the bankruptcy of *baitul mal tamwil* was institutional structure. In many cases, internal and external monitoring systems of *baitul mal tamwil* have not been implemented effectively. Regarding the operational basis of *baitul mal tamwil*, which is only subject to the Cooperative Law, then automatically, the *baitul mal tamwil* guidance and supervision system is under the Agency of Cooperative and not under Bank Indonesia and the Financial Services Authority.

The following are some important regulations from the Ministry of Cooperatives and SMEs related to their duties and authorities in

carrying out the development and supervision of savings and loan cooperatives in Indonesia today: a) Data Collection and Cooperative Arrangement, namely the issuance of Regulation of the Minister of Cooperatives and SMEs of the Republic of Indonesia Number 10/Per/M.KUKM/VI/2016 concerning Cooperative Data Collection, Small and Medium Enterprises; b) In Article 16 of this Ministerial Regulation, it has been explained that the Cooperative Identification Number (NIK) is given in the form of a Cooperative Identification Number Certificate, which is equipped with a QR Code, group type and business scale and cooperative ranking. Furthermore, in Article 17 it has been stated the purpose and objective of granting a certificate of Cooperative Identification Number (NIK; c) Cooperative Supervision, namely the issuance of Regulation of the State Minister for Cooperatives and Small and Medium Enterprises 39/Per/M.KUKM/XII/2007 concerning Guidelines for Supervision Sharia Financial Services Cooperatives and Sharia Financial Services Unit Cooperatives and the Regulation of the Minister of Cooperatives and SMEs RI Number 17/Per/M.KUKM/IX/2015 concerning Supervision of Cooperatives; d) Health Assessment of Savings and Loans Cooperatives, namely the issuance of the Regulation of the Minister of Cooperatives and SMEs RI Number: 35.3/Per/M.KUKM/X/2007 concerning Guidelines for Assessment of the Health of Sharia Financial Services Cooperatives and Cooperative Sharia Financial Services Units, which has subsequently been revoked and refined with the issuance of the Regulation of the State Minister of Cooperatives and Small and Medium Enterprises Number 16 /Per/M.KUKM/IX/2015 concerning the Implementation of Savings and Loans and Sharia Financing Business Activities by Cooperatives. The background for the issuance of this ministerial regulation is to realize the KJKS and UJKS Cooperatives that are in accordance with the principles of prudence and health, it is necessary

to have certainty about standards and procedures that can be used as instruments that can be used to conduct health assessments of KJKS and UJKS Cooperatives.

In practice, the guidance and supervision system carried out by the Ministry of Cooperatives and SMEs looks different from the guidance and supervision system carried out by the Bank of Indonesia and the Financial Services Authority. The most striking difference is the supervisory system of the Ministry of Cooperatives and SMEs, which looks looser and less complete than the one implemented by the Bank of Indonesia and the Financial Services Authority. This is undoubtedly influenced by the background of the *baitul maal wa tamwil*, which is devoted explicitly to the microeconomic community in Indonesian society, which is very complex and varies from one community to another. In operational practice, the existence of Memorandum & Article of Association (*Anggaran Dasar/Anggaran Rumah Tangga* abbreviated AD/ART in Bahasa Indonesia) and Standard Operational Procedures only seemed to be a mere formality and had not been understood and were used as the main guidelines in the operationalization of *baitul maal wa tamwil*. In general, drafting the existing Memorandum & Article of Association and Standard Operational Procedures seems to be just copied and pasted from other *baitul maal wa tamwil* that have previously been formed. Many legal loopholes in the Memorandum & Article of Association can be used by certain irresponsible people to commit acts of abuse.

*Baitul mal wa tamwil* apparatus could also be a factor in bankruptcy. It can be viewed from the limited quality and quantity of human resources in *baitul maal wa tamwil*. The quality of some human resources in *baitul maal wa tamwil* was not yet adequate, and some of them have no relevant competence in their respective fields. This was related to the level of recitation ability possessed by *baitul maal wa tamwil*, which is still relatively small when compared to the ability of

a financial institution similar to an Islamic bank or Islamic rural bank. Furthermore, many Sharia Supervisory Board members only master the theoretical aspects of Islamic banking but do not really understand and know the actual field conditions. In carrying out their supervisory function, most Sharia Supervisory Board members are still not working optimally, both in terms of supervision of the products issued, financial reporting systems, and the application of sharia principles in all activities and operationalization of *baitul maal wa tamwil*. In worst practice, there are still many human resources in *baitul maal wa tamwil* who intentionally do not carry out the existing Memorandum & Article of Association and Standard Operational Procedures and violate or neglect Islamic banking principles in carrying out their duties and authorities.

### **Ideal Construction of Bankruptcy Settlement in *Baitul Maal wa Tamwil***

In Islamic teachings, debt is part *muamalah* that is allowed but should be applied carefully. Debt can provide many benefits to both parties involved and is an act of mutual help between human beings, which is highly recommended in Islam. Debt can also reduce the difficulties of desperate people with financial issues and strengthen the brotherhood of both parties involved.<sup>35</sup> Many verses in Holy Quran discuss debt such as in Sūra 2: Baqara, or the Heifer verse 280: “If the debtor is in a difficulty grant him time till it is easy for him to repay. but it ye remit if by way of charity that is best for you if ye only knew”, and verse 283: “If ye are on a journey and cannot find a scribe a pledge with possession (may serve the purpose). And if one of you deposits a thing on

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<sup>35</sup> Dede Andriyana, “Konsep Utang Dalam Syariat Islam [The Concept of Debt in Islamic Law],” *Jurnal Al-Fatih Global Mulia* 2, no. 2 (2020): 49–64, <https://jurnalglobalmulia.or.id/index.php/alfatih/article/view/22>.

*trust with another let the trustee (faithfully) discharge his trust and let him fear his Lord. Conceal not evidence; for whoever conceals it his heart is tainted with sin. And God knoweth all that ye do."*

The material laws governing the product, operationalization, and supervision system of *baitul maal wa tamwil* can be viewed from the perspective of the positive law currently in force in Indonesia. Regarding the products to members, at this time *baitul maal wa tamwil* can refer to several fatwas of the National Sharia Council. *Baitul maal wa tamwil* also can innovate by combining products with several conventional banking products and other financial institutions (leasing, venture, insurance, etc.). This practice cannot be separated from the role of the Sharia Supervisory Board in evaluating and controlling the products that will be offered to members and prospective members. There are not many fatwas of the National Sharia Council which specifically regulate the product, operationalization, and supervision system of *baitul maal wa tamwil*. Although there have been several fatwas on Islamic economics, there are still many that should be applied only to Islamic banks, which in fact, are subject to the Sharia Banking Law, Bank of Indonesia Law and Financial Service Authority Law.

The in-depth study should be carried out to avoid a legal vacuum, as indicated by limited available regulations for *baitul maal wa tamwil*. It also aims to increase the effectiveness and efficiency of the law enforcement system and the power of its enforcement. This in-depth study should be carried out in preparing legal materials that regulate several *baitul maal wa tamwil* products and their operationalization system, which will then be published as a compilation of sharia economics. Related to bankruptcy legal issues, in the context of preventive efforts and a more effective and efficient resolution of bankruptcy, *baitul maal wa tamwil* is expected to be able to conduct an in-depth study of the existing Memorandum & Article

of Association and Standard Operational Procedures. For example, if *baitul maal wa tamwil* goes bankrupt, to what extent can the management and Sharia Supervisory Board members be held civilly liable, limited to paid-in capital or their assets? It should always be noticed that the existing Memorandum & Article of Association and Standard Operational Procedures of *baitul maal wa tamwil* are one of the sources of law that will be the primary basis for the parties for the court to examine and decide on legal disputes that arise.

