

ULAMA AND FINANCIAL INFORMATION NEEDS OF RURAL COMMUNITY: STUDY IN WEST JAVA, INDONESIA

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ABSTRACT,

Ulama has been only identic with religious lectures and activities. In the rural areas, Ulama have turned out to be a source of reference for addressing various issues. Until now, in this era of digital media, Ulama still have an influence to mobilize the masses. In this regard, Ulama need to be considered to participate in successing national development programs and become agents of change in the diffusion of innovation. They can be empowered in order to improve the knowledge of rural communities. Rural communities need ulama as opinion leaders or information legitimators, especially in the era of digital media that is developing today. They are needed in fulfilling community information needs, including the field of finance and banking. This study aims to explore the role and function of ulama in improving literacy on finance in rural communities. The research location is Cianjur and Cirebon. Survey conducted on eight Ulamas and 32 Quran reading community members. The results showed that the biggest problem related to the financial problems experienced by rural communities is the problem of loan sharks and the debt bondage system. Rural communities need to consult and intensify their financial literacy. Ulama can provide information about the issue from the religious side only but have not been able to provide a real solution to overcome this financial problem.

Key words: *information legitimator, ulama, rural community, loan shark*

INTRODUCTION

In the last decade, in Indonesia, development communication is not as popular as other communications fields. Mass media, be it newspapers, radio, or television more often publish the terms of political communication, marketing communication, business communication, communication technology, and new media, compared with development communication. Similarly, scientific communication forums, such as seminars, symposiums, panel discussions, or workshops are rarely pointing development communication. Communications seminars tend to be more dominated by topics of political communication, marketing communications, business communications, communications technology, and new media (Sugiana, 2011).

Rogers (2003:5) simply defines development as a useful change toward a social and economic system that is decided as the will of a nation. Through the implementation of development, social changes are created that lead to the achievement of social welfare of a nation. In this context, development is seen as an engineered social process. Development is a planned change with the aim of creating social change. In this process, communication treatment and intervention is needed.

The position of communication in the context of development is "as an integral part of development, and communication as a set of instrumental variables in bringing about development". In the communication perspective, the term development communication is not merely a communication praxis, but is seen as a subdiscipline of communication science and practice. Within the context of developing countries, communication activities plays an important role to create planned social change. Communication is conducted with the aim of eliminating

poverty, unemployment, and injustice (Servaes, 2008:15).

One important study in the development communication approach is the problem related to the low participation of the people in the development process. This is a result of the minimum opportunity of fair and balanced communication between the people and the state decision makers in determining the course of the development process. In 1976 Everett M. Rogers (2003: 2) confirms the obsolescence of the Old Paradigm of Development Communications, which soon followed the emergence of new theses on the reshuffle of development communication. Thus was born the New Paradigm of Participative-Horizontal Communication, which put more emphasis on the need of a more self-sufficient and fair development strategy for the lower-level society in decentralized manner which is completely different from the top-down model.

In the era of a new paradigm, participatory-horizontal development communication revitalization the concept of interpersonal communication, folklore media, group communication, and two-step communication model that accommodate the role of opinion leader in the process of development communication (Servaes, 2008:158).

In Indonesia, the opinion leaders are represented by community leaders, one of them is the ulama. Ulama as agent of change plays function as an important actor in social communication process. They are role models who have the "power" of their social system, which acts as a mediator for the shift from old communication patterns, which are vertical and dependent on the media, to a new horizontal communication pattern that leads to democratization and community participation.

Etymologically, the term 'ulama' derived from Arabic is a plural form from the word 'alim' which means one who knows, one who has knowledge or

clever or 'knowledgeable' or scientist, both religious and non-religious. In Indonesia, ulama are usually familiar with religious duties that occur in their society. That is understandable because ulama are known as people who are experts about Islam and the guidance of the ummah. Their mastery in the science of religion is a general assumption about the figure of a ulama, although the real understanding of the ulama is not limited to that. Their credibility as ulama is given by the community or people. In rural area, they are credible as a dominant figure. It determined by the field of his/her knowledge, thoughts, movements, activities, and the scope of communication and social. The character of a ulama can also be determined by his role and function as a guideline, role model, and mentor in the the community or society.

Hiroko Horikoshi's research in West Java reveals that the role of ulama was very valuable in new order era. They fulfilled the traditional role as responsible for defending beliefs. Through the teaching of the religious sciences, the ulama preserve the practices of religious orthodoxy of its adherents. While their secondary role is their political involvement and concern in thinking about the fate of society (Zuhrah, 2015).

