



Implications of Economic Education and Rationality of Islamic Economic Life Style *Salik*

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Abstract. The purpose of this study was: (1) to analyze how economic education in the family environment, economic rationality, and *salik* lifestyle; (2) to analyze how economic education in the family environment and economic rationality have implications for the *salik* lifestyle. The method in this research used quantitative descriptive. The results showed that (1) economic education in the family environment and the economic rationality of the *salik* were high, and the *salik* lifestyle tended to be a simple lifestyle, (2) the *salik* are educated by their parents in managing finances and controlling expenses, so they are trained to be simple individuals. Likewise, the economic rationality of the *salik* is inseparable from Islamic rules, which always insert the intention to worship Allah and not be Islamic in every economic activity.

Keywords: *economic education; rationality; salik lifestyle*

INTRODUCTION

Along with the times, human economic activities develop towards the exchange of goods and services that are not based on usability and usefulness but as a sign or symbol of self-esteem. Now, humans no longer buy goods but buy brands that are attached to the goods. This is done to fulfill the desire in which there is satisfaction and happiness if you can get what you want. People buy goods no longer as a form of fulfillment of needs, but rather lead to the fulfillment of personal desires. Needs can be fulfilled by consuming an item but desire will never be fulfilled [1]. Economic behavior is a form of consumptive lifestyle.

Consumptive tendencies are usually done more by young women who are female students. Physical development requires it to pay more attention to appearance because attractive appearance will be younger to be

accepted in their environment. Appearance is an asset for young women because following current trends will make them more confident.

The phenomenon that hit most urban areas is the development of a culture of consumerism which is characterized by the development of lifestyles. Various lifestyles that are born from increasingly diverse consumption activities in urban communities.

According to Mukadis, a lifestyle that is more prominent in urban society today is a consumptive lifestyle where shopping is no longer a fulfillment of needs but a place to satisfy pleasure. The usefulness of goods is not the main benchmark in purchasing decisions. All rely on pride and passion to have that makes it feel relieved when what is desired is fulfilled [2]. Lifestyle can arise through a social environment where a person spends a lot of their time. Like the pesantren environment that seeks to foster a simple

lifestyle. Pesantren as a traditional education institution that continues to develop into an education institution that adapts to the needs of the times, shows that the role of pesantren is very large in people's lives. In ancient times, this educational institution was mostly in rural areas, but now pesantren are also found in big cities. This is in contrast to the lifestyle that develops in urban areas that are more likely to be a consumptive lifestyle. According to Novitasari and Handoyo that there is often a change in urban student lifestyles where there is a process of cultural friction from areas that tend to be simple to become city culture that is synonymous with consumptive life so that the habits of regional students also experience change [3]. His role as a student who was educated as well as a *santri* made them known as *salik*, because *salik* was none other than those who wandered on their way to Allah . In addition to being required to have a healthy mind, they are also required to have the knowledge and wisdom to distinguish which is right and which is vanity [4].

Associated with student habits, basic education which has an important role in shaping habits, especially in economic decision making is economic education in the family environment. Economics is not only obtained through a formal lecture process but the process of transformation and interaction of science also occurs when a person is in a family environment because in the family environment is the starting point of a person to get knowledge both physically and spiritually [5]. Education within the family has an important role as well as being the first gate of a human being in receiving education and the process of character building themselves. although the process of transforming science in the family is not structured and neatly arranged such as the lecture process that is arranged systematically in the form of curriculum and in a teaching plan within a certain time [6]. According to Purwanto family education is fundamental or the basis that determines the child's further education, both

in school and in society [7]. According to Lemmitte, economic education in the family can be done by getting used to and being healthy towards money by giving money management education so there are some positive things related to spending, saving, and investing money properly [8].

Complex economic problems require humans to keep trying to find solutions in meeting their needs. Humans are continually having needs that demand to be immediately fulfilled and always within limits that are less and less, so that they are not grateful for what they have today [9]. Every human being is required to be able to deal with short-term problems such as meeting consumption needs. In this case rational economic action is needed in every economic decision making. According to Sukidin, economic rationality means that the actor calculates the utilization or preference in choosing a form of action, the actor also calculates the cost of each behavior path, and the actor tries to maximize the utilization to achieve certain choices [10]. As students and students who not only get general education but also Islamic education, *salik* is required to act rationally in accordance with the guidance of Islamic teachings in every fulfillment of their needs.