The concept of debt, according to the Qur'an, has relevance with regulations regarding the technical application of products, operationalization, and internal control systems of *baitul maal wa tamwil*. Sūra Baqara verse 283 dictates that to secure the deposit funds of members and/or prospective members, whether in the form of *wadiah* demand deposits, *mudharabah* savings, *mudharabah* deposits, members or debtors may request collateral (*borg*). Therefore, it is necessary to examine in more depth the existence of the guarantee system (*borg*) applied by *baitul maal wa tamwil*. All the parties who completed the bankruptcy settlement of *baitul maal wa tamwil* should have tried to explore the existence of the form of the guarantee system and how to provide anticipatorily and the best solution for solving problems if in the future bankruptcy occurs.

The bankruptcy settlement in many *baitul maal wa tamwil* in Special Region of Yogyakarta implies the need for legal culture and awareness among the public. All stakeholders should increase public legal awareness about the importance of Islamic banking in developing a healthy, competitive economic system that does not conflict with Islamic teachings. It is also essential to ensure the existence of planned, periodic and continuous education and outreach activities, which can encourage the involvement and active role of several vital instruments about sharia banking to the public. The active participants of these activities include formal and informal

educational institutions, community leaders and religious leaders, and government agencies as policy-making institutions. A center for *baitul maal wa tamwil*, say it called BMT Center, should also be proposed as a center for providing education, research, training, and publications on Islamic economics and banking related to Islamic microfinance. This center can improve the quality and quantity of Islamic banking human resources and encourage innovative and creative ideas for renewing the development of *baitul maal wa tamwil* in the future.

## CONCLUSION

The factors that became the leading cause of the bankruptcy of *baitul maal wa tamwil* in the Special Region of Yogyakarta were the existence of several general problems internally, which included limitations in material law, human resources, legal culture, and supporting infrastructure. Another factor that also affects bankruptcy is the weakness of the internal control system by the Sharia Supervisory Board and externally by the Agency of Cooperative. The ideal settlement of the bankruptcy of *baitul maal wa tamwil* is the arrangement of a new bankruptcy regulation to accommodate the various rules that are still spread in several existing laws and regulations. To develop bankruptcy law in the future, it is necessary to have improvements and synchronization between Law no. 37 of 2004 concerning Bankruptcy and PKPU with "Islamic Bankruptcy Law. Concerning the material law regarding bankruptcy, it is hoped that the National Sharia Council can issue several fatwas which can later be used as the main guidelines for *baitul maal wa tamwil* in carrying out product technical, operationalization, and supervision.

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# Maqashid Al Shariah in Economic Development: Theoretical Review of Muhammad Umer Chapra's Thoughts

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## Abstract

Muhammad Umer Chapra is among leading experts in Islamic economics. He published many well-known books, such as *The Future of Economics: An Islamic Perspective*, which reconstructed Ibn Khaldun's classical thinking and aimed to direct how the economic development of a country should be carried out. He also published a research paper entitled "The Islamic Vision of Development in the Light of Maqāṣid Al-Sharīah" as formulation on how to implement goals of shariah in economic development or maqashid al shariah. Muamalah activities, such as economic development, cannot be separated from the context of maqashid al shariah. This study aims to analyze whether the theory constructed by Chapra follows the principles of maqashid al shariah as proposed by other Muslim scholars: Al-Shatibi and Jasser Auda. Furthermore, it also analyzes Chapra's thoughts with correspondence to five fiqh legal maxims or qawaidh fihiyah. This study applied traditional or narrative review as a method of analysis. The results show that Chapra's thoughts aligned with maqashid al shariah as proposed by Al-Shatibi and Jasser Auda and with the five fiqh legal maxims.

**Keywords:** Al-Shatibi; Economic Development; Ibn Khaldun; Jaser Auda; Maqashid Al Shariah.

# **Maqashid Syariah dalam Pembangunan Ekonomi: Tinjauan Teoretis Pemikiran Muhammad Umer Chapra**

## **Abstract**

Muhammad Umer Chapra adalah salah satu pakar terkemuka di bidang ekonomi Islam. Dia menerbitkan banyak buku terkenal, seperti “The Future of Economics: An Islamic Perspective”, yang merekonstruksi pemikiran klasik Ibn Khaldun dan bertujuan untuk mengarahkan bagaimana pembangunan ekonomi suatu negara harus dilakukan. Ia juga menerbitkan makalah penelitian berjudul “Visi Pembangunan Islam dalam Cahaya Maqāsid Al-Shariāh” sebagai rumusan tentang bagaimana mengimplementasikan tujuan syariah atau maqashid syariah dalam pembangunan ekonomi. Kegiatan muamalah, seperti pembangunan ekonomi, tidak bisa dilepaskan dari konteks maqashid syariah. Penelitian ini bertujuan untuk menganalisis apakah teori yang dibangun oleh Chapra mengikuti prinsip-prinsip maqashid syariah seperti yang dikemukakan oleh cendekiawan Muslim lainnya: Al-Syatibi dan Jasser Audah. Selain itu, juga menganalisis pemikiran Chapra yang dikaitkan dengan lima kaidah hukum fiqh atau qawaidh fiqhiyah. Kajian ini menggunakan telaah pustaka naratif atau tradisional sebagai metode analisis. Hasil penelitian menunjukkan bahwa pemikiran Chapra selaras dengan maqashid syariah sebagaimana dikemukakan sebelumnya oleh Al-Syatibi dan Jasser Audah serta dengan lima kaidah hukum fiqh.

**Kata kunci:** *Al-Syatibi; Ibnu Khaldun; Jasser Audah; Maqashid Syariah; Pembangunan Ekonomi.*

## INTRODUCTION

The theory of economic development in a country has been the subject of discussion in macroeconomic studies for a long time since Adam Smith published his famous book *The Wealth of the Nations*. After that, economists pay much attention to how to create state prosperity and not merely accumulate wealth by exploiting human and natural resources as in the past, completing a lot of famines and wars and rebellions due to the unequal distribution of wealth. Even in many countries, especially developed ones, economists have included elements of sustainability and green economic development in their countries' economic development patterns. Garden city development is among the concept applied in developed countries such as Singapore.<sup>1</sup> The idea of a garden city is a metropolitan city with parks, agriculture, and urban forests with the intention that the city remains ecologically livable.<sup>2</sup>

Islam is a religion that not only deals with issues of worship or the relationship between humans and God but also takes care of the relationship between humans.<sup>3</sup> Islamic coverage of social purpose also has implications for teaching a revealed concept of economic development that can be adopted into the modern economic system.

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<sup>1</sup> Belinda Yuen, "Creating the Garden City: The Singapore Experience," *Urban Studies* 33, no. 6 (1996): 955-70, <https://www.jstor.org/stable/43100334>; Heejin Han, "Singapore, a Garden City: Authoritarian Environmentalism in a Developmental State," *The Journal of Environment & Development* 26, no. 1 (2017): 3-24, <https://www.jstor.org/stable/26197986>.

