

## Takāful Al-Ijtimā: Model Development of Religious Character Education



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**ABSTRACT:** The research aims to: describe and understand the strategy of Pondok Pesantren Manbaul Ulum Bondowoso in conducting religious character education through takāful al-ijtimā, describe and analyze the design model, implementation of the model, and implications of takāful al-ijtimā as a model of religious character education for the students. This study uses a qualitative approach with a case study research design. Data collection techniques include documentation, interviews, and participatory observation. The study also generates data analyzed using a descriptive model with steps: data collection, data condensation, data presentation, and conclusion. The results of the study are: (1) There are three strategies in the implementation of takāful al-ijtimā, namely through introduction, learning, and habituation. (2) In the implementation of takāful al-ijtimā, the students become part of the actors who are free to be creative. This means they are not only participants but also the most important part of the implementation of takāful al-ijtimā, because agreements among students determine various activities; (3) Activities in takāful al-ijtimā are designed not only as enjoyable outdoor learning but also implemented for the benefit of the community, namely: Community Development, Teaching at TPQ and Madrasah, Village Observation and Exploration, Financing Assistance and Social Rehabilitation, Alumni Development; (4) The implications of takāful al-ijtimā are manifested through the attitudes, behaviors, and skills of the students.

**KEYWORDS:** Religious Character Education, Takāful al-Ijtimā

### INTRODUCTION

The behavior and attitudes of Indonesian society lately seem to disregard the noble values that have long been rooted and highly esteemed in daily life, faced by the current young generation of Indonesians. This issue is a social problem, encompassing fights, drug abuse, violence, extramarital sexual relations, abortion, gang fights, teenage criminality, and radicalism (Andriani et al., 2022). Besides these, there are also national issues such as low unity and solidarity, as well as a diminished spirit of national defense. Deeply, Indonesia is experiencing a crisis of identity, namely moral/ethical, political, legal, social, and economic crises (Wijaya & Utami, 2021; Phan-ae, S, 2023).

The cultivation of character, including religious character, is crucial for the younger generation and millennials. The speech by Bung Karno once warned that, "This nation must be built with character development first because character development will make Indonesia a great, prosperous nation, and Indonesia will become a nation of high dignity and respect" (Astriya, 2023; Sulhan, 2010). A prosperous nation can be interpreted as a nation with high dignity and respect.

The religious culture established by Islamic boarding schools (pesantren) has helped instill strong moral values in the lives of students. By emphasizing religious values such as ultra-religiosity, humanity, independence, monotheism, and justice, pesantren have successfully created a conducive environment for students to lead meaningful, balanced, and disciplined lives (Faishal, 2017; Permatasari et al., 2022). This not only impacts students' lives during their time at the pesantren but also influences their lives after leaving. Pesantren have a significant role in fostering religious character education and shaping civil society (Hanafi, 2017; Prasetya & Cholily, 2021).

The goal of education in pesantren is to teach students that learning is a necessity and a way to serve God, not just a pursuit of power, wealth, and worldly benefits. Therefore, pesantren bear a great responsibility in shaping the character of their students (Ningsih, 2017; Noor, 2015). Meanwhile, the educational goals of Pondok Pesantren Manbaul Ulum Bondowoso are to produce individuals who are faithful and devout, have noble character, are of high quality, and possess competitive advantages in realizing a civilized society.

Based on field observations, the development of Pondok Pesantren Manbaul Ulum Bondowoso faces several challenges. The issues related to the implementation of takāful al-ijtimā' include a lack of awareness and seriousness among students in practicing religious character education through takāful al-ijtimā'. Additionally, the minimal understanding and experience of educators at

## **Takāful Al-Ijtimā: Model Development of Religious Character Education**

Pondok Pesantren Manbaul Ulum regarding the values of religious character through takāful al-ijtimā' also hinder its implementation.

The development of a religious character education model at Pondok Pesantren Manbaul Ulum Bondowoso through takāful al-ijtimā' is an annual agenda that has been carried out since 2005 (Pondok Document, 2020). This activity is organized as socio-cultural learning. During these activities, all members of the pesantren community (religious leaders, teachers, staff, and students) directly interact with rural communities, familiarize themselves with the environment and nature that support community life, understand the values and culture embedded in the community, and directly experience and participate in daily life. The implementation of takāful al-ijtimā' as one of the flagship programs in the development of religious character education models aims to instill high values of religious, humanitarian, cultural, and national diversity among students.

