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International **Journal of Advances in Social and Economics** Available online at <http://journal.iiesindependent.org/index.php/ijase> Volume 1, Issue 6, December 2019, pp.x - y DOI : <https://doi.org/10.33122/ijase.v1i1.0001> RESEARCH ARTICLE E-ISSN: 2656-033X 1 How Is Islamic Religiosity Connected With Socioeconomic Development? Mochammad Arif Budiman^{1,a#}, Nurhidayati^{2,b}, and Priyougie^{3,c} ¹Study Program of Accounting for Islamic Financial Institution, Politeknik Negeri Banjarmasin ²Study Program of Accounting for Islamic Financial Institution, Politeknik Negeri Banjarmasin ³Study Program of Computerized Accounting, Politeknik Negeri Banjarmasin E-mail: a m.arif.budiman@poliban.ac.id; b nurhidayatidahlan@poliban.ac.id; c priyougie@akuntansipoliban.ac.id #Corresponding Author Whatsapp Number {+6281253944851} How to Cite: Budiman, M. A., Nurhidayati & Priyougie (2019).

How Is Islamic Religiosity Connected With Socioeconomic **Development?** International **Journal of Advances in Social and Economics**, 1 (6), Page X- Page Y. doi: <https://doi.org/10.33122/ijase.v1i1.0001> Introduction There is a positive and causal relationship in Islam between religiosity (the implementation of religion in its fullest sense) and prosperity or development (see the Quran, 7:96; 65:2-4). It is idealized that Islamic teaching is fully reflected by all Muslims in their life.

However, such an ideal condition is not always the case, such as **in South Kalimantan, Indonesia**. Many have considered that the Muslim society in the province is highly religious (Buseri, 2011; Daud, 1997), but in fact the prosperity of the people lags behind other provinces particularly in terms **of Human Development Index** (BPS, 2012).

This coexistence of the observed high religiosity and the low level of development essentially shows an irony **as long as the** ideal Islam is concerned. This study attempts to

discuss the relationship between religiosity and development in South Kalimantan from the Islamic perspective using Maqasid al- Saah framework. The main research question of this study is how and to what extent is the relationship between Islamic religiosity of South Kalimantan people and the level of their socioeconomic development? Literature Review Development in Islam Since its beginning, the role of religion on development in Islam is very obvious and causal.

This means that the level of development is highly dependent upon the implementation of religion or religiosity in the society or country concerned (Budiman, 2016). This kind of positive relationship between religion and development is declared btHoy ?an , If the people of the towns had but believed and feared Allah, We should indeed have opened out to them (all kinds of) blessing from heaven and earth; but they rejected (the truth), and We brought them to book to their misdeeds (the Quran, 7: 96).

There is one of the divine laws (sunnatullah) confirming that the true religious implementation or obedience toward Allah would bring about development, welfare or prosperity in any society. As long as this religious factor exists, the development would flourish, but conversely, if the former disappears, the latter would certainly collapse (Shihab, 2004).

al-Zuhaily (2009) also emphasizes that the true belief is the source for happiness and prosperity ARTICLE HISTORY Received: 20 October 2019 Revised: 10 November 2019 Accepted: 18 November 2019 ABSTRACT Majority of the Muslim countries around the globe have been still experiencing a low level of development in various aspects of life compared to non-Muslim countries. Indonesia as the most populous Muslim country is not an exception.

As far as Islam is concerned, this fact shows an irony for this religion strongly propels its adherents to pursue an excellent life (hayatan thayybah) both in worldly life and hereafter. Moreover in Islam, religion and development are very closely related each other where the level of development is dependent upon the implementation of religion in the society. The existence of Islam in a particular society should ideally lead such a society to be developed.

This paper attempts to investigate the connection between Islam and development in South Kalimantan province, Indonesia. The province is selected for the study as it has long tradition of Islam, but it is reported to have a low level development. The objective of this study is to reveal the actual role of Islam on the society and to examine its connection to socioeconomic development using Maqasid al- framework.