<sup>2</sup> Ridan Muhtadi et al., "Tinjauan Maqashid Syariah dan Fiqh al-Bi'ah dalam Green Economy [An Overview of Maqashid of Sharia and Fiqh al-Bi'ah in Green Economy]," *Ekonomi Islam* 10, no. 2 (2019): 242-59, <https://journal.uhamka.ac.id/index.php/jei/article/view/3808>.

<sup>3</sup> Armando Salvatore, "Discussing Islam and Modernity," *Review of Middle East Studies* 34, no. 1 (2000): 41-43, <https://doi.org/10.1017/S0026318400042413>; Ejder Okumuş, "Islam, Muslims, and Social Change," *Tevilat* 1, no. 2 (2020): 479-506, <https://dergipark.org.tr/en/pub/tevilat/issue/59479/913629>.

Economic development in the context of Islam should better answer human needs because, in addition to being able to be applied effectively, it must also follow *maqashid al sharia* or sharia objectives. It is part of checking and balancing whether a law that regulates human life is in line with the law determined by God.<sup>4</sup>

Among prominent experts in Islamic economics was Pakistani-Saudi economist, Muhammad Umer Chapra. He has been working as an Advisor at the Islamic Research and Training Institute (IRTI) of the Islamic Development Bank (IDB) in Jeddah, Saudi Arabia, since November 1999. Before being promoted to his current role, he spent close to 35 years serving in various economic advisory capacities at the Saudi Arabian Monetary Agency (SAMA) in Riyadh, first as an Economic Advisor and later as a Senior Economic Advisor.<sup>5</sup> Chapra has raised the theory of development in many of his writings that the concept of development must follow *maqashid al shari'ah* in order to achieve a development that aims to create prosperity in the world and hereafter.<sup>6</sup>

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<sup>4</sup> Martini Dwi Pusparini, "Konsep Kesejahteraan Dalam Ekonomi Islam (Perspektif Maqasid Asy-Syari'ah) [The Concept of Welfare in Islamic Economics (Maqashid al Shari'ah Perspective)]," *Islamic Economics Journal* 1, no. 1 (2015): 45-59, <https://doi.org/10.21111/iej.v1i1.344>; M. Iqbal, "Maqasid Syariah Sebagai Dasar Paradigma Ekonomi Islam [Maqashid Al Shari'ah as the Basis of the Islamic Economic Paradigm]," *Hikmah* 16, no. 2 (2019): 47-58, <http://e-jurnal.staisumatera-medan.ac.id/index.php/hikmah/article/view/46>; Fira Mubayyinah, "Ekonomi Islam Dalam Perspektif Maqasid Asy-Syariah [Islamic Economics in the Perspective of Maqashid Al Shari'ah]," *Journal of Sharia Economics* 1, no. 1 (2019): 14-29, <https://doi.org/10.35896/jse.v1i1.55>.

<sup>5</sup> Deema Al-Khudair, "50 Years of Memories: Pakistani Economist Who Helped Build Saudi Banking System," *Arab News* (blog), February 16, 2019, <https://www.arabnews.com/node/1453281/saudi-arabia>.

<sup>6</sup> Muhammad Umer Chapra, *The Future of Economics: An Islamic Perspective*, Islamic Economics Series 21 (Leicester, United Kingdom: Islamic Foundation, 2000); Muhammad Umer Chapra, "Ibn Khaldun's Theory of Development: Does It Help Explain the Low Performance of the Present-Day Muslim World?," *The Journal of Socio-Economics*, Special Issue on the Household Economy, 37, no. 2 (April 1, 2008): 836-63,

This study aims to explore further Chapra's thoughts in the context of Islamic economic development related to *maqashid al shari'ah*. His thoughts can be applied to formulate economic development policy that cannot be separated from the goals of Islamic teachings. It is also essential for this study to compare Chapra's thoughts with a classical scholar who intensively discusses *maqashid al shari'ah* as part of the scientific tradition of testing a theory so that a concept can be justified for its validity. Therefore, the main objective of this study is to theoretically review the concept of economic development by Chapra. This study also analyzes whether Chapra's thought follow the principles of *maqashid al sharia*, are in line with various existing theories, including the fiqh legal maxim, and whether his thoughts can be applied in a modern economic system to answer the problems faced by countries, especially in Muslim countries.

## METHOD

This paper uses a literature study which is part of the descriptive analysis. A traditional or narrative review is used in this study with steps: identifying the research question, selecting research materials, conducting research, and writing the review.<sup>7</sup> The data collected related to the topic under study was sourced from the literature. Research variables are not standardized; researchers carry out the analysis by comparing various sources of writing. The discussion will include the following: (a) the concept of economic development of Ibn Khaldun, which was reconstructed by Chapra, in this section we will

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<https://doi.org/10.1016/j.socec.2006.12.051>; Muhammad Umer Chapra, *The Islamic Vision of Development in the Light of Maqāṣid Al-Sharīḥ*, ed. Shiraz Khan and A. S. Al-Shaikh-Ali (London, United Kingdom: International Institute of Islamic Thought, 2008).

<sup>7</sup> San José State University Library, "How to Write Literature Reviews," HTML, SJSU Research Guides: Humanities, October 28, 2020, <https://libguides.sjsu.edu/c.php?g=939759&p=6772471>.

also discuss Chapra's views on development in the context of *maqashid al shari'ah*; (b) the discussion about the concept of *maqashid al sharia* according to Al-Shatibi and whether Chapra's thoughts accommodate *maqashid al shari'ah* in Al-Shatibi's perspective; (c) the discussion about the concept of *maqashid al shari'ah* according to Jaser Auda and whether Chapra's thoughts accommodate Jaser Auda's perspective; and (d) the discussion of Chapra's thoughts on *maqashid al shari'ah* in the context of the fiqh legal maxim.

## LITERATURE REVIEW

*Maqashid* is the plural form of the word *maqshad* in Arabic, which means purpose, objective, or principle. In the context of this study, *maqashid al shari'ah* can be viewed as goal or principle of Islamic law or *Shari'ah*. Several Islamic thinkers defining *maqashid al shari'ah* as an alternative to creating a condition of *maslahah* (common good). *Maslahah* has many definitions but has more or less the same as the implementation of goodness, which is the goal of *shari'ah*.<sup>8</sup> Al-Ghazali (d. 505 H / 1111 AD) elaborated on the classification of *maqashid*, which he included in the category of *mashalih al-mursalah*, i.e. benefits that are not directly mentioned in holy texts of Islam.<sup>9</sup> Some scholars also state that any *maslahah* or goodness not mentioned in the Qur'an and the Hadith is called *maslahah mursalah*.<sup>10</sup>

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<sup>8</sup> Mohammad Hashim Kamali, "Maqāṣid Al-Sharī'ah: The Objectives of Islamic Law," *Islamic Studies* 38, no. 2 (1999): 193–208, <https://www.jstor.org/stable/20837037>.

<sup>9</sup> Syarif Hidayatullah, "Maslahah Mursalah Menurut Al-Ghazali [Maslahah Mursalah According to Al-Ghazali]," *Al-Mizan : Jurnal Hukum Dan Ekonomi Islam* 2, no. 1 (2018): 115–63, <https://doi.org/10.33511/almizan.v2n1.115-163>; Mohammad Hadi Sucipto and Khotib, "Perdebatan Maslahah Mursalah Dalam Kitab-Kitab Al-Imam Al-Ghazali [The Maslahah Mursalah Debate in the Books of Al-Imam Al-Ghazali]," *El-Faqih: Jurnal Pemikiran Dan Hukum Islam* 6, no. 1 (2020): 1–17, <https://doi.org/10.29062/faqih.v6i1.106>.

