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THE FORMATION OF SOCIAL CHARACTER TO COUNTER THE PRACTICE OF USURY IN PESANTREN ENVIRONMENTS

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ABSTRACTS

Background: The widespread practice of usury with high interest rates targets various segments of society, including those in pesantren communities. To address the issues faced by individuals in the vicinity of pesantren, the formation of social solidarity for collective welfare is essential. **Purpose:** This study aims to examine the process of social character formation among members of the Pesantren Persis Ciganitri community, specifically through activities in the *Halaqoh Mingguan* (Halmi) program. **Method:** The research employs a qualitative descriptive method. Data were collected through observation, interviews, documentation study, and Focus Group Discussions (FGD). **Result:** The results of this study reveal that the process of social character formation occurs through learning activities conducted by teachers (ustad, ustadzah), as well as supervisors or officials from the Micro Waqf Bank Berkah Umat Ciganitri. Learning is carried out through lectures aimed at instilling social and religious values embedded in an oath. This oath, recited at each meeting, serves as a commitment from the members to improve their economy through halal (permissible) business practices and to enhance their children's education. **Conclusion:** The outcomes of this social character formation within the Halmi program include cooperation, social solidarity, respect for differences, and cultural assimilation—values that reflect the social character shaped through these Halmi activities.

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A. INTRODUCTION

The majority of community members in the Persis Ciganitri Islamic Boarding School have businesses that are included in the MSME category. The economic problems felt by business actors around the Persis Ciganitri Islamic boarding school and many other residents are also felt by other residents, namely the difficulty of getting access to business capital (Rizal et al., 2021). This opens up opportunities for the practice of loan sharks that are rampant in the community and are known as emok banks or other illegal financial institutions (Abas et al., 2023).

Initially, many business actors accessed loans from loan sharks because of the easy requirements and fast disbursement. This condition does not help the capital problems of business actors in a sustainable manner, and even worsens the economy because it is entangled in high interest rates (Afisa et al., n.d.; Mughni & Mudzakir, 2018).

This phenomenon was well responded to by the Micro Waqf Bank (BWM) Berkah Umat Ciganitri which was present in the Persis Ciganitri Islamic Boarding School. The presence of BWM Berkah Umat Ciganitri is one of 1000 BWMs in Islamic boarding schools throughout Indonesia that can help improve the welfare of the people through Islamic boarding schools (Financial Services Authority, 2019:3). BWM Berkah Umat Ciganitri has been established since 2018, now it has 578 members named the Business Group of the Community Around the Indonesian Islamic Boarding School (KUMPI). One Kumpi has at most ten members, whose houses are close to each other, making it easy to coordinate.

The presence of BWM Berkah Umat is inseparable from the Persis Ciganitri Islamic Boarding School which participates in overcoming poverty in the surrounding environment. In this case, it can be seen that Islamic boarding schools are not only Islamic educational institutions, but also have a role in solving social problems in their environment. The pesantren has shown its commitment to improving the welfare of the community, both individually and in groups, through its active involvement in community empowerment programs. The purpose of this empowerment program is to improve community welfare by strengthening resources so that people can become independent. Successful empowerment programs in Islamic boarding schools show benefits and blessings for the community (Professional Training Institute 2018).

Laznas encourages the development of residents' businesses in the pesantren environment to start a community empowerment program. Sharia Microfinance Institutions were established as part of this policy. This step was taken with the aim of increasing the role played by pesantren in helping the poor. The main focus of the program is the poor, which is expected to form a group pattern. This group pattern creates an attitude of mutual help, which results in a sense of Ta'awun, or a sense of belonging to a group. Community Business Group Around the Indonesian Islamic Boarding School or KUMPI.

BWM Berkah Umat Ciganitri supports 375 KUMPI member businesses in 2023, spread across various sectors. This sector consists of 263 food and beverage businesses, 56 stall businesses, 19 tailoring businesses, and several other businesses that sell

clothing, cosmetics, as well as laundry, livestock, and services such as credit and electronic repair.