The definition of role according to Soerjono Soekanto (Soekanto, 2002:243) is a dynamic aspect of a person's job position or status. When a person exercises his rights and obligations in accordance with his position, he carries out a role. Meanwhile, the definition of function is a group of activities belonging to the same type based on its nature, its implementation, or other considerations. Functions are closely related to each other to be performed by a person with a specific role each based on a group of similar activities by their nature or implementation. In other words, function is a more specific aspect of a particular role (Sutarto, 1998:26).

There are two types of roles according to Soekanto (2002:220), normative role and ideal role. The normative role is a predetermined role, while the ideal role is the role expected by society to be performed by someone who plays a role. A person's ability to perform an ideal role is crucial with regard to solving problems or changing circumstances as long as he or she holds a particular position or status.

There are four roles attached and must be assumed by the ulama as the heirs of the prophet, the role is: *tabligh*, *tabayyun*, *tahkim* and *uswah*. Through the role of *tabligh* Ulama convey the *da'wah* of Islam, teach religion, and convey Islamic law to the public. Through the role of *tabayyun* ulama interpret and explain the Qur'an, interpreting al-Hadith of the prophet S.A.W then transfer it to the community. Through the role of *tahkim* ulama explores the sources of Islamic law to create decisions and legal certainty. Through *uswah* ulama gives example and make himself as an example as the Prophet guide it (Shihab, 1992:83).

Various studies, done by Sudarwati (2010),

Hafiduddin (2013) and Zuhra (2015), in different locations, show the different roles and functions of Ulama in various area. The role also shifts as the times flies. Therefore, it is important to know how the role and function of ulama in West Java, especially as information legitimator in this digital era. This is because, ulama is the opinion leader or agent of change who can participate in the diffusion of innovation and development communication.

The previous research that this research team did, titled "Digital Media Utilization in Agricultural Societies of Sumedang District" (Mirawati & Karimah, 2015), indicates that agrarian communities residing in the countryside have been literate in digital technology. All farmer types: large farmers, small farmers, land cultivators, to farm workers, have access to digital technology, albeit to varying degrees. Even digital media has made it easier to trade their agricultural products. This shows that the lives of rural people have been affected by digital media. From this research, we assumes that ulama in rural areas also have access to digital media, as well as their roles and functions as opinion leaders who legitimize information is inseparable from the advancement of information technology that helped hit the countryside.

Various studies show that the role of scholars in each region was not entirely the same. Research conducted by Fatimah Zuhra, entitled "The Shifting of the Position and the Role of Ulema in the Midst of the Development of Socio-Cultural Society" conducted in Langkat District (Zuhrah, 2015) indicates that the role of scholars is wide enough in internalizing Islamic values into the Malay customs. Some of the Malay customs are governed by the sultanate and ulama, such as reciting the Qur'an, bathing, poetry and saga, entertainment and art, social clothing, threshing rice, building houses and so forth.

The differences of Ulamas role and function in each region due to different problems in each area. West Java is one of the provinces where ulama are role models. This is reinforced by the existence of Cirebon as the city of Ulama, Tasikmalaya and Cianjur as an Islamic Student (santri) city.

In Cianjur, currently one of the most prevalent issues in rural community is the circulation of "mobile banks" which is actually the practice of loan sharks. They use popular terms to attract the target that the majority are housewives. For example they call themselves Bank Hello Kitty, Bank Dhafa, and other names that are considered to be familiar with housewives.

METHOD

Based on the explanation, the main problem is "How to improve the role and function of ulama in fulfilling rural community financial information needs?" From the formulation of the problem identified several steps that need to be done: (1) mapping the access of ulama in rural

West Java Province to digital media. (2) Mapping the financial problems related to the rampant moneylenders in rural areas. (3) Formulate the role of ulama as opinion leader to overcome the problem by utilizing digital media.

This research activity was conducted in Desa Cibeber, Cianjur Regency, and Desa Purwawinangun, Cirebon regency, West Java Province. Interview was conducted to eight Ulamas (ustadz and ustadzah) in the three largest Quran reading community in this village: Majelis Taklim Al Fatima, Majelis Taklim Al Hikmah, and Majelis Taklim Al Masfu'ah. In addition to involving ustadz and ustadzah, this research also interviewed 30 members of Quran reading community. These are involved to explore the role of ulama in disseminating knowledge about finance and banking. Actually, Quran reading community dominant members are housewife. They are the main target or victim of the mobile bank or loan shark.