The survey method was employed for the data collection and Structural Equation Modeling used for the analysis. The findings showed that religiosity was positively related to various aspects of socioeconomic development as measured by the components of Maqasid al- Shri'a . Keywords: Religiosity, Socioeconomic Development, Maqasid Al- Shri'ah , Muslim Society Copyright © 2019 Authors & Published by IIES Independent.

This is an open-access article distributed under the terms of the CC-BY-SA License. 2 Budiman, Nurhidayati, & Priyogie International Journal of Advances in Social and Economics, Vol. 1, No. 6, December 2019, pp. X-Y in which Allah will simplify and make easier all good things (kulla khair) from everywhere for the believers.

The above divine law essentially relates to the concept of barakah (Divine blessing) which is dnedas he incrse n ualita uany f ds lesq unn ys uli" Barakah is a bounty from God to one whom He chooses out of His love in apriatioosert?oedienceandsmin will. This bounty could be manifested in many forms such as knowledge, wisdom, qualities, skills, wealth, health, or family.

As such, the obedience and submission to God will or religious factor is a prerequisite for barakah in order to materialize (Demirel & Sahib, 2015). The paramount role of religion in overall development is emphasized by Muslim scholars. Learning from the past magnificent Muslim civilization, Ibn Khaldun developed his theory of development that puts Islam as a central factor that activates all the developmental factors in a positive direction.

It improves the moral and material dimensions of individuals, who represent the primary force behind the rise or fall of a society. Islam imparts development-friendly institutions and establishes a morally-oriented political system and a framework for „godgona? rte ustice,eqy human dignity. It also sets up rule of law and guarantees sanctity of life, individual honor, and wealth (Chapra, 2008a).

In short, Islam has always played a strategic role and provided solutions for its adherents as long as they truly and totally implement its teachings in a whole life. Maqasid Al- Shaa : The Islamic Development Framework Improving human welfare is a very basic concern of development in Islam and part of the objectives of the Saa (Sadeq, 1997).

This concept of human welfare and its relation to development in Islam are best discussed within the framework of Maqasid al- Shri'h (Chapra, 2008b; Dar, 2004; Elahi & Osmani, 2011; Ibrahim, Basir, & Rahman, 2011). Literally, maqasid means purpose, intention and objective. Therefore, maqasid al- Sri'h are the objectives, purposes,

intents, or ends behind Islamic rulings (Auda, 2010).

The notion of Maqasid al- Saa is derived from the common understanding that all Islamic rulings are basically aimed to be blessing for all crtur(he ur 21:107) and designed to protect the benefits of mankind. The traditional concept of Maqasid is categorized into three levels, namely, necessities (al-daruriyyat), complements (al-hajiyyat), and luxuries (al-tahsiniyyat) (al-Raysuni, 1997). They are primary, secondary, and tertiary Maqasid respectively.

Necessities are subsequently classified into the preservation of five components according to al-Ghazali and al-Shatibi, namely preservation of religion (hifz al-din), preservation of life (hifz al-nafs), preservation of intellect (hifz al- 'q preservation of posterity (hifz al-nasl), and preservation of wealth (hifz al-mal) (al-Raysuni, 1997; al-Shatibi, 1997).

These are the overriding objectives of the Saa in that the entire range of the laws of the Saa are intended to promote these components (Auda, 2011; Kamali, 2002). Haneef (2008) splits the level of necessities (al- daruriyyat) into two parts, namely: (1) Dini (religiously), preservation of religious values or the purposes for the Hereafter; and (2) Duniawi (worldly), preservation of the purposes related to this world which includes the preservation of life, intellect, progeny (family values), and wealth. This classification can be seen in Figure 1. Figure 1.

The Maqasid al- Shri framework (Haneef, 2008) It is based on this split between dini and duniawi that the conceptual framework of this present study is constructed. Afterwards, the kind of relationship between both parts, especially from dini to dunya, is examined following the divine law extracted from the Q?a se depicted earlier. Research Method This study examines the relationship between Islamic religiosity and various components of development in South Kalimantan society.