<sup>10</sup> Muhammad Yusuf, "Pendekatan Al-Maṣlaḥah al-Mursalah Dalam Fatwa MUI Tentang Pernikahan Beda Agama [The Use of al-Maṣlaḥah al-Mursalah Theory in the

The history of *maqashid al sharia* underlying the commands of the Qur'an and the Sunnah can be traced back to the time of the companions of the Prophet Muhammad (PBUH). One of the most famous examples is the Hadith which has many about the Asr prayers at the Banu Quraizhah, where the Prophet Muhammad sent a group of companions to the Banu Quraizhah and ordered them to perform the Asr prayers there. When he (PBUH) came back from the campaign of al-Ahzaab, and Jibreel came to him and told him to go out to Bani Quraizhah, who had broken the treaty, the Prophet (PBUH) told his companions, "None of you should pray 'Asr until he reaches Bani Quraizhah." They set out from Madeenah to Bani Quraizah, and they were worried about missing the 'Asr prayer. Some of them delayed the 'Asr prayer until they reached Bani Qurayzah, and they prayed it after the time for the prayer had passed because the Prophet (PBUH) had said, "None of you should pray 'Asr until he reaches Bani Quraizah." Others prayed 'Asr on time, saying that all the Prophet (PBUH) had meant was that they should hasten to go out (to Bani Quraizah); he did not mean that they should delay the prayer. These are the ones who were correct, but the Prophet (PBUH) did not rebuke either of the two groups, and neither expressed enmity towards the other.<sup>11</sup>

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Fatwā of MUI on the Interfaith Marriage],” *AHKAM : Jurnal Ilmu Syariah* 13, no. 1 (2013): 99-108, <https://journal.uinjkt.ac.id/index.php/ahkam/article/view/955>; Muhammad Adil Khan Afridi, “Maqasid Al-Shari’ah and Preservation of Basic Rights Under the Theme ‘Islam and Its Perspectives on Global & Local Contemporary Challenges,’” *Journal of Education and Social Sciences* 4, no. 1 (2016): 274-85, [http://jesoc.com/wp-content/uploads/2016/06/KC4\\_143-1.pdf](http://jesoc.com/wp-content/uploads/2016/06/KC4_143-1.pdf).

<sup>11</sup> Ramli Abdul Wahid, “Perkembangan Metode Pemahaman Hadis di Indonesia [The Development of Hadith Understanding Methods in Indonesia],” *Analytica Islamica* 4, no. 2 (2015): 231-43, <http://jurnal.uinsu.ac.id/index.php/analytica/article/view/467>.

However, what happened was that the time limit for the Asr prayers was running out, and the friends arrived at Banu Quraizhah. Then the companions were divided into supporters of two different opinions: the first opinion insisted on the Asar prayer at the Banu Quraizhah with any consequences. In contrast, the second insisted that the Asar prayer was on the way (before the Asar prayer time ran out). The rationalization behind the first opinion is that the Prophet's commandment textually asks everyone to perform Asar prayers at Banu Quraizhah. In contrast, the rationalization of the second opinion is the 'intention/purpose' of Rasulullah (PBUH) order is to ask the companions to hurry towards the Banu Quraizhah and not 'intend' 'postpone the Asar prayer until the prayer time is up. According to the narrator, when the companions reported the story to the Prophet, the Prophet confirmed the truth of two opinions of the companions. The determination of opinion of the Prophet, as well as scholars, shows the ability and truth of the two points of view above.<sup>12</sup>

In the world of contemporary fiqh, Muslim scholars agree that Al-Shatibi contributed to the foundation of *maqhasid al shari'ah* to be the heart of ushul fiqh science. Al-Shatibi was a jurist and expert on Islamic law from Islamic Spain with the Maliki school of thought. His full name is Abu Ishaq Ibrahim bin Musa bin Muhammad al-Lakhmi al-Shatibi. The exact place and date of his birth are not known. However, the name al-Shatibi is often associated with a place in eastern Spain, namely Sativa or Syatiba (Arabic). It is assumed that al-Shatibi was born or at least once lived there. He died on Tuesday, the 8th day of Sha'ban in 790 H or 1388 AD in Granada. He started his education by studying Arabic grammar and literature from Abu Abd

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<sup>12</sup> Wahid.

Allah Muhammad bin Ali al-Fakhkhar, a grammar expert in Andalusia.<sup>13</sup>

The experience of living with his teacher until the year 754 H / 1353 AD and about the lessons he got were recorded in a book he compiled entitled *al-Ifâdât wa al-Irshâdât* or *Insyat*.<sup>14</sup> From this book, it can be seen that al-Shatibi is sufficiently qualified in language and literature. The second language teacher was Abu al-Qasim al-Syarif al-Sabti (760 H / 1358 AD), the chief judge in Granada. Starting to study jurisprudence in 754 H / 1353 AD, al-Shatibi studied from Abu Sa'adah Ibn Lubb, from whom almost all of his fiqh education was completed. Ibn Lubb was a well-known Fakih in Andalusia with a level of *ikhtiyâr* or decisions by choice in a fatwa.<sup>15</sup> The history of al-Shatibi's education is coloured by many of Granada's leading scholars and diplomats who visited Granada. Among these scholars who need to be mentioned was Abu Abd Allah al-Maqqari who came to Granada in 757 H / 1356 AD because Sultan Banu Marin sent him as a diplomat. His intellectual interaction with al-Maqqari began with the discourse of Razism in the Maliki ushul fiqh. Al-Maqqari was also a person who influenced him in Sufism.<sup>16</sup> Al-Shatibi formulated *maqashid al shari'ah*

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<sup>13</sup> M. Khalid Mas'ud, "Abū Ishāq Shāṭibī: His Life and Works," *Islamic Studies* 14, no. 2 (1975): 145-61, <https://www.jstor.org/stable/20846950>; Deina Ali Abdelkader, "The Rudiments of an Islamic Just Society: The Contribution of Abu-Ishaq al-Shatibi," in *Islamic Activists, The Anti-Enlightenment Democrats* (London, United Kingdom: Pluto Press, 2011), 29-42, <https://doi.org/10.2307/j.ctt183p1xz.5>.

<sup>14</sup> Mansur Mansur, "'Urf Dan Pembentukan Hukum Islam Menurut Al-Shāṭibī [‘Urf and the Establishment of Islamic Law According to Al-Shāṭibī]," *Lisan Al-Hal: Jurnal Pengembangan Pemikiran Dan Kebudayaan* 9, no. 2 (2015): 349-78, <https://doi.org/10.35316/lisanalhal.v9i2.94>.

<sup>15</sup> Moh Toriquddin, "Teori Maqâshid Syari'ah Perspektif Al-Syatibi [Theory of Maqâshid Al Shari'ah Al-Syatibi's Perspective]," *De Jure: Jurnal Hukum Dan Syar'iah* 6, no. 1 (2014): 33-47, <https://doi.org/10.18860/j-fsh.v6i1.3190>.

