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ISLAMIC RELIGIOSITY AND SOCIOECONOMIC DEVELOPMENT: A CASE STUDY

Mochammad Arif Budiman<sup>1</sup>), Manik Mutiara Sadewa<sup>2</sup>) dan Mairijani<sup>3</sup>) 123 Program Studi Akuntansi Lembaga Keuangan Syariah (ALKS) Jurusan Akuntansi Politeknik Negeri Banjarmasin Corresponding author: mab.iium@gmail.com Abstract According to Islam, religion and development are closely related where the level of development is dependent upon the implementation of religion in the society (QS. 7:96; 65:2-4).

However, the general condition of the Muslim ummah today seems to be the opposite of what it should be, including in South Kalimantan, Indonesia. On the one hand, the Muslim society seems to be highly religious, but the province has exhibited a low level of development as indicated by the low HDI (Human Development Index).

This study attempts to resolve the above issue by examining the role of religiosity and its relationship on socioeconomic development using Maqasid al-Shari'ah framework. The framework consists of five components, i.e., preservation of religion, preservation of life, preservation of intellect, preservation of posterity and preservation of wealth.

The survey method was employed for the data collection and Structural Equation Modeling (SEM) 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-Shari'ah. Keywords: religiosity, socioeconomic development, Maqasid al-Shari'ah, Muslim society, South Kalimantan INTRODUCTION There is a positive and causal relationship in Islam between religiosity (the implementation of religion in its fullest sense) and prosperity or development.

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-Shari'ah 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 Islam and Development The relation between Islam and development has long become a subject of debate among scholars.

The debate has primarily been around the compatibility issue whether Islam affects development positively or, on the contrary, influences it in a negative manner (Budiman, 2014). A number of Western scholars have accused Islam as a religion that retards progress and becomes an obstacle to development (Parkinson, 1967; Sutcliffe, 1975; Weber, 1976). Weber (p.

262) opined that Islam is incompatible with development because "the ultimate elements of its economic ethic were purely feudal" which provides little incentive for individual initiative, scientific inquiry and intellectual training. Parkinson (1967) who conducted a study in the rural Malay concluded that Islam teaches its followers to embrace a fatalistic attitude towards life which persuades them to resist and oppose changes that lead to economic development.

In the same vein, Sutcliffe (1975) stated that Islamic religious commitment has no statistically significant effect on the value orientations of modernization. More recent Western scholars also subscribe to the same view as their predecessors. Guiso, et al. (2003) found that Islam is negatively associated "with attitudes that are conducive to growth" and that Muslims are the most "anti-market" people among adherents to major religions in the world. Likewise, Kuran (2004) and Platteau (2008) argued that some of the Islamic institutions, i.e.,

(1) the inheritance system, (2) the concept of limited liability and legal personality in Islamic law, and (3) waqf, all have become impediments to the Muslims' development particularly in the Middle East. Given those above accusations, numerous Muslim scholars have refuted the alleged statements both theoretically and empirically (Ahmad, 2000; Chapra, 2008a; Ozcan, 1995; Pramanik, 2002; Ragab, 1980).

Concluding from the above-mentioned Western writings, Ragab (1980) categorized two broad causes put forward in the relationship between Islam and backwardness, namely (1) the internal obstruction of Islamic teachings, and (2) the corrupted mass perceptions and practices. For the first cause, Ragab discovered that those Western scholars in fact do not have a full understanding of Islam.

As a result, their perception and understanding about Islam and Muslim society are misleading (1995). For the second cause, employing a historical approach, Ragab openly acknowledged the frequent corruptions of Islamic beliefs and practices among Muslim societies in the sense that they do not behave as they are supposed to.

According to him, instead of the first cause, it is the second one that might serve as a rational alternative explanation for the common backwardness in Muslim countries. Pramanik (2002) also criticized claims put forward by Parkinson, Sutcliffe and their followers for two reasons. Firstly, those scholars have used secular worldview of development to examine Islam without giving an appropriate attention to the uniqueness of Islam.