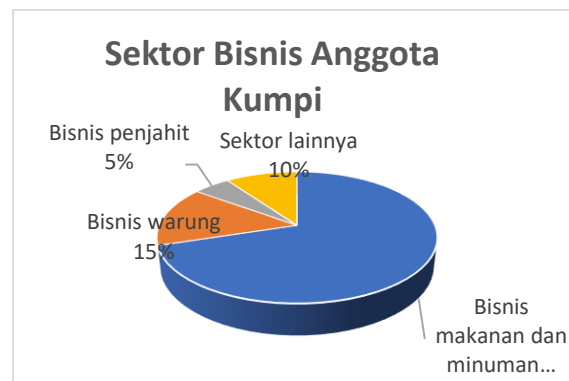


Diagram 1. Kumpi Member Business Sectors

The diversity of these types of businesses shows the diversity of economic activities supported by BWM in an effort to improve the economy of the community around the pesantren.

BWM Berkah Umat Ciganitri service for Kumpi members to access business capital with requirements that are easy to complete and not complicated like the requirements at conventional banks. This makes it easier for kumpi members to access the business capital needed to develop their business. The capital provided by BWM Berkah Umat Ciganitri, starts from Rp. 1,000,000,- and can increase the loan nominal if the payment process is smooth and can participate in Weekly Halaqoh (Halmi) activities. Halmi is a weekly meeting of Kumpi members which contains installment payment activities, halmi activities are usually supervised by a supervisor who is responsible for various tasks, such as disbursement and payment of financing or loans (LAZNAS BSM UMAT, 2018:1).

The Halmi activity, which was attended by Kumpi members, did not only deal with the installment payment process and the most distinguishing thing from other conventional loans was the learning process. The learning carried out is in the form of instilling religious and social values conveyed by ustad or ustadzah from the Persis Ciganitri Islamic Boarding School which is expected to shape the social character of community members in the pesantren environment.

B. METHOD

This study uses a qualitative approach with a descriptive method. By using a descriptive method, population characteristics and social events that occur in the process of forming the social character of residents in the pesantren environment who are members of Kumpi can be explained in detail. According to Moleong (2013:4), the descriptive method is the process of collecting data about people's words and the behaviors they observe.

The purposive sampling technique is used to select a sample of all people involved in Halmi activities in which there is a learning process of religious and social values that can form social character. The sample used in this study consisted of Halmi members, administrators and managers of BWM Berkah Umat, ustad and ustadzah as well as leaders of the Persis Ciganitri Islamic Boarding School. There are

two categories of data collected by researchers, namely primary and secondary data. According to Tauzeh & Suyitno (2006:131) Primary data is data obtained directly from the original source without intermediaries, such as through interviews and observations. Secondary data according to Azwar (2014:6-7) includes documents, journal articles, books, and other related literature.

In the data collection process, various methods are used, namely through interviews, observations, documentation studies, and group focus discussions (FGD). Observation is carried out in two ways, namely by observation to see the learning process carried out to form the social character of Halmi BWM Berkah Umat Ciganitri members in Halmi. It can track relevant aspects according to the research objectives (Bungin, 2001:129).

C. RESULT AND DISCUSSION

Halmi's activities will be carried out after the BWM Berkah Umat Ciganitri team ensures that KUMPI is worthy of receiving financing or loans. In the Group Compulsory Training (PWK), halmi is held once a week. Halmi is a meeting between two or five KUMPI from the same area. The process of this activity is carried out in one of the members' residences that has been approved by all KUMPI members. During the activity, it is not allowed to provide food or drinks. This is done to avoid additional burdens for KUMPI members.



Figure 1. Documentation of Weekly Halaqoh Activities (Halmi)

This meeting lasted for 60 minutes, divided into two parts: 30 minutes for financing transactions and 30 minutes for the development of group members by the manager or management of BWM Berkah Umat Ciganitri accompanied by the provision of materials to instill social and religious values to form social character. The process of implementing Halmi is different from the practice of "picking up the ball" in the community, also known as "emok bank" (Rahoyo & NSS, 2019). In halmi activities, there is a coaching process (Nur et al., 2019) and education that can shape the social character of kumpi members. In the coaching process carried out in the Halmi meeting in the form of knowledge and skills about household and business economic management and improving the knowledge and abilities of Kumpi members in the religious and social fields (Cahyani & Zuhirsyan, 2021).

Formation of Social Character of Kumpi Members in Halmi Activities

Character formation is defined as a way to educate a person or group to be able to make wise decisions and practice them in daily life. The great hope of character formation is that it can contribute positively to the environment (Kesuma et al., 2012). The formation of the social character of Kumpi members is formed through a learning process given by ustad or ustadzah or supervisors assigned by BWM Berkah Umat Ciganitri. The learning process in the form of knowledge about business skills or management as well as religious and social education is what distinguishes it from funding provided by other conventional banks (Rosidayanti et al., 2023).