<sup>16</sup> Mas'ud, "Abū Ishāq Shāṭibī"; Tawfique Al-Mubarak, "Imam Al-Shatibi: The Master Architect of Maqasid," HTML, *International Institute of Advanced Islamic Studies* (blog), January 2015, [https://iaais.org.my/attach/Imam\\_al-Shatibi.pdf](https://iaais.org.my/attach/Imam_al-Shatibi.pdf).

into five cores: *hifdz ad-din* (maintaining the religion), *hifdz an-nafs* (maintaining the soul), *hifdz al-aql* (maintaining the mind), *hifdz an-nasl* (maintaining the descendants) and *hifdz al-maal* (maintaining the property).<sup>17</sup>

After Al-Shatibi, many scholars also developed some thoughts and analyses on *maqashid al shari'ah*. Jasser Auda is one of the contemporary Muslim scholars who is influential and has a robust *maqashid al shari'ah* concept used by many scholars in Islamic law studies.<sup>18</sup> He is an Egyptian-born who has lived in the West for a long time. He obtained his Ph.D. from the University of Wales, England, with a concentration in Islamic Law Philosophy in 2008. His second Ph.D. degree was obtained from the University of Waterloo, Canada, with a study in systems analysis in 2006. The Master of Fiqh was obtained from the American Islamic University, Michigan, for legal purposes of Islam or *maqashid al-shari'ah* in 2004. BA degree was obtained from the Department of Islamic Studies at Islamic American University, USA, in 2001, and a BSc degree was obtained from Engineering Cairo University, Egypt Course Av. 1988. He received education in the Qur'an and Islamic sciences at the Al-Azhar Mosque, Cairo.<sup>19</sup>

Jasser Auda introduced *maqashid al-shari'ah* concept with a systems approach and attempted to reconstruct it by reinterpreting

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<sup>17</sup> Ahmad Raysūnī, *Imam Al-Shatibi's Theory of the Higher Objectives and Intents of Islamic Law* (London, United Kingdom: International Institute of Islamic Thought, 2005).

<sup>18</sup> Syukur Prihantoro, "Maqasid Al-Syari'ah Dalam Pandangan Jasser Auda: Sebuah Upaya Rekonstruksi Hukum Islam Melalui Pendekatan Sistem [Maqashid of Sharia in Jasser Auda's View: An Effort to Reconstruct Islamic Law through a System Approach]," *At-Tafkir* 10, no. 1 (2017): 120-34, <https://journal.iainlangsa.ac.id/index.php/at/article/view/235>.

<sup>19</sup> Retna Gumanti, "Maqasid Al-Syariah Menurut Jasser Auda (Pendekatan Sistem Dalam Hukum Islam) [Maqasid Al-Syariah According to Jasser Auda (System Approach in Islamic Law)]," *Jurnal Al Himayah* 2, no. 1 (2018): 97-118, <https://journal.iaingorontalo.ac.id/index.php/ah/article/view/582>.

the concept of maqhasid al-shariah by Al-Shatibhi. *Hifdz al-din* in the old maqashid theory is redefined as maintaining, protecting, and respecting freedom of religion and belief. *Hifdz al-nasl* is redefined as the protection of family and family institutions. *Hifdz al-'aql* is redefined by multiplying scientific thinking and research patterns. *Hifdz al-nafs* is reinterpreted by maintaining human dignity and human rights. *Hifdz al-maal* is redefined by prioritizing social concerns, development, and social welfare.<sup>20</sup>

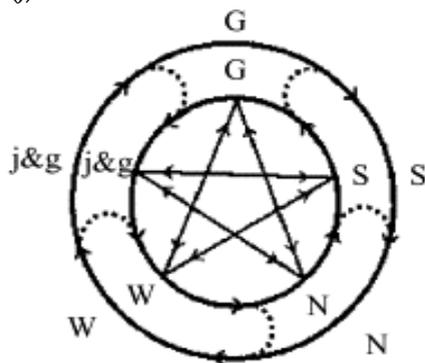
The study of maqashid sharia will eventually embrace Islamic economics as a branch of the *fiqh al-muamalah* study. In general, *maqashid al-shari'ah* is in line with Islamic economic goals to improve the welfare of the ummah, abolish unfair economic practices, avoid usury, and manage welfare and a prosperous state. One of the prominent Muslim scholars with widely acknowledged contributions to Islamic economics is Muhammad Umer Chapra. He is a scholar citizen of Saudi Arabia and currently works as a Research Advisor for Islamic Research and Training (IRTI) at the Islamic Development Bank. His academic degrees were obtained from the University of Karachi (1956) with an MBA and a Doctor of Economics degree at the University of Minnesota, Minneapolis. Having written many books and literature on Islamic economics, Chapra combines many conventional economic concepts and Islamic economics that originate from classical Islamic treasures. Like the thoughts of Ibn Khaldun, which he constructed again into a theory that he considered could answer the challenges of the masses in front of economic development.<sup>21</sup>

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<sup>20</sup> Jasser Auda, *Maqāshid Al-Sharī'ah a Beginner's Guide*, Occasional Papers Series (London, United Kingdom: The International Institute of Islamic Thought, 2008).

<sup>21</sup> Muhammad Yafiz, "Internalisasi Maqāshid Al-Syarī'ah Dalam Ekonomi Menurut M. Umer Chapra," *Ahkam: Jurnal Ilmu Syariah* 15, no. 1 (2015): 103–10, <https://doi.org/10.15408/ajis.v15i1.2853>.

One of Chapra's famous theories is the theory of economic development which is constructed from the classical thought of Ibn Khaldun, known as Chapra's cycle of economic development, as depicted in Figure 1.<sup>22</sup> This formula is an intersection of interdisciplinary linking all social variables, political economy including Sharia (S), political power / Government (G), Society (Nation) (N), wealth or resources. (W), development (g), and justice (j).



**Figure 1.** The Chapra's Cycle of Economic Development<sup>23</sup>

The outermost cycle is called the progress cycle:  $S - N - w - j \& g - G - S$ . The steps are to cultivate awareness of the importance of shari'ah first, then develop a nation that understands shari'ah, then increase wealth (W) for the community or Nation that understands the Sharia, and most importantly, realize development and justice so that a society that understands Sharia, is prosperous and has justice, then supported by a strong government (G).

The inside cycle is called the rewind cycle:  $j \& g - W - N - S - G - j \& g$  means that setbacks will occur through stages; laws are not upheld, and justice does not materialize. So that chaotic conditions

<sup>22</sup> Chapra, *The Future of Economics*.

<sup>23</sup> Chapra.

arise, wealth disappears due to waves of anarchism and looting. The perpetrators of anarchism are people who lose their jobs because jobs are not available. The economy deteriorates, in conditions of a chaotic society like that, shari'ah is like a utopia, and finally, a weakening of a government (G). In the long-term analysis, this formula does not recognize the ceteris paribus clause because there is no one constant variable. The concept of ibn Khaldun above formulated in a functional relationship is as follows:

$$G = f(S, N, W, g \text{ and } j)$$

where:

G = dependent variable (dependent variable) because one of the objectives is to explain the glory or collapse of a country.

G must ensure the welfare of the community (N) by providing an environment that follows the actualization of development (g) and justice (j) through the implementation of Sharia (S) and distribution of wealth (W) so that it can sustain the common interests in the long term.