RESULT AND DISCUSSION

There are eight Ustadz/Ustadzah who became informers of this research:

1. Ustadzah Aisyah

Ustadzah Aisyah was 40 years old, she taught Quran reading since high school. In addition to being a freelance recitation teacher at a religious school founded by his father, she is also a permanent teacher at a state Junior High School in the District. The last education pursued by Ustadzah Aisyah is undergraduate in English majoring from the University of Swadaya Gunung Jati, Cirebon. Ustadzah Aisyah uses android based smartphone. This media is used primarily for the coordination of work with fellow teachers in junior high school where she also teaches, also to coordinate with the Quran reading members.

2. Ustadz Bunjamin

Ustadz Bunjamin is 61 years old. He is one of the pioneers of religious schools in Purwawinangun village. He is a formal teacher as a primary school teacher. Ustadz Bunjamin took his education in a pesantren, and completed reading various Islamic holybooks. He also established the Prosperity Council of Masjid (Dewan Kemakmuran Masjid/DKM) in his village. Ustadz Bunjamin only has a house phone to communicate. He chose not to use the smartphone because he think it's no need for it. He also feel too old to learn the smart technology. During this time, for the coordination of work in school he relied on Ustadzah Aisyah, who was his daughter, to transfer important information in whatsapp group.

3. Ustadzah Karnimah

Ustadzah Karnimah did not initially think that she would become ustadzah in Quran Reading Community, since her formal education only graduated from elementary school. She took religious education

informally in her village in Sumedang. However, as the wife of a policeman, she was asked by the Village Head to become Family Welfare Empowerment organization (PKK) cadre. Utilizing the provision of religious knowledge obtained from informal education, Ustadzah Karnimah taught housewives to study the basics of Islam. Furthermore, she continues to learn by reading religious books so that her religious knowledge continues advance. Ustadzah Karnimah using android based smartphone. He formed a group of whatsapp that contains member of Quran Reading Community.

4. Ustadzah Astuti

Ustadzah Astuti is 43 years old. She teach Quran at Al Fatimah Foundation. Al Fatimah Foundation is an Islamic foundation that has been established since 1980. In addition to providing education of Kindergarten and Quran reading community members, the foundation also established a book library as a source of learning for housewives. Ustadzah Astuti has a smartphone. She uses whatsapp and blackberry messenger applications to coordinate with members of the Quran reading community members and manage activities at the Al Fatimah foundation.

5. Ustadzah Emilia

Ustadzah Emilia is 54 years old. Her husband is chairman of neighborhood association (Rukun Tetangga). Ustadzah Emilia who is an elementary school graduate received her religious education from her parents who is one of the Al Fatimah Foundation founder. Al Fatimah Foundation has a permanent building for kindergartens and Quran reading community. Even today they are developing the building to become a rentable meeting hall. Ustadzah Emilia has an android-based smartphone given by her son. She joined a group of Quran reading community group and family groups. But because she was not young anymore, she was lazy to use it. Usually she asks her children or grandchildren for help.

6. Ustadzah Ema

Ustadzah Ema is 42 years old. Ustadzah who has formal job as a kindergarten teacher is a bachelor of Islamic education from Syamsul Ulum University Sukabumi. She is a young cadre in the Al Hikmah and Al Masfiah Quran reading community Cibeber Cianjur. This community is established by her grandfather. Currently they owned permanent buildings result of villagers wakaf. Ustadzah Ema uses android based smartphone. This media is used primarily for co-ordination with fellow teachers in the kindergarten where she teaches. Coordination of work is done through whatsapp group. Ustadzah Ema has a facebook account but not too often access it. The reason rarely accessing facebook is because she does not have much free time.

7. Ustadzah Kokom

Ustadzah Kokom is just 35 years old. She is the younger sister of Ustadzah Ema. She finished her education and taught in the same place as her sister. Similarly,

she is active in the Al Hikmah and Al Masfiah Quran reading community in Cibeber Cianjur. Ustadzah Kokom uses android based smartphone. This media is used primarily for co-ordination with fellow teachers in the kindergarten where she teaches. Coordination of work is done through whatsapp group. Ustadzah Kokom has a facebook account but not too often access it. The reason rarely accessing facebook is because it does not have much free time.