There are five variables which constitute the components of Maqasid al- Sri'h , as can be seen in Figure 2. Figure 2. The relationships among variables There are three phases in conducting this research. The first phase is developing the instrument for data collection purpose. This is followed by data collection phase using a survey.

The third phase is data analysis to assess the relationships among variables using the Structural Equation Modeling (SEM). Results and Discussion Demographic profiles The respondents of the study constitute Muslim households in the province of South Kalimantan. A total of 226 respondents originating from two districts participated in this study. Each district characterized different part of the province, i.e.

Banjar Kuala represented by Banjarmasin and Banjar Pahuluan represented by Hulu Sungai Tengah. The demographic profiles of the respondents of this study are shown in Table 1. Maqasid al-Shari'ah (Necessities Level) Dini (Religiously) Preservation of Religion Dunya (Worldly) Preservation of Life Preservation of Intellect Preservation of Progeny Preservation of Wealth Hifzh ad-Din Hifzh an-Nafs Hifzh al-'ql Hifzh an-Nasl Hifzh al-Mal 3 Budiman, Nurhidayati, & Priyougie *International Journal of Advances in Social and Economics*, Vol. 1, No. 6, December 2019, pp. X-Y Table 1. Centre the Caption above the Table Demographic Variables N % Gender Male Female 157 69 69.5

30.5 Age Below 25 years 25 - 34 years 35 - 44 years 45 - 54 years 55 - 64 years Above 64 years 13 53 71 49 31 9 5.8 23.5 31.4 21.7 13.7 4 Marital status Married Divorced Widowed Never Married 195 7 16 8 86.3 3.1 7.1 3.5 Educational levels No school Primary school Junior high school Senior high school Diploma Undergraduate Postgraduate 2 42 26 81 17 46 12 0.9 18.6 11.5 35.8 7.5 20.4

5.3 Ethnicity Banjarese Non-Banjarese 182 44 80.5 19.5 Occupation Agriculture Mining Construction Industry Trade Transportation Finance Education Service Others 41 4 10 19 40 8 1 23 38 42 18.1 1.8 4.4 8.4 17.7 3.5 0.4 10.2 16.8 18.6 Income (thousand Rp) Below 500 500 to 1,500 1,501 to 2,500 2,501 to 5,000 5,001 to 10,000 Above 10,000 11 63 36 65 39 12 4.9 27.9 15.9 28.8 17.3 5.3

Place of residence Urban areas Rural areas 147 79 65 35 Total 226 100 The majority of the respondents, 69.5%, were male (157 respondents) while female were 69 (30.5%). Most of them were married (86.3%). The age ranged from 20 to 72 years (mean = 42.12; SD = 11.845) with an average age of 42 years. A total of 173 people (76.5%) belong to three main groups (25-34, 35-44, and 45-54 years) which constituted the most productive ages in the society.

Meanwhile, educational levels varied from no schooling until postgraduate level. A total of 224 respondents (99.1%) completed their formal education at different levels of schools. The largest educational group (81 respondents or 35.8%) completed senior high school followed by undergraduate (20.4%) and primary school (18.6%) respectively. From the occupational perspective, most respondents (18.1%) were in agriculture sector followed by 17.7% in trade sector and 16.8% in service sector.

The income was spanned from Rp 200,000 to Rp 21,000,000 (M= 3,472,790; SD = 3,549,862). The biggest income group was those who earned around Rp 2,501,000 – Rp 5,000,000 with 65 respondents (28.8%) while the smallest income group was below 500,000 (11 respondents or 4.9%). In addition, the proportion of urban areas compared

to rural areas was 65% and 35%.

Instrument, Reliability and Validity The instrument for this study was a questionnaire constructed based on the framework of Maqasid al-Saa'. The major sources for this instrument were Islamic teachings from the Holy Prophet's sayings as well as from other development measurements relevant to this study (Amin, Yusof, Haneef, Muhammad, & Oziev, 2013; Budiman, Amin, Yusof, & Adeyemi, 2015).