The following substantial question in discussing *maqashid al shari'ah* is: why is *maqashid al shari'ah* used to discuss the concept of economic development in Islam? The answer is because *maqashid al shari'ah* can be a parameter about *maslahah* and *mafsadah*. *Maqashid al shari'ah* allows to understand the various levels, objectives of Sharia, priorities and categories. *Maqashid al shari'ah* examines the relationship between two or more *maqashid* to ensure compliance. *Maqashid al shari'ah* facilitates elaboration by using reason for various muamalah laws. Reasoning in *maqashid al shari'ah* becomes a kind of analogy to deciding other cases with different reasons.<sup>24</sup>

One of the challenges of *maqashid al shari'ah* in the future is whether the Islamic economy can answer green economy issues. Green economy is a concept that supports human welfare and cares

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<sup>24</sup> Chapra.

for the preservation of the environment and ecosystems of life in economic development. Because by Islam, human activities on earth, including economic activity, are in a sustainable framework not to damage the environment and the obligation to leave a better legacy for the successor of civilization or the next generation.<sup>25</sup>

On the other hand, *maqashid al shari'ah* cannot be separated from fiqh legal maxim or *qawaidh al fiqiyah*. Fiqh legal maxim is fundamental to achieve of *maqashid al shari'ah*. Many scholars equate the way legal maxim works with *maqashid al shari'ah*. However, specifically, these two approaches to Islamic law are different. Fiqh legal maxim is limited in scope and controls the particulars of a single theme or chapter of fiqh. The legal maxim is also different from the science of *ushul al-fiqh* (methodology in Islamic jurisprudence) since the maxims are based on the fiqh itself. Fiqh legal maxim itself can be defined as "theoretical abstractions, usually in the form of short epithetical statements, that are expressive, often in a few words, of the goals and objectives of the Shari'ah".<sup>26</sup> There are five famous fiqh legal maxim: matter determined by intention, hardship begets facility, certainty not dispelled by doubt, injury must be removed, custom is authority.<sup>27</sup>

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<sup>25</sup> Negin Vaghefi, Chamhuri Siwar, and Sarah Aziz Abdul Ghani Aziz, "Green Economy: Issues, Approach and Challenges in Muslim Countries," *Theoretical Economics Letters* 5, no. 1 (2015): 28–35, <https://doi.org/10.4236/tel.2015.51006>; Amer Al-Roubaie and Adel Sarea, "Building Capacity for Green Economy: The Role of Islamic Finance," *TAFHIM: IKIM Journal of Islam and the Contemporary World* 12, no. 2 (2019): 1–29, <https://tafhim.ikim.gov.my/index.php/tafhim/article/view/127>.

<sup>26</sup> Mohammad Hashim Kamali, "Qawa'id Ai-Fiqh: The Legal Maxims of Lslamic Law," in *Islamic Legal Theory: Volume I*, ed. Mashood A. Baderin (London, United Kingdom: Routledge, 2014), 473–79.

<sup>27</sup> Buerhan Saiti and Adam Abdullah, "The Legal Maxims of Islamic Law (Excluding Five Leading Legal Maxims) and Their Applications in Islamic Finance ()," *Journal of King Abdulaziz University-Islamic Economics* 29, no. 2 (2016): 139–51, <https://doi.org/10.4197/Islec.29-2.12>.

## RESULTS AND DISCUSSION

### **Ibn Khaldun's Concept of Economic Development and Chapra's Thoughts on Maqashid Al Shari'ah**

This part discusses the theoretical review of Chapra's thoughts in his book *The Future of Economics: An Islamic Perspective*, constructed from Ibn Khaldun's classical thinking.<sup>28</sup> The literature review in Chapra's model describes a dynamic cycle of intersection between several essential elements in the economic development of a country. These elements are political economy, including shari'ah (s), political power or government (G), society or nation (N), wealth or resources (W), development (g), and justice (j). Economic development will not run well and generate benefits for the ummah if each element does not function correctly.

The elements above can be expanded into the following formula. The power of government (G) will not be realized except with the implementation of shari'ah (S). the government cannot get power except by society (N). the society cannot be supported except by wealth (W). the wealth cannot be achieved except by development (g). And the development will not impact prosperity and the distribution of wealth except with justice (j). Finally, all these elements will lead to God because justice is standard in Islamic economic development. Justice is evaluated not only by state institutions formed to carry out a supervisory function but, more importantly, done by God. Moreover, the authorities are burdened with the responsibility to bring about justice.

Furthermore, what is the role of each element in the effort to achieve economic development? The role of society (N), justice (j), and state (G) can be explained in the following passages. Humans are

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<sup>28</sup> Chapra, *The Future of Economics*.

social creatures. They cannot stand on their own and fulfill all the necessities of life by themselves. The human tendency is to cooperate with others to achieve a common goal and common social interests. However, cooperation requires an atmosphere of well-developed social trust where there is no conflict, mutual suspicion, and hostility. Therefore, there is a need for a sense of togetherness to prevent conflicts that cause injustice. Togetherness itself has two meanings; first, togetherness in the concept of brotherhood among Muslims, this first concept can encourage the community or state (*N*) to work together to help determine the establishment of development and create a civilization.

Meanwhile, the second togetherness is, in a negative sense, mutual defiance of the state and the law, which can create an atmosphere of chaos and broken trust. The extreme rarity of groups strengthens identity politics, causing tension between groups. Whether to be brought towards positive or negative togetherness depends on the manifestation of justice (*j*) in society. Justice is realized by fulfilling joint obligations and equitable development results (*w* and *g*).

However, justice (*j*) requires the existence of rules in shari'ah law (*S*). Those rules will be helpful if the community and state (*N*) understand well. That is why there is a need to be a role for government (*G*) to, in the early stages, make society (*N*) know and obey shari'ah law. Therefore, the economic welfare state, as the main objective of economic development, requires the government to create excellent and equitable education for all its people. Shari'ah helps the community and state (*N*) to instill good qualities such as obedience, honesty, integrity, simplicity, and a feeling of togetherness. It can contribute to the development process, justice, mutual understanding, cooperation, peace, and social harmony, as well as controlling behavior that can endanger society.

The role of welfare ( $W$ ) and development ( $g$ ) in Chapra's cycle does not depend on how many natural resources, such as gold and silver, are owned by the state.  $W$  and  $g$  depend on economic activity, labor, market size, benefits and facilities provided by the state, and equipment. The more economic activities are carried out, the more household income will increase, which will also lead to an increase in the level of prosperity. The increasing level of income and welfare allows the Government to increase revenue from the tax collection sector, which in turn also allows the Government to issue budget allocations to increase the overall welfare of the people in the country.

How does Chapra view the general theory of development in the framework of *maqashid al shari'ah*? The explanation of *maqashid al shari'ah* according to Chapra can be explained in Figure 2. According to Chapra, *maqashid al shari'ah* or the purposes of shari'ah is to develop humans and create welfare for all human beings. Five essential assets are needed, among which the five primary assets are connected: religion or individual belief, intellectual, good descent, individual wealth, and human life.