Based on the above background and field observations, the researcher is interested in exploring in more detail the strategies for implementing the development model of religious character education through takāful al-ijtimā', the design of the development model of religious character education in the implementation of takāful al-ijtimā', the implementation of the development model of religious character education through takāful al-ijtimā', and the implications of takāful al-ijtimā' as a model for developing religious character education for students.

### **RESEARCH METHOD**

This research method utilizes a qualitative approach with a case study research design. Qualitative approach refers to descriptive exposition without the use of statistics, aiming to explain incidents that occurred during the research by capturing events and occurrences that are the focus and describing them as they are. Qualitative research emphasizes natural settings and seeks to uncover the meaning behind an individual's social actions. A case study research design aims to provide a comprehensive explanation related to the aspects of an individual, a group, an organization, a program, or a societal situation that is studied in detail, completeness, and depth.

The researcher employs a qualitative approach to gather descriptive data about behaviors and written or oral documents from the research subjects that can be observed (Moleong, 2018). The researcher retrieves written data from documents provided by the pesantren during interviews, while the main sources are Salwa Arifin (the caretaker of Pondok Pesantren Manbaul Ulum Bondowoso) and Miftahus Surur (the Chairman of the Foundation). The reason for using qualitative research is to gain a deep understanding of the phenomena, events, or occurrences related to the organization, design, implementation, and implications of Takāful al-Ijtimā' as a model for developing religious character education (Hadi, 2021).

The type of research in this study is a case study, which is a comprehensive study of individuals, groups, institutions, organizations, programs, and so on, over a certain period of time. Additionally, the research focus can involve modern or contemporary phenomena that occur in daily life (Pirmanto, 2016; Raco, 2018). Single-case study is utilized by the researcher in this study, focusing only on a single social environment, namely Pondok Pesantren Manbaul Ulum Bondowoso. Considering that this pesantren has been conducting Takāful al-Ijtimā' since 2005 and has persisted until now. This means that the implementation of Takāful al-Ijtimā' has been ongoing for approximately eighteen years (until the completion of this research).

### **DISCUSSION**

#### **1. Implementation Strategy of Religious Character Education Development Model Through Takāful al-Ijtimā at Pondok Pesantren Manbaul Ulum Bondowoso**

Educational institutions, particularly Islamic boarding schools (pesantren), have a crucial role in shaping religious character education. Besides being obligated to enhance academic achievement, pesantren also have a significant responsibility in shaping the religious character of students (Nofiaturrehman, 2014; Rohman & Muhid, 2022; Ridlwan, 2022). In preparing for their future, through religious character education, students' intelligence is not only based on cognitive intelligence but also on affective and psychomotor intelligence, which are essential assets for students in preparing their souls (Hambal, 2020; Andrianie et al., 2019; Zulkarnain, 2017). It is hoped that with both types of intelligence, students can successfully face various challenges.

Religious character education is provided not only through formal learning processes in classrooms or limited to conceptual frameworks but must also be practiced directly, internalized, and applied when interacting with others (Adlina et al., 2023; Dharin, 2019). Through religious character education, students are not just taught about what is right and wrong but are also accustomed to experiencing, feeling the values of right and wrong, and practicing them in family, community, and national life (Kosasih et al., 2023; Subianto, 2013).

Religious character education needs to develop the following principles: (a) Religious character education is an integral part of every social and academic activity, not a separate subject, and not bound to a specific curriculum. (b) Religious character education is integrated into every action of students; (c) Positive educational environments such as pesantren can shape religious character. Therefore, teachers need to realize their role as role models for students; (d) Continuous administrative policies and training need to encourage character development; (e) Teachers responsible for developing religious character education collaborate with students' parents and the community to achieve consensus in shaping students' character; (f) In developing students' religious character,

## Takāful Al-Ijtimā: Model Development of Religious Character Education

educational institutions such as pesantren and the community are important partners (Luthfiah & Zafi, 2021; Mof & Ramadhan, 2019; Ferdian, 2022; Anggun, 2023).

Pesantren, as educational institutions, must actively prepare students as educated human resources ready to face the challenges and trials of life, both locally, regionally, nationally, and internationally. Students are expected not only to understand theories but also to be willing and able to apply them in community life (Fauziah, 2017; Susilo & Wulansari, 2020). Students are expected not only to be able to apply the knowledge learned during their time at the pesantren but also to have sufficient understanding to address various complex issues in daily life.

Through education at pesantren focusing on character formation, students can become human resources with courage, entrepreneurial spirit, and the ability to handle life problems wisely, creatively, and independently. As an educational institution, pesantren must develop an entrepreneurial spirit, a religious characteristic embedded in the culture of society and social life (Fatchurrohman & Ruwandi, 2018; Hidayat et al., 2018; Suyitno, 2013). Pondok Pesantren Manbaul Ulum Bondowoso is committed to realizing this obligation. This commitment is reflected in the vision of Pondok Pesantren Manbaul Ulum Bondowoso as follows: "Capable of producing qualified human resources and having competitive advantages in realizing a civilized society" (Pondok Document).