Before starting Halmi's activities, Kumpi members read the pledge which reads as follows:

'Bismillahirrahmanirrahmir

We are members of Kumpi Pledge:

1. Always speak honestly, keep promises, trust and discipline.
2. Maintaining ukhuwah, by helping to overcome the difficulties of fellow members.
3. Together with their families, they strive to improve welfare and environmental awareness.
4. Utilizing the funds of the Micro Waqf Bank in accordance with the application and returning them on time.
5. Educate and send children to school so that they become intelligent, solihin soseeing, devoted to parents and serve only Allah SWT.

Allah bears witness to our words and deeds"



Figure 2. Pledge Reading Documentation

The pledge read by Kumpi members in Halmi activities shows the content of religious and social values. Religious values are contained in the sentence "Always tell the truth, keep promises, trust and discipline." As well as "... filial piety to parents and serving only Allah SWT. God bears witness to our words and deeds." The meaning contained in the pledge is a form of obeying religious commands such as being honest when speaking, being able to keep promises that have been made, being trustworthy if trusted and must be able to be disciplined or on time (Ratnasari et al., 2020).

The social values contained in the pledge that is read at the beginning of each Halmi meeting include establishing cooperation to be able to help each other overcome the difficulties of fellow Kumpi members. To create cooperation, solidarity is needed that can be formed from the intensity of continuous interaction (Fauzi & Santoso, 2023).

The vows uttered every time they get together with Halmi will always be remembered, embedded in their hearts, and reflected in their actions, which can be considered an internalization of values. Internalization, according to Nurdin (2014:124), is the process of understanding and learning values with the aim that these values are embedded in everyone. Internalization occurs in three stages:

1. Value Transformation Stage

At this stage, "value" is still in the form of words that are often spoken. Kumpi members go through this stage in halmi activities with the reading of the pledge led by one member and followed by the other. This pledge is read orally at every halmi meeting, so it is still in the cognitive realm of kumpi members. If a person's memory is not strong, they can forget the sound of the vow. This can be seen from kumpi members who often forget the narrative of the pledge, even though it is read together at every halmi meeting.

2. Value Transaction Stage

Social and religious values are contained in the transaction stage of the pledge value that is pronounced together in every halmi activity. The instillation of values at this stage is carried out through two-way communication or mutual interaction between kumpi members and supervisors as well as ustad or ustadzah who fill the education session. The interaction of supervisors and ustad or ustadzah in providing guidance on the meaning of values in the pledge is an example of this process. This two-way communication is very important, and the supervisor is responsible for the "value transaction" process that he conducts with the members of the kumpi on a weekly basis.

3. Internalization Transaksi Stage

At this stage, the vow becomes more than just words embedded in one's mind, but becomes a part of and the personality of the kumpi member. It goes beyond the value transaction stage and heads towards active forms of communication that include both verbal and non-verbal communication. The social and religious values contained in the pledge become part of the heart, not only remembered in memory, but also reflected in concrete actions.

Based on the three stages of internalization, the process of forming social character is clearly described from the process of internalizing social and religious values contained in the pledge. There is another learning process in shaping social character, namely the provision of material about social and religious values given by supervisors, ustad or ustadzah who are in charge of halmi activities.

Results of Social Character Formation

The learning process carried out by kumpi members from supervisors, ustad or ustadzah has seen results. The following are the results of the learning process and the formation of social character obtained, including:

1. Collaboration

The cooperation of kumpi members can be seen through the act of working together and supporting each other to achieve common goals in the development of their business. Each member of kumpi supports each other by sharing experiences and business opportunities that are growing and promising to increase their revenue. Through this exchange of experiences, there is an experience that helps each other and strengthens the relationship between KUMPI members.

With this collaboration, social solidarity was formed among Kumpi members. This happened because of intensive social interaction, because for forty to fifty weeks they participated in Halmi activities. According to Wiryanto (2004), one of the important components of this interaction is communication, which is defined as the direct exchange of information between two or more individuals in a face-to-face situation.

Simatupang (2011) stated that the intensity of activities carried out by Kumpi members is defined as the regularity and frequency of activities carried out repeatedly. It shows the verbal and nonverbal interactions that occur during Halmi's activities. Verbal interactions include a variety of things, from sharing everyday stories to talking about personal issues. Body gestures, such as a smile or laughter, reinforce emotional connections among Kumpi members.