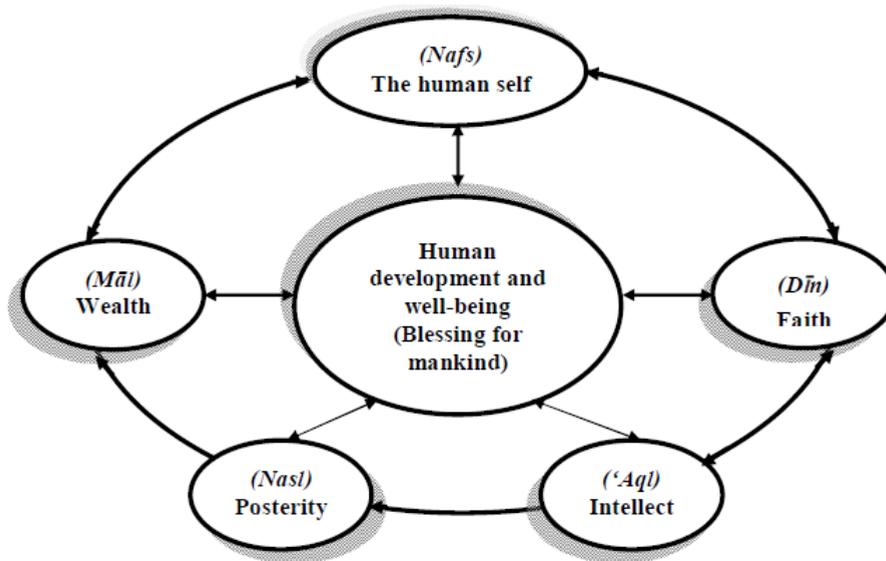


Figure 2. Chapra's Perspective of Maqashid Al Shari'ah<sup>29</sup>

The relationship between *maqashid al shari'ah* and economic development is further explained in Figure 3. Essential point explanations for this figure are as follows. Economic development activities in the context of *maqashid al shari'ah* must come from an ideology that is based on faith or belief in God which is described in the form of worldview or ideology in the form of *tauhid* (one God), *khilafah* (one nation), *risalah* (one message), and *akhirah* (one hereafter). This ideology is then described in the form of shari'ah (S) in Chapra's cycle which contains: values or behavior, the right motivation for what we are, and good education morally and materially.

The other five elements in development such as society (N), government (G), justice (j), development (g), and wealth (W) are then derived from shari'ah (S). The elements that must exist in society, among others, are Justice, freedom, the security of life, honesty, the fulfillment of all socioeconomics and political obligation, prudence,

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<sup>29</sup> Chapra, *The Islamic Vision of Development in the Light of Maqāshid Al-Sharī'ah*.

patient tolerance, mutual care, and trust. Removal of poverty, employment availability, and self-employment must be met and achieved in the element of wealth (*W*). Equitable distribution is the justice element (*j*). Meanwhile, enabling environment, family integrity, and social and political stability are development goals (*g*). Everything requires a role from the state (*G*). In the short term, all of them will realize what is known as good governance and manifest individually; enrichment of self, posterity, and wealth. In the long term, it aims to create well-being that will support Faith.

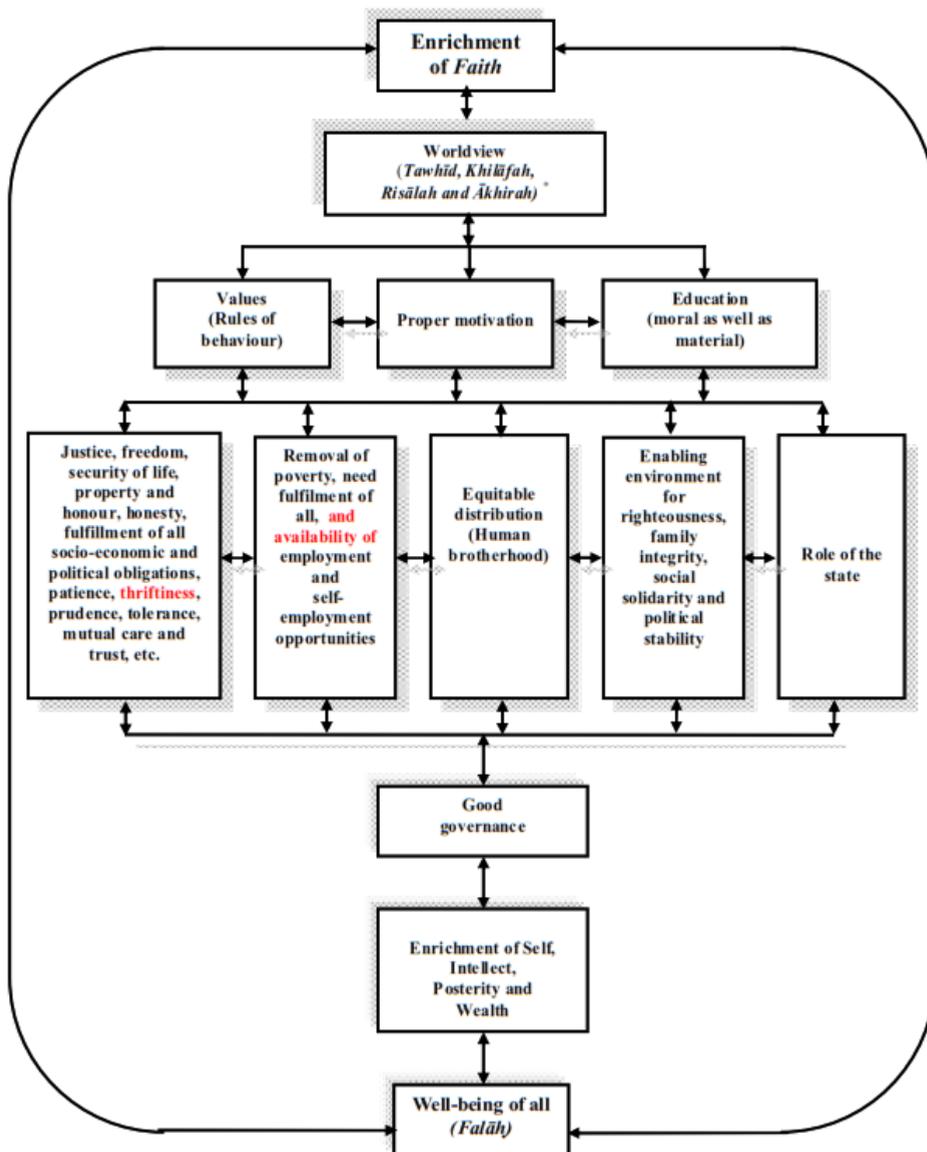


Figure 3. Chapra's Invigorating Human Nafs<sup>30</sup>

<sup>30</sup> Chapra.

## **Comparison of Chapra's Maqashid Al Shari'ah with Al-Shatibi's**

This section aims to compare concepts of *maqashid al shari'ah* in Chapra's and Al-Shatibi's thoughts. The elements of economic development, its functions and rules, and its explanation in the light of *maqashid al shari'ah* by Chapra was explained first and followed by *maqashid al shari'ah* proposed by Al-Shatibi to check whether the concepts have similarities or not. The first element in Chapra's thought is community or nation (N), which functions and rules are for a conception. Community or nation (N), according to Chapra, should be manifested in justice, freedom, the security of life, honesty, the fulfillment of all socioeconomics and political obligation, prudence, patient tolerance, mutual care, and trust (*nafs*/human). This concept of community or nation is relevant to *hifdz an-nafs* (maintaining the soul) in Al-Shatibi's view. The second element is the government (G) whose functions and roles are making and implementing laws and policies. Government, according to Chapra, has significant roles that only states can provide: to maintain *nafs, aql, din, nasb, and maal*. This is in line with Al-Shatibi's view on *hifdz ad-din* (maintaining the religion), *hifdz an-nafs* (maintaining the soul), *hifdz al-aql* (maintaining the mind), *hifdz an-nasl* (maintaining the descendants) and *hifdz al-maal* (maintaining the property).