The substance of the above vision describes that the educational orientation at Pondok Pesantren Manbaul Ulum Bondowoso does not solely emphasize academic intellectual elements but also highlights religious character education as a counterbalance for the development of students' moral and spiritual aspects. The strategies or steps taken by Pondok Pesantren Manbaul Ulum Bondowoso in developing takāful al-ijtimā include 3 approaches: through introduction, through learning, and through habituation as discussed below.

### a. Strategy of Religious Character Education Through Takāful al-Ijtimā at Pondok Pesantren Manbaul Ulum Bondowoso Through Introduction

Introduction is the process or act of getting to know or recognizing an action performed. The introduction of takāful al-ijtimā activities in this context is a process and method that educational institutions, such as pesantren, use to understand the takāful al-ijtimā activities conducted at their respective institutions (Hafiz & Manas, 2017; Muhamad, 2023). In implementing religious character education through takāful al-ijtimā at Pondok Pesantren Manbaul Ulum Bondowoso, a curriculum is used as its strategy.

Documentation obtained from the interview is supported by documents issued on April 22, 2023. Observations indicate that the strategy of religious character education through Takāful al-Ijtimā at Pondok Pesantren Manbaul Ulum Bondowoso is conducted using a curriculum that includes: 1) Introduction to the types of takāful al-ijtimā activities during the orientation period for new students. 2) Briefing before takāful al-ijtimā activities are carried out. 3) Introduction to takāful al-ijtimā activities through Islamic Education and Civics subjects at school. 4) Introduction through reading materials on morals and jurisprudence in the madrasah.

The above indicates that the model strategy for developing religious character education through takāful al-ijtimā through introduction at Pondok Pesantren Manbaul Ulum Bondowoso has a very significant influence, as evidenced by the increasingly positive social attitudes of the students.

### b. Strategy of Religious Character Education Through Takāful al-Ijtimā at Pondok Pesantren Manbaul Ulum Bondowoso Through Learning

Learning is a structured and interactive system to achieve specific goals. Learning strategies encompass various methods, models, approaches, and techniques used specifically. One of the benefits of learning strategies is to meet the needs of students in learning how to think better (Fauziah et al., 2021; Yuberti, 2014).

The interview results mentioned earlier are supported by documentation and observations conducted on April 22, 2023, indicating that the strategy of religious character education through takāful al-ijtimā at Pondok Pesantren Manbaul Ulum Bondowoso includes learning, such as: 1) Implementation conducted when educators provide real examples in pesantren spaces, such as educators forming small groups in carrying out takāful al-ijtimā activities. 2) Evaluation of takāful al-ijtimā activities is conducted every end of the month to provide assessments. 3) Takāful al-ijtimā at Pondok Pesantren Manbaul Ulum Bondowoso is conducted both indoors (inside the pesantren) and outdoors (outside the pesantren). 4) Instilling a spirit of mutual help and mutual cooperation among pesantren residents. 5) Educators provide good examples and role models both inside and outside the pesantren. The results above prove that there is continuity in the development strategy of religious character through takāful al-ijtimā through learning at Pondok Pesantren Manbaul Ulum Bondowoso.

### c. Strategy of Religious Character Education Through Takāful al-Ijtimā at Pondok Pesantren Manbaul Ulum Bondowoso Through Habituation

Habituation is a practice involving repeated behavior with the aim of becoming a habit. This method is included in classical methods that have been used. In the context of Islamic education, habituation methods are considered very important because worship requires repeated practice. This method has been recognized and used by Muslim scholars (Aslam & Ahmad, 2021; Khoirunisaa, 2022; Hafshah, 2023).

The next step that educators must take is to implement habituation strategies, as explained by Akhyar (2021). Through habituation, students will become accustomed to takāful al-ijtimā actions consistently demonstrated by educators, such as helping

## Takāful Al-Ijtimā: Model Development of Religious Character Education

others, collaborating in assisting those experiencing difficulties, participating in environmental volunteering, participating in neighborhood watch, and other activities. Starting from the simplest habituation, the implementation of takāful al-ijtimā will have a significant positive impact on students' lives.