Reliability test was performed over the instrument and Cronbach's alpha was significant as follows: preservation of Religion (11 items) was 0.856; preservation of Life (9 items) was 0.799; preservation of Intellect (6 items) was 0.786; preservation of Posterity (6 items) was 0.843; and preservation of Wealth (6 items) was 0.777 respectively. In brief, overall measurements for these five variables were reliable with the value greater than 0.7, a minimum threshold for internal consistency that was considered acceptable (Field, 2009).

In order to ensure the validity of this instrument, a series of principal component analysis (PCA) were conducted. The subsequent phase after PCA was confirmatory factor analysis (CFA) to test the construct validity and to provide a confirmatory test of the measurement model (Hair et al., 2006). In order to determine the goodness-of-fit of the models, several fit statistics were used including: Chi-square, GFI, CFI, and RMSEA.

Hypotheses Testing Based on the estimates from AMOS version 21, the hypotheses testing was performed. It is evident that all the structural and factor loadings were statistically significant at $p < 0.001$ (denoted with three asterisks) which means that there were significant relations among variables. The fit model was quite good: Chi-square = 995.461, CMINDF = 1.575; CFI = 0.901 and RMSEA = 0.51. Hypothesis 1: Preservation of Religion is positively related to preservation of Life.

The result showed that there was a positive relation between these two variables. The standard path coefficient of 0.848 was significant at $p < 0.001$ ($CR = 6.267$), hence supported the hypothesis. This coefficient means that if preservation of Religion increases by 1 point, preservation of Life increases by 0.848 point. The result suggested that the more religious a person, the better the quality of his (preservation of) Life.

The result was consistent with other related studies which indicated strong positive relationship between religion and a variety of well being measures among different Muslim societies (Abdel-Khalek, 2006, 2007; Suhail & Chaudhry, 2004; Tiliouine, Cummins, & Davern, 2009) as well as among non Muslim societies (e.g. Ferriss, 2002; Greene & Yoon, 2004). Hypothesis 2: Preservation of Religion is positively related to

preservation of Intellect.

The hypothesis was supported by the data because the standardized path coefficient of 0.791 was significant at $p < 0.001$ (CR= 5.819). The coefficient means that if preservation of Religion rises by 1 point, preservation of Intellect 4 Budiman, Nurhidayati, & Priyongie International Journal of Advances in Social and Economics, Vol. 1, No. 6, December 2019, pp. X-Y increases by 0.791 point.

The result suggested that the more religious a person, the higher the quality of his (preservation of) Intellect. This finding is consistent with empirical researches in Muslim societies (Yusof, Budiman, & Amin, 2018) as well as Western societies suggesting positive relationship between religiosity (church attendance and religious service) and educational attainment or years of schooling (Brown & Taylor, 2007 ; Lehrer, 2004 ; Loury, 2004 ; Sander , 2010) . Hypothesis 3: Preservation of Religion is positively related to preservation of Posterity.

The data collected supported this hypothesis by the standardized path coefficient of 0.404 and it was significant at $p < 0.001$ (CR= 4.234). The coefficient means that if preservation of Religion goes up by 1 point, preservation of Posterity rises by 0.404 point. The result suggested that the more religious a person, the better the quality of his (preservation of) Posterity.

Hypothesis 4: Preservation of Religion is positively related to Preservation of Wealth. The result supported this hypothesis with the coefficient of 0.858 and it was significant at $p < 0.001$ (CR= 7.402). This means that if preservation of Religion increases by 1 point, preservation of Wealth goes up by 0.858 point. The result suggested that the more religious a person, the higher the quality of his (preservation of) Wealth.

Conclusion Based on hypotheses testing presented above, all postulated hypotheses were significantly supported by the sample data. It can be concluded that preservation of religion or Islamic religiosity has positive relationships on all socioeconomic variables in the framework of Maqasid al-Saah with various degrees.

This finding suggests that religion is indeed an exceptional factor that leads Muslim society into higher level of development as indicated by Quranic verses such as 7:96 and 65:2- 4. Recommendations The enhancement of religion or religiosity level among people in the Muslim society should always be strengthened through a variety of ways or policies as it was proven to have positively significant relationships on better development of the society. References Abdel-Khalek, A. M. (2006).

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