The third element is shariah (S) as basic rules for every Muslim. Chapra considers shari'ah as values or behavior, the right motivation for muamalah. Shari'ah also contains good education, morally and materially. Based on this, Chapra's thought aligns with Al-Shatibi's notion of *hifdz ad-din* (maintaining the religion) and *hifdz al-aql* (maintaining the mind). The fourth element in Chapra's thought is wealth (W) which can be viewed as capital for development. In the light of *maqashid al shari'ah*, wealth based on Chapra's thought implies the removal of poverty, employment availability and self-employment. Thus, it aligns with *hifdz an-nasl* (maintaining the

descendants) and *hifdz al-maal* (maintaining the property) in Al-Shatibi's point of view.

Justice (*j*) and development (*g*), as the fifth element in Chapra's thought, can be functions of *maslahah*. Chapra emphasizes this element for enabling environment and family integrity. Furthermore, it also aims for social and political stability as development goals and equitable distribution. Chapra's views on these are in line with Al-Shatibi's *maqashid* in *hifdz an-nafs* (maintaining the soul), *hifdz an-nasl* (maintaining the descendants) and *hifdz al-maal* (maintaining the property). The results of the comparison above show apparent similarity (100%) between Chapra's concept of *maqashid al shari'ah* and Al-Shatibi's. Chapra accommodates what has been conceptualized by Al-Shatibi as the founder of the contemporary *maqashid al shari'ah*.

### **Comparison of Chapra's Concept of Maqashid Al Shari'ah with Jaser Auda's**

This section aims to compare concepts of *maqashid al shari'ah* in Chapra's and Jasser Auda's thoughts. The elements of economic development, its functions and rules, and its explanation in the light of *maqashid al shari'ah* by Chapra was explained first and followed by *maqashid al shari'ah* proposed by Jasser Auda to check whether the concepts have similarities or not. The first element in Chapra's thought is community or nation (*N*), which functions and rules are for a conception. Community or nation (*N*), according to Chapra, should be manifested in justice, freedom, the security of life, honesty, the fulfillment of all socioeconomics and political obligation, prudence, patient tolerance, mutual care, and trust (*nafs*/human). This concept of community or nation is relevant to *hifdz ad-din* (maintaining the religion) and *hifdz an-nafs* (maintaining the soul) in Jasser Auda's view. The second element is the government (*G*) whose functions and roles

are making and implementing laws and policies. Government, according to Chapra, has significant roles that only states can provide: to maintain *nafs*, *aql*, *din*, *nash*, and *maal*. This is in line with Jasser Auda's view on *hifdz ad-din* (maintaining the religion), *hifdz an-nafs* (maintaining the soul), *hifdz al-aql* (maintaining the mind), *hifdz an-nasl* (maintaining the descendants) and *hifdz al-maal* (maintaining the property).

The third element is shariah (S) as basic rules for every Muslim. Chapra considers shari'ah as values or behavior, the right motivation for muamalah. Shari'ah also contains good education, morally and materially. Based on this, Chapra's thought aligns with Jasser Auda's notion of *hifdz ad-din* (maintaining the religion) and *hifdz al-aql* (maintaining the mind). The fourth element in Chapra's thought is wealth (W) which can be viewed as capital for development. In the light of *maqashid al shari'ah*, wealth based on Chapra's thought implies the removal of poverty, employment availability and self-employment. Thus, it aligns with *hifdz an-nasl* (maintaining the descendants) and *hifdz al-maal* (maintaining the property) in Jasser Auda's point of view.

Justice (j) and development (g), as the fifth element in Chapra's thought, can be functions of *maslahah*. Chapra emphasizes this element for enabling environment and family integrity. Furthermore, it also aims for social and political stability as development goals and equitable distribution. Chapra's views on these are in line with Jasser Auda's maqashid in *hifdz an-nafs* (maintaining the soul), *hifdz an-nasl* (maintaining the descendants) and *hifdz al-maal* (maintaining the property). The results above indicate no significant difference in almost elements between Chapra and Jasser Auda. It means that *maqashid al shari'ah* in Umer Chapra's perspective also accommodates Jaser Auda's. There is a slight difference in the elements of society because Jasser Auda's re-reading of the meaning of freedom in society

must also include freedom to maintain, protect and respect freedom of religion and belief. The rest, although reinterpreted, it does not change the points to be achieved from *maqashid al shari'ah* as noted by Chapra.

### **Chapra's Concept of Islamic Development in the Context of Fiqh Legal Maxim**

Chapra's concept of Islamic development can be analyzed in the context of some fiqh legal maxim. First fiqh legal maxim states that intentions determine matters. It was originated from Arabic *inama a'mal bin niyah*, which translates to any act of a human being must come from his will and intention. This fiqh legal maxim intends that intentions determine matters. In Chapra's concept, economic development begins with a clear worldview ideology, namely (*tauhid, khilafah, risalah* and *akhirah*) and ends with a clear goal of achieving prosperity in the world and here after (well-being or *falah*). The second fiqh legal maxim states that hardship begets facility originating from Arabic *mashaqqah tajlibu al taysir*. *Mashaqqah* means hardship where legal obligation will be lifted, and *taysir* means a facility, i.e., legal mitigation for an exception to the rule. Another term is *rukhsah* which were performing the rule results in hardship. This maxim means that the necessity to lighten the burden and to disregard rules in exceptional circumstances if it will cause hardship. The concept of economic development, according to Chapra mandates to make good governance. Good governance will make laws that can mitigate all Hardship that will arise in the implementation of economic development.

The third fiqh legal maxim states that certainty is not dispelled by doubt which originated from Arabic *al yaqin la yuzalu bi al shak*. Chapra's concept of economic development makes shari'ah a clear basic rule and all elements have their respective functions. They can

be irregular in implementation but each element cannot replace the other elements. The fourth fiqh legal maxim states that injury must be removed which originated from Arabic *al darar yuzal*. Other concept is *la dirar* which means no retaliation of harm with harm. *Darar* means inflicting harm to others absolutely, and *dirar* means inflicting harm to others, not due to legally prescribed punishment. Chapra's concept of economic development includes elements of justice as one of the five important elements. Injustice will definitely cause injury so that it is not tolerated.

The fifth fiqh legal maxim dictates that custom is authoritative which originated from Arabic *al adah muhakammah*. *Al adah* can sometimes translate *'urf* which means something is widely known by individuals or society either by word, action, or abstinence in the absence of text. In the context of Chapra's development theory, there are elements of society with good habits as a growing tradition of reason. The task of the government is to keep the people in their good habits and make efforts with Shariah education so that their excellent habits get clear direction.

## CONCLUSION

Muhammed Umer Chapra has made a significant contribution to Islamic economics as the world witnesses today. Furthermore, he also develops a model of economic development based on Ibn Khaldun's classical works and identifies some elements of development from the Islamic framework. These elements are community or nation (*N*), government (*G*), shari'ah (*S*), wealth (*W*), justice (*j*), and development (*g*). Analysis and discussion on these elements indicate that Chapra's thoughts aligned with *maqashid al shariah* as previously proposed by Al-Shatibi and Jasser Auda. Furthermore, Chapra's thoughts aligned with the five fiqh legal maxims in Islamic law. It implies that Chapra's thoughts in general

were based on Islamic teachings and could be applied as a model for economic development among Muslim or Islamic countries. The findings of this study can be the basis for further research to find out where to start to apply this excellent theory to realize the goals of shariah in economic development and exceptionally balanced well-being not only in this world but also in the hereafter.

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