The interview results are reinforced by documentation and observations conducted on April 22, 2023, indicating that the strategy of developing religious character through takāful al-ijtimā at Pondok Pesantren Manbaul Ulum Bondowoso through habituation includes: 1) Organizing and implementing duty schedules for students to clean rooms, toilets, classrooms, and other pesantren areas. 2) Participating in condolences and prayers for the deceased. 3) Participating in community service in the village and neighborhood watch. 4) Assisting neighbors or friends in distress. 5) Providing assistance to the poor and orphans. The above activities aim to habituate students to have good social characters through Takāful al-Ijtimā activities at Pondok Pesantren Manbaul Ulum Bondowoso.

### 2. Designing a Model for Developing Religious Character Education Through Takāful al-Ijtimā

Religious character education cannot be merely theoretical, limited to face-to-face interactions in formal learning at pesantren (Asrori, 2024; Tsabit, 2023; Heriana, 2022; Kusuma et al., 1970). This implies that religious character cannot develop solely through theoretical subjects, as character is not a subject matter. Religious character education requires models, habituation through exemplary behavior, mentoring, and guidance. Character education needs to be infused into all subjects, as it is also impossible to convey it partially through specific subjects at pesantren (Rofi'ie, 2017). Similarly, in daily life within the family, pesantren, and society, this situation poses a unique challenge for pesantren and its teachers to develop effective learning models for the implementation of religious character education.

The implementation of *takāful al-Ijtimā* can be considered effective as a model for religious character education. This activity has been maintained until now by pesantren and has become a mandatory annual agenda for all members of the pesantren community (kyai, ustazd/ustadzah, and students). The implementation of *takāful al-Ijtimā* is one form of ijtihad to realize the religious character education of students as well as an actualization of the vision, mission, and goals of Pondok Pesantren Manbaul Ulum Bondowoso, stating that this pesantren not only educates students in formal learning spaces but also shapes them into individuals who always have a better future outlook through direct experiences they undergo in society (PPMU Document 2020). Hence, students are given the freedom to integrate various religious character values into activities directly related to the community.

### 3. Implementation of Takāful al-Ijtimā as a Model for Developing Religious Character Education

To ensure that religious character education in the implementation of *takāful al-Ijtimā* can be realized as expected, the model of religious character education is implemented in the form of the following activities:

#### a. Building the Community

The obligation of an individual Muslim, besides worshipping Allah, is also to propagate Islam whenever and wherever they are. The obligation to propagate Islam is both a religious and social obligation (Rahman & Shrandi, 2021). There are numerous verses in the Qur'an that urge Muslims to engage in propagation. References on how to propagate are even provided in the Qur'an to create strong, steadfast individuals and to foster a peaceful societal order (Putra, 2023). This means that their thoughts, words, and actions are always based on the divine values or religious teachings they embrace. The community-building activity in the implementation of *takāful al-Ijtimā* serves as a platform to train students to have personalities that reflect religious character values and social concern. Embedded within the students are values that can be manifested in real life, including being responsible for oneself, family, society, environment, and religion.

#### b. Teaching at TPQ and Madrasah

Every student has the right to receive religious education and character development from their teachers. Especially for junior students, they are entitled to receive guidance from their senior peers. This is necessary to preserve these character values so that they can be passed down through generations (Rattanyium, 2023). For senior students, they have a responsibility entrusted to them by their kyai and teachers to practice the knowledge they possess. Because beneficial knowledge is knowledge that is applied. In this regard, teaching junior students at TPQ and MI is their choice (Marta, 2022).

Discipline for students also needs attention because it has a significant influence. Through teaching activities at TPQ and madrasah, it is hoped that discipline will be instilled. The goal of teaching discipline to students in their everyday activities is to ensure that they are controlled and trained so that they have skills reflected in their behavior's compliance with established rules or norms. Individual self-control over various regulations is closely related to discipline. These regulations can be self-imposed or come from external sources. Discipline is understood as the conscious adherence to rules or regulations.

A society or nation reflects its way of life through discipline. The level of a nation's culture can be imagined to begin with the level of discipline it possesses. Individuals with high discipline usually obey rules, arrive on time, act and behave according to prevailing norms, and so forth. Conversely, individuals with low discipline usually cannot or do not comply with rules and norms, whether they originate from family, society, government, or regulations decided by a specific formal institution/organization.

In addition to discipline, another expected character trait is the growth of self-confidence. Self-confidence is closely related to individual activities based on mastered skills, believing that they can work independently, master skills and expertise in their field,



## Takāful Al-Ijtimā: Model Development of Religious Character Education

and be accountable for all their actions. In facing life's competition in society, instilling self-confidence in students is crucial because it serves as valuable capital for them. Self-confidence has benefits such as believing in one's own skills so that they do not need recognition, acceptance, praise, or respect from others.