Secondly, they have commonly tended to equalize Islamic countries with Muslim (majority) countries while these two are frequently different in the reality. Underdevelopment cases in certain Muslim countries do not necessarily justify the claim that Islam is not well-matched with development. Maqasid Al-Shari'ah: The Development Approach from Islamic Perspective Improving human welfare is indeed a very basic concern of development in Islam and part of the objectives of the Shari'ah (Sadeq, 1996, 1997).

This concept of human welfare and its relation to development in Islam are best discussed within the framework of Maqasid al-Shari'ah (Chapra, 2008b; Dar, 2004; Elahi & Osmani, 2011; Ibrahim, Basir, & Rahman, 2011). Maqasid al-Shari'ah are the objectives, purposes, intents, or ends behind Islamic rulings (Auda, 2010). This notion is derived from the common understanding that all Islamic rulings are basically aimed to be blessing for all creatures (the Qur'an, al-Anbiya': 107) and designed to protect the benefits of mankind.

A comprehensive and detailed analysis of the textual sources clearly indicates that all-purpose principle of Islamic legislation is essentially "to preserve the social order of the community and ensure its healthy progress by promoting the well-being and righteousness of that which prevails in it, namely, the human species" (Ibn-Ashur, 2006).

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 (??? ?????), preservation of life (??? ?????), preservation of intellect (??? ?????), preservation of posterity (??? ?????) and preservation of wealth (??? ?????) (al-Raysuni, 1997; al-Shatibi, 1997).

These are the overriding objectives of the Shari'ah in that the entire range of the laws of the Shari'ah are intended to promote these components (Auda, 2011; Kamali, 2002).  
RESEARCH METHOD This study examines the relationship between religiosity and various components of development in a Muslim society. There are five variables employed which constitute the components of Maqasid al-Shari'ah, namely preservation of religion (hifzh ad-din), preservation of life (hifzh an-nafs), preservation of intellect (hifzh al-'aql), preservation of posterity (hifzh an-nasl), and preservation of wealth (hifzh al-mal).

Figure 1 depicts the relationships among variables. Figure 1. The relationships among variables  
In conducting this research, there are three phases. At the phase 1, the instrument for collecting the data is developed. This is followed by data collection using a survey at the phase 2. Finally, data analysis to assess the relationships among variables employing the Structural Equation Modeling (SEM) is performed at the phase 3.

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 (HST).

The demographic profiles of the respondents of this study are shown in Table 1. 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-Shari’ah. The major sources for this instrument were Islamic texts especially from the Holy Qur’an and Prophet 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 or internal consistency for all variables 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). Table 1.

Demographic profiles Demographic Variables \_Frequency \_% \_ \_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 \_ \_

In order to ensure the validity of this instrument, a series of principal component analysis (PCA) were conducted. The results showed that KMO statistics for all variables was above 0.8, much above the threshold of 0.5 (Field, 2009).

This means that the sample size was adequate for the factor analysis. Bartlett's Test of Sphericity was also significant for all variables indicating that correlations among items were sufficiently large for PCA and there were some relationships among the items. The determinant of the Pearson correlation matrix for all variables was greater than the necessary value of 0.00001.

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). This phase included serial steps: model specification, model identification, model estimation, model testing and model modification. In order to determine the goodness-of-fit of the models, several fit statistics were used including: Chi-square, Goodness-of-fit Index (GFI), Comparative Fit Index (CFI), and Root Mean Square Error of Approximation (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 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 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 variables in the framework of Maqasid al-Shari'ah with various degrees.

This finding suggests that religion is an exceptional factor that leads Muslim society into higher level of development as clearly affirmed by some Qur'anic verses such as "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" (QS. 7:96).

Therefore, 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 the betterment of multiple components of development of the society. REFERENCE Abdel-Khalek, A. M. (2006). Happiness, health, and religiosity: Significant relations. *Mental Health, Religion & Culture*, 9(1), 85–97. Abdel-Khalek, A. M. (2007).

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