METHOD

The method used in this research is where quantitative descriptive. This type of research is causal associative research. Causal associative research is a type of research that aims to analyze the relationship between variables that are interrelated with each other which explains how a variable can affect other variables [11]. In other words, a causal design can explain the relationship between one variable and the other variables that influence each other. Researcher used 48 respondents boarding school female students Student Universe '*Alimussirry*. Data retrieval method used in this research is observation method and questionnaire. The assessment criteria are as follows [12]:

Table. I Item instrument in Scale Likert

Alternative Answer	Score
Very Agree (VA)	4
Agree (A)	3
No Agree (NA)	2
Very No Agree (VNA)	1

Source: Sugiyono 2011

Each interpreted and percentage use /formula percentage namely:

Information:

Ideal score = score maximum x amount question x amount respondent

With category percentage as the following: [13]

Table. I Percentage

Percentage	Category
81% - 100%	Very high
61% - 80%	High
41% - 60%	Enough
21% - 40%	Low
0% - 20%	Very low

RESULT AND DISCUSSION

Questionnaire variable economic education in the family environment consists of from 6 question items. Amount value answer respondent for eight items question that is $146 + 122 + 109 + 118 + 144 + 161 = 800$. While score id is it is $4 \times 6 \times 48 = 1.152$. So calculation percentage is as the following:

Questionnaires variable economic education in the family environment consists of from 7 question items. Amount value answer respondent for eight items question that is $149 + 157 + 139 + 167 + 152 + 148 + 160 = 1,072$. While score id is it is $4 \times 7 \times 48 = 1.344$. So calculation percent of the bag is as the following:

Questionnaires variable simple lifestyle consists of from 8 question items. Amount value answer respondent for eight items

question that is $143 + 139 + 135 + 117 + 144 + 137 + 134 + 139 = 1.088$. While score id is it is $4 \times 8 \times 48 = 1,536$. So calculation percentage is as the following:

From the above calculations it can be concluded that economic education in the family environment, Islamic economic rationality and the lifestyle of the *Salik* Islamic boarding school students' universe of *Alimussirry* are included in the high category. In addition, it is also known that *salik* lifestyle tends to lead to a simple lifestyle.

Salik is actually a title or designation for those who walk in the way of Allah with the aim of seeking and getting closer to Him. On the way to Him, a *Salik* still needs guidance and direction from the teacher who understands more about good and bad things, and what paths must be taken to be able to achieve this goal so that *Salik* is not lost. A *salik* is basically an ordinary person who has a life like a person in general. The same is true for Jagad 'Alimussirry Islamic boarding school students who can be said that they are *salik* because their goal is to seek Allah. Besides that, they are students who are healthy and have high knowledge and have enough wisdom, which is something that must be owned by a *salik*. This is in line with Jailani's statement saying that a *salik* should have common sense, knowledge and wisdom because with these three aspects a *salik* will be able to distinguish between the right and the vanity [14]. These three aspects are inseparable from the first education they received before getting education at the boarding school and on campus, namely education in a family environment that has a huge influence in shaping the character, attitude, and lifestyle of *Salik*. Education in a family environment depends on how parents direct their children to be good or bad. Orang his old habit receive money or goods in excess, indirectly educate their children into private wasteful and can affect their propensity to behave consumptive. But parents, who accustom their children to receiving money or

goods not excessively, will train children to be simple individuals and educate children in applying Islamic economic values namely balance. According to Nawawi, the balance was manifested in simplicity, saving and avoiding the attitude of the wasters. Like the word of God in the letter Al - Furqan: 67.

وَالَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَلَمْ يَقْتُرُوا وَكَانَ بَيْنَ ذَلِكَ قَوَامًا

And those who, when they spend (property), are not excessive, and are not (miserly), and are in the midst of such things [15].

The concept of a simple lifestyle is in line with Islamic concepts such as *zuhud* and *qona'ah* [16]. Ascetics are not concerned with things worldly or leave the sparkling life of the material in order to refrain from negative influence of the world lives [17]. Whereas *qona'ah* is a willingness to accept and feel sufficient for the results it produces and keep away from feelings of dissatisfaction and lack of feeling [18]. *Zuhud* and *qona'ah* are basic attitudes that must be possessed by a *Salik* because basically a *Salik* must be afraid of Allah and avoid His wrath, including leaving behind the sparkling life of the world. But in reality what is happening now is much more that they worship the sparkling trinkets offered in the world than those who always try to live simple and feel enough with everything they have. The *Salik* will in fact always give up his physical soul, even his whole being is only to Allah, while the *ghairullah* (glittering the world) is placed under his feet and not even seen at all.

Children who are accustomed to being educated by their parents in managing finances will be easier to control the expenditure. Similarly, a *salik* that if from the beginning has been trained with good financial management then it will be easier for him to adjust the desires and needs of their on goods and services. This action is realized in the attitude of austerity towards expenses that may still be postponed. As Fariz said, a simple human being is a human who is able to adjust according to his conditions and abilities [19].