One of the most vital aspects of human personality is self-confidence. Individuals with this character trait are confident in their abilities and have realistic expectations. They even remain positive-minded and can accept it when their expectations are not met. Self-confidence is a quality that makes someone believe in their ability to do something or achieve it. People with self-confidence tend to have a positive view of themselves, a strong belief in their abilities, and a good understanding of their skills. Therefore, self-confidence involves a combination of positive mental attitudes and mastery of skills. This shows that confident individuals not only "feel capable" but also believe that their abilities are based on experience and rational consideration.

### c. Nature and Environmental Observation

Activities involving the observation of nature and the environment can be used as models for environmental-based learning or learning models that utilize the environment as a learning object can help address environmental challenges and cultivate love for the environment. Therefore, learning will be more meaningful and can create enthusiasm for learning so that the activities of abstract thinking and verbal understanding of the concepts learned by students can be minimized, they will gain real learning experiences.

The materials obtained from learning can be implemented and applied to real-life situations so that the benefits of successful religious character education learning will be more tangible. This is one of the advantages that forms the basis of environmental learning approaches. Teachers are expected to act locally, but they can develop global thinking in the context of environmental learning. This means they need to learn anything, acquire knowledge and wisdom from various experiences of other nations, but the knowledge and wisdom of the experiences of other nations are used as learning to act in the local environment.

Ideally, education should be beneficial as a means to facilitate the integration of students into the existing system and reality while also making adjustments to it, namely as a means of guiding them to be creative and critical in accordance with the changes and developments that occur, and finding out how to participate in changing their lives. One part of the implementation of Takāful al-Ijtimā is instilling awareness of the environment or love for nature. This is intended so that students have an awareness of the importance of harmony with nature being maintained and understand the impact of any destruction that may occur if there is damage to the forest.

Amid the concerns of many about environmental damage, it is important for students to be involved in taking responsibility for environmental conservation. Observational activities and village exploration are implementations of religious character education so that concern for the environment is possessed by students as a form of gratitude for the blessings given by Allah SWT through the universe. These activities are also efforts to preserve and conserve the environment.

### d. Financial Assistance and Social Rehabilitation

Financial assistance and social rehabilitation activities are intended for communities facing social problems. Since 2005, the pesantren has initiated efforts involving financing education and living expenses for school children experiencing financial, vulnerable, and neglected issues. This initiative has continued to the present day (PPMU Document, 2020). Social care is a description of community life that upholds morality, where all citizens regardless of ethnicity, religion, social class, or identity cooperate, collaborate, and help each other in achieving positive things for the common good. Social care is not just about feelings or thoughts but actions. It's not just a desire to make any movement, but an understanding of what is right or wrong. Financial assistance and social rehabilitation activities are efforts to train students to have a sense of social care.

### e. Development

Pesantren graduated are individuals who have attended or graduated from the pesantren. Pesantren graduated also have a responsibility towards the success of education in their pesantren. They are also assets of the pesantren that must be managed and empowered by the pesantren (Rifqi, Imron & Mustiningsih, 2016). Since its establishment until the end of 2009, Pondok Pesantren Manbaul Ulum Bondowoso has cared for a total of 1500 students, consisting of 550 male students and 950 female students, who come from Java, Madura, Bali, and Sumatra, and are still being nurtured by the PPMU alumni organization. Graduated development aims to nurture pesantren graduated towards righteousness and social reform and to strengthen the community to enhance their personal, economic, and social qualities (source: PPMU Document, 2021).

## CONCLUSIONS

Takāful al-Ijtimā is realized through the attitudes, behaviors, and skills of the students. The implications of takāful al-Ijtimā that indicate changes in the students' attitudes include: a) the realization of discipline and responsibility towards cleanliness and environmental safety, both in the school and surrounding community environments; b) always being courteous and caring towards others; c) willingness to sacrifice for others; and d) paying more attention to the public interest than personal interests. As for the implications of takāful al-Ijtimā manifested through the behavior of students, they include: a) the manifestation of good morals and behavior towards parents and the community; b) collaboration, assistance in good deeds, and participation in the spirit of mutual cooperation in completing various tasks; c) showing sympathy to the community through participation in community service activities, environmental monitoring, providing assistance in emergency situations, and other activities. Meanwhile, the implications

## Takāful Al-Ijtīmā: Model Development of Religious Character Education

of takāful al-Ijtīmā manifested through the skills of students include: a) calligraphy, b) painting, c) sewing, and d) other useful craft skills.

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## Takāful Al-Ijtimā: Model Development of Religious Character Education

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