8. Ustadz Rahmat

Ustadz Rahmat is 40 years old. He graduated from of Islamic education at Syamsul Ulum University Sukabumi. In addition to his formal work as a teacher at SDN Tegal Sari, he actively teaches religious schools Cikondang Cibeber Village also teaches Al Hikmah, Al Fatimah and Al Masfiah Quran reading community. Ustadz Rahmat uses android based smartphone. This media is used primarily for co-ordination with fellow teachers in the primary school where he teaches. Coordination of work is done through whatsapp group. Ustadz Rahmat has a facebook account but not too often access it. The reason rarely accessing facebook is because it does not have much free time and feel no need.

Table 1. Ulama Smartphone access type

No	Smartphone Ownership	Description
1	Have no smartphone	Ustadz above 60 years, actually able to have but feel no need
2	Have Smartphone but can not use it	Ustadz / ustadzah over 50 years old, usually given by their children/family
3	Have Smartphone and Utilize Online Conversation App only	Ustadz / ustadzah under 50 years old, utilizing the conversation app (whatsapp) for formal work coordination and for Quran Reading Community
4	Have a Smartphone, using online chat and social media apps	Ustadz / ustadzah under 50 years old, utilizing the conversation application (whatsapp) for formal work coordination and for Quran reading community group. Social media, especially facebook only casually and rarely accessed due to time constraints and felt not important

Meanwhile, for members of the Quran reading community, when viewed in terms of utilization of features and applications that can be used in smartphone, majority use the phone features, SMS, camera, games, internet, music, and social media. They are familiar with social media and online conversations application such as WhatsApp, Facebook, and blackberry messenger. There are 73.3% of them who already have WhatsApp and Facebook account. Although slightly, 6.7%, members has been active using other social media that is Instagram, Line, and Path. In addition to using social media as a medium to communicate, Quran reading community members also use social media as a medium to search, add, and obtain information - although, there are still many members who

mainly rely on television as a medium where they get information.

Members of the Quran reading community even know the latest issues circulating in social media, such as issues about plastic rice, the issue of MMR vaccine is not halal, First Travel issues, and other issues related to housewives and also the world of celebrities.

The role of ustadz/ustadzah as a religious leader in rural community is still recognized very strongly by local people, especially by Quran reading community members. This is evidenced by Al-Hikmah community members who are still consulted to ustadz/ustadzah about everyday issues both happening in their environment and about the latest issues circulating in social media.

Some of the topics discussed and consulted are usually about how to educate children, juvenile delinquency, the law to borrow money from bank as well as to loan sharks, and Rohingya Muslims case. Usually the ustadz/ustadzah does not directly justify or blame the outstanding issues, but they responds by explaining the hadiths and the arguments relating to the issues being discussed. Then they will give direction and advice on what to do in response to the current problems or issues that are in circulation. Quran reading community members also tend to believe in the words given by Ustadz/ustadzah compared with information obtained through social media, they say that the Ustadz/ustadzah is considered more competent in conveying information because all information obtained through the Qur'an, Hadith, and Dalil. While the internet is considered not always valid because the amount of information that is not properly plastered through the internet/social media.

In addition to ustad/ustadzah, Quran reading community members are also used to consult with family, friends, midwives, teachers, as well as to posyandu cadres. They will choose who is more competent to express an opinion according to the problems they faced. As for example they will choose midwives to be consulted around health, they will consult teacher about their child's education issues, and others.

The circulation of current issues, they can be through some information from WhatsApp and Google read by one person then delivered directly to other members. Related information that has been obtained from various sources, they asked and consulted again to the ustadz who was there. Like their views on juvenile delinquency that occur in the neighborhood, moneylenders who provide money borrowing services, and how to educate children and limit it in the use of mobile phones in order not to become a negative activity.

Ustadz/Ustadzah in the Quran reading community is quite initiative because they started discussions about the latest cases that occurred in the community. So that the members who have confusion get a statement right or wrong on the issue that occurred. True or not the issue that occurred pegged to the Quran.

When asked about the importance of the role of ustadz/ustadzah as a transmitter of information among Quran reading community members, they say that the ustadz/ustadzah plays an important role and is still very much needed as a 'community tongue' (penyambung lidah masyarakat). this fact shows that ulama as a channel of information from various parties and still have a big influence on the community. They also said that the delivery of information directly by the government felt necessary but still with the share of ustadz/ustadzah in the process.

The features of the application used by Quran reading community members are very diverse. Some use their mobile phone for selfie, listen to music, read Al-Quran, internetan, and others. The five most widely used features are phone (80%), camera (75%), and SMS (75%). Then followed by internet (40%) and listening to music (35%). In addition to the five most widely used features, researchers also found that mothers in both villages also love to play games, use online dictionaries, and listen to radio through their smartphones.