In this case it does not mean running away from real life, but an effort to fortify yourself with spiritual values that are able to acquire themselves when they are faced with a materialistic problem of life.

Phenomena that exist among students who in this case as well as a *santri*, especially students / students who live far from their parents and manage their consumption needs independently from the parents' income, need the right financial arrangements so that all their needs when far from their parents can be fulfilled by good. The state of the friendship environment is supported by the many tempting entertainment and culinary facilities which give an impact on the consumption pattern of students in general. Because someone consumes an item or service not only because they need it, but the "eye hungry" aspect that often occurs when someone consumes is an indication of consumptive behavior. At first he planned to consume certain items, but when he arrived at the shopping center, many other motivations influenced him in choosing the goods or services to be consumed. This can potentially make it a consumer behavior.

Apart from that, feelings of reluctance, and competition in friendship sometimes also create a pattern of public relations that is irrational and will ultimately affect its own financial situation. Unfulfilled financial accountability to parents allegedly can cause delays in understanding the importance of the child's own financial arrangements. But different if from an early age students have been accustomed to being responsible for their financial strength, so even if they are far from their parents they will continue to control each of their expenses because the habits applied by parents continue to be carried wherever they are. *Salik* is who have knowledge of how to manage finances, quality of goods, and the urgent need that can occur at any time will be more selective in their consumption activities.

The Islamic Boarding School *Salik* students of the universe '*Alimussirry*' come from various regions and have different social status ranging from the lower, middle and upper classes. But over time in his daily life good lifestyle in dress, eat, and meet daily needs between *salik* one with the other is not much different. Simple lifestyles are reflected in their daily lives both in dressing, eating, and fulfilling their daily needs although there are still a small number who persist in a consumptive lifestyle because of the high economic carrying capacity of parents and lack of economic education in the family environment in terms of controlling financial.

Students generally no longer rationally meet their needs when shopping, but are interested in unexpected things while in a shopping center. This may be reduced in intensity by students who have Islamic economic rationality. Similarly, what happens to *salik* Jagad '*Alimussirry*' who is also a student and a *santri*. Because they have high Islamic economic rationality, their fulfillment is always based on ethics, morals and guidance of Allah. In conventional economic rationality is defined as human action in fulfilling the purpose of life is to maximize the satisfaction or gain is always based on the needs (need), and the desire (want) driven by a healthy mind and will not act deliberately to make decisions that could be detrimental to the satisfaction or their profits. In fact, according to him, an activity or attitude that sometimes seems irrational, but often he has a strong rationality foundation, for example the attitude of the elderly who do not want to learn new technology, and people who are dating by spending time and money.

In Islamic economics, rational actions including economic and spiritual satisfaction or benefits both in the world and in the hereafter and in carrying out the economy are not only based on logic, but also based on moral and ethical values and remain guided by the instructions from Allah SWT. In the implementation of Islamic economic

rationality of the universe *salik* '*Alimussirry*' largely in accordance with the concept of economic rationality of Islam where it impacts on the reflection of his lifestyle. Islam justifies individuals to achieve success in their lives through economic actions, but success in Islam is not only material success but also success in the hereafter by gaining the pleasure of Allah SWT. Success in Muslim life is measured by the morality of Islam, not by the amount of wealth owned. According to Kahf, the higher a person's morality, the higher the success achieved. Virtue, truth and devotion to Allah SWT are key in Islamic morality. Virtue and truth can be achieved with good and beneficial behavior for life and abstaining from evil. Devotion to God is achieved by relying on all life only because of (niyyat) Allah, and only for (purpose) Allah, and by means of which has determined by God [20]. This can be seen from habit *salik* which always inserts the intention to worship Allah SWT in each of its economic activities which is shown in the answers to questionnaire number 1 and number 4 on the Islamic economic rationality variable with the proportion of answers agreeing more.

Islam does not prohibit individuals from using goods for achieve satisfaction as long as the individual does not consume goods that are haram and dangerous or damaging. Islam forbids consuming goods for illegitimacy and theft (spending in the wrong way) such as bribery, gambling and others. In this case also applies to consumption over time. *Salik* accustomed to inculcate Islamic values in every action tends to be more wise in the use of time and money. From the results of questionnaires known that *salik* Universe '*Alimussirry*' much prefers to spend his time in the cottage rather than use outside the cottage (malls, cafes, hangouts, etc.) and do not israf in spending money. Not everything they like must be bought if it is not an urgent need for them.

CONCLUSION

1. Education economy in the environment family and rationality economy the *salik* classified as high, as well style life *salik* tend stylish life simple.
2. Parental upbringing in a family environment for the wise use of time and money is likely to be carried on a life *salik* when it was far from their parents. Thereby the case *salik* who always insert values teachings Islam in every action its economy will tend on application style life simple.

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