2. Social Solidarity

By participating in Halmi activities every week, Kumpi members build strong social solidarity. According to Durkheim (in Ritzer & Goodman, 2010), collective consciousness is the result of a collective understanding of the standards and principles embraced by many people. Social solidarity is an idea that creates collective consciousness through Halmi's weekly activities.

Moral feelings and emotional experiences shared encourage social solidarity in Halmi and Kumpi activities (Johnson, 1990:87). This shows how important it is to maintain and strengthen social relationships in an economic context that is built together through member participation and interaction. When members experience disasters such as illness or loss of work, even their stalls burn down, sadness arises. A sense of empathy strengthens the solidarity of Kumpi members in Halmi activities, increasing togetherness and supporting each other in the group.

According to Durkheim (in Hensselin, 2006:56), the social solidarity formed from Halmi's activities among Kumpi members can be categorized as mechanical solidarity. Collective consciousness (*collective consciousness/conscience*) Kumpi members encourage this solidarity. They follow Halmi's rules every week and are seen united as they share the same fate and struggle to improve the family economy through their efforts. Often, members will face repressive actions such as ridicule or being the topic

of conversation between Kumpi or Halmi if they violate the rules that have been established and agreed upon.

3. Appreciate Differences

The social character formed in halmi activities for kumpi members is the process of self-adjustment between individuals. With this self-adjustment, each kumpi member is able to respond to differences or tensions that arise between them. In this process, various approaches to conflict resolution are used, depending on the situation. The process of adjustment between individuals and individuals, individuals and groups, or groups to groups in order to reduce, prevent, or overcome tension and chaos (Soekanto, 2010: 65-68). There are several types of approaches used:

- 1) Adjudication is a flexible process of conflict resolution among Halmi members. The goal is to prevent the problem from dragging on and can be resolved by the members themselves without involving third parties or complex legal processes.
- 2) Arbitration is an attempt to resolve conflicts by using an unbiased third party as a decision-maker. In the event of a dispute between a member of KUMPI and the manager, arbitration may be conducted, and the administrator as a neutral authority takes a decision. The arbitral award cannot be contested by the disputing party.
- 3) Conciliation is an attempt to resolve a conflict or misunderstanding by involving neutral parties to reach an agreement or a middle ground. The goal of conciliation is to help the dissenting parties talk to each other so that they can reach a settlement that is acceptable to both parties.
- 4) Mediation is an attempt to resolve a conflict or tension by involving a third party who does not participate in the conflict or tension. Mediators help the disputing parties communicate and negotiate to reach a fair solution for all parties.
- 5) Stalemate is an attempt to resolve tension or conflict by keeping the disputing parties busy with things that each other needs. This can distract from the conflict that is occurring, which can cause the conflict to subside or stop naturally.

These techniques allow Halmi members to manage and resolve conflicts or tensions that arise during their interactions. This enhances their ties and cooperation to develop joint economic ventures.

4. Cultural Assimilation

Kumpi members do not come from the same tribe or region, so cultural interaction is often seen in the interaction process that occurs in halmi activities. This process of intercultural interaction is often referred to as assimilation. Assimilation is the process by which members or groups combine elements of their culture to create a new culture that is applied in daily life (Soekanto, 2010:68). This process occurs because Halmi members reach a balanced agreement on economic progress, upholding the value of togetherness between those who come from different ethnic, linguistic, and occupational backgrounds.

Although they are from Central Java, Halmi members live around the Persis Ciganitri Islamic Boarding School and show examples of this assimilation process. Newly admitted members have the ability to blend in and interact with other members, and existing members have the ability to receive and interact with these new members, which is the starting point of the assimilation process. They can develop new habits that demonstrate their cultural integration through these interactions.

D. CONCLUSION

The formation of the social character of Kumpi members in Halmi activities is carried out by supervisors, ustad or ustadzah from the Persis Ciganitri Islamic Boarding School or supervisors from BWM Berkah Umat Ciganitri. The process of forming the social character of Kumpi members begins with the reading of the pledge followed by the interpretation of social values so that it can be internalized and reflected in their actions. The actions of Kumpi members who can work together, social solidarity, respect for differences and cultural assimilation as a result of the social character formed from Halmi's activities.

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