Table 2. Social Media and Application used by Quran Reading Community Members

Social Media	Percentage
Whatsapp	70%
Facebook	40%
BBM	35%
Line Messenger	15%

Based on the findings, Whatsapp (70%), became the most widely used medium for connecting with family, alumni, or PKK groups. Furthermore, 40% of housewives use Facebook, while 35% use Blackberry Messenger, and the remaining 15% use Line Messenger. It is interesting to note that as social media users are quite active, respondents also often share information they get from the internet to their peer groups through the WhatsApp group or Facebook group.

Financial Problems

Banking and financial problems that are happening in Cibeber District is "mobile bank". This mobile bank is actually moneylender or loan shark. Usually a mobile bank operates perpetrators using a motorcycle in the village. They went to housewives who were huddled in stalls, in front of elementary school, or at home residents. They offer housewives to borrow money that can be paid "cheap" per day. The amount of the loan is not big, usually enough to buy household appliance, clothes, or mobile phone, which ranges from Rp 200,000 to Rp 1,000,000. Loans received after administration deducted 10%. Meanwhile the return is about 10% per month. Daily installments are considered to be cheap starting at 10,000 per day. However, usually before the first debt is paid off they will again offer to add the loan.

The average community has difficulty returning because the borrower is a housewife who has no income and only rely on a living expenses from her husband. The debt will continue to accumulate over time. From Rp 200,000 in three months to around Rp 300,000, from Rp 1,000,000 to 1,331,000 or more. Within a year of debt of Rp 1,000,000 could be around Rp 3,137,000. The amount becomes doubled due to multiple interest system. In the end, they sometimes have to give up their valuables to pay, even there are 3 villagers who have to sell their house to cover up the debt that continues to accumulate.

Empowering Ulama in Financial Literacy

Ustadz and ustadzah are very willing to help bring to aware the people to the dangers of moneylenders. They have tried to explain from the religious side. Nevertheless, they feel that contemporary financial and banking issues can not be solved solely on the basis of Quran and Hadith. Ustadz and ustadzah feel that they can maximize the awareness of the community if they have credibility or established knowledge in finance and banking. Therefore, they hope the government or banking can invite them or provide training to them as provision to awaken the public.

This is reinforced by the statement of Quran reading community members which states that the villagers who borrowed to the loan sharks are the average non-members of the Quran reading community. Approaching them is not enough with the Quran's proposition, but with established and credible knowledge of banking. In fact, usually these debtors "challenge" ustadz / ustadzah to show other ways than to owe money to moneylenders.

Ustadzah Emilia actually knows that the loan shark interest system is different from banking interest, but its difficult to explain it to the community because her banking knowledge is not high enough. Therefore, ustadz and ustadzah hope the government and banking can train them so that they can explain correctly to the community. The ustadz and ustadzah argue that curative action should be conducted face-to-face, but preventive action can be done by utilizing digital media. Providing knowledge and understanding of finance and banking in avoiding loan sharks can be done intensively by utilizing social media groups and online conversations, be it facebook, whatsapp, or BBM messenger.

CONCLUSION

Access to digital media/smartphone consists of: 1) Ustadz/ustadzah age more than 55 years, low access. They have however requested the help of others to operate the chat app, especially whatsapp, not accessing social media. 2) Ustadz/ustadzah less than 55 years old, access is high. They have smartphone, can operate it, actively use the media chat application (whatsapp, BBM), and also utilizing social media (facebook). Ulama in rural areas not only lead the role of normative,

also the ideal role. Ideal role expected by society done by someone who holds status as Ustadz/Ustadzah relate to solving problems faced by village society. To Ustadz/Ustadzah, the Society entrusted the solution of religious issues. But if Ustad/ Ustadzah has a formal job or other skills then the higher the public trust. Ustadz who is a junior high school teacher is also a place to ask questions of education issues. Ustadzah who is also PKK cadres and village toddler health facilities (posyandu) cadres are trusted to ask about health issues (for example issues about vaccines circulating on facebook and whatsapp). Ustadz/Ustadzah feel the need/very willing to get formal briefing about various problems that exist in society, so that they are credible and trusted by society besides religious aspect. For example: In Cianjur Location, ustadz/ustadzah feel the need and willing to get training on banking because many villagers are trapped in accounts receivable at the loan shark, there are even 4 people who have to sell the house when the initial debt only to buy smartphone. When Ustadz/Ustadzah gave advice, people did not pay attention because the ustadz / ustadzah is not credible in the field of finance.

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