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Jurnal Studia Islamika



PUBLIC EXPENDITURE MANAGEMENT IN INDONESIA:

Islamic Economic Review on State Budget 2017

Aan Jaelani

ECONOMIC INDEPENDENCE OF PESANTREN:

The Study at Pekalongan Region

M. Nasrullah, Kuart Ismanto, Nalim

**DO GOVERNMENT AND PRIVATE SHARIA COMMERCIAL
BANKS PRACTICE SIMILAR FINANCIAL SOCIAL
RESPONSIBILITY DISCLOSURE?**

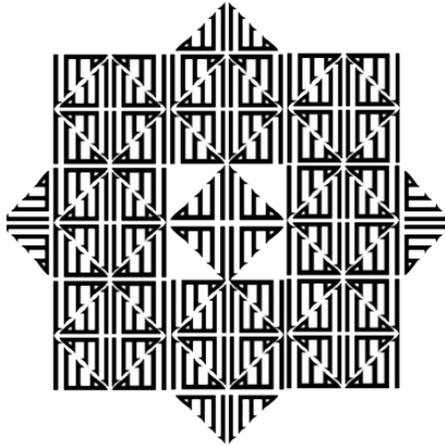
Nurdin, Mir'atun

**State Institute for Islamic Studies (IAIN) Palu
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Editorial Preface

This issue (Vol. 15 issues 2) of *Hunafa: Jurnal Studia Islamika* offers eight articles covering topics of Islamic economic. Various issues relating to Islamic economic are presented interestingly to contribute to the body of knowledge and practices. Academia and practitioners in Islamic economic may gain insight from reading these articles.

The first article is titled *Public Expenditure Management In Indonesia: Islamic Economic Review On State Budget 2017* by Aan Jaelani from Fakultas Syariah dan Ekonomi Islam IAIN Syekh Nurjati Cirebon. This paper discusses the management of public expenditures in Indonesia in State Budget 2017 from the theory of public expenditures, and the theory of public goods, then the author compared with the theory of public expenditure in Islamic economics. Public expenditure management in Indonesia has implemented a distribution system that divided public expenditure for central government expenditures, transfers to the regions, and the village fund.

The second article in the issue is titled *IKI SAE MAS as an Integrated Soft Skills Concept from The Qur'an and Sunna Perspective* by Aries Musnandar Universitas Islam Raden Rahmat (UNIRA) Malang. This paper highlights the function of instructional management of soft skills to the success of students' performance. The study employs a qualitative research method with multiple case study design, in which a meaning-making activity is underlined as the first objective of interpretive research in understanding social phenomena of education activities.

The third article is titled *Economic Independence Of Pesantren: The Study at Pekalongan Region* by M. Nasrullah, Kuat Ismanto, and Nalim Nalim from Fakultas Ekonomi dan Bisnis Islam IAIN Pekalongan. The article describes the economic map of Pesantren in Pekalongan region. The study found that almost all Pesantren in Pekalongan region have a business unit. The existing business

unit, mostly engaged in trade. The businesses itself is oriented to meet the internal needs of religious school, especially students.

The fourth article is by Mohammad Jeffry Maulidi BPN Praya Lombok Tengah. The article is titled *Halal Tours As The Form Of Islamic Civilization Progress: Special Economic Zone Mandalika Lombok*. The article discusses the implementation of da'wah in Halal tourism in Special Economic Zones (KEK) in Lombok. The application of Islamic cultural values through social construction and approach of education Sunnah can improve progress and contribution to society and quality of facilitation of educational development to increase understanding source of human power.

The fifth article is titled *Do Government And Private Sharia Commercial Banks Practice Similar Financial Social Responsibility Disclosure?* by Nurdin Nurdin and Mir'atun Mir'atun from Institut Agama Islam Negeri (IAIN) Palu, Sulawesi Tengah. The article discusses the differences between government and private owned sharia banks using six sharia banks samples. The sample was purposively selected from Indonesian Bank website. The data analysis shows that all three variables; independent commissioners, boards of directors, and sharia supervisory boards are significantly impacted the companies' corporate social responsibility practices.

The sixth article is titled *Islamic Economic Model in Reducing Gap of Growth and Unemployment* by Sumar'in Sumar'in and Iwan Kusnadi from Institut Agama Islam Sultan Muhammad Syafiuddin Sambas. The article discusses the effect of economic growth on unemployment. The article concludes that there is a negative influence toward economic growth in the rate of Indonesia and unemployment in 1998-2018. Economic development in Islamic economy perspective focuses on three elements such as forbidden interest (*ribā*) as instrument financial, optimization zakat and characteristics of an element of spiritual, moral, and material.

The seventh article is titled *Creative Economic Management Of Tangkit Lama Village Sungai Gelam Sub-District Muara Jambi District* by

Sumarto Sumarto from STAI Ma'arif Jambi. The article discusses the reality of the village of Tangkit Lama in Muara Jambi Regency in developing creative economic activities.

The last article is titled *Debt Policy Analysis as a Mediation of Financial Distress Predictions for Companies Registered at The Jakarta Islamic Index (JII) In 2013-2016* by Witri Aulia Maudy and Hendri Tanjung from Universitas Ibn Khaldun Bogor. The article discusses the effect of Debt Policy (DER) on Financial distress (Altman Z-score Modification) and the influence of Managerial Ownership (MOWN), Dividend Policy (DPR), Profitability (ROA), Liquidity (CR), Company Size (SIZE), to the Debt and Financial distress Policy.

I hope the articles presented in this issue adds further empirical evidence to the growing body of research that examines economic in the Islamic context. The articles could trigger other research related to Islamic economic across economic institutions in Indonesia.

Nurdin Nurdin

Editor-in-Chief

HUNAF: Jurnal Studia Islamika XV, II

IKI SAE MAS AS AN INTEGRATED SOFT SKILLS CONCEPT FROM THE QUR'AN AND SUNNA PERSPECTIVE

Aries Musnandar

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Abstract. Best practices of formal school education, particularly in the instructional management relates to teaching and learning. Education deals with all domains of human competency. In elementary school, unfortunately, there is still a discrepancy between aim and result. Teacher misconduct will affect students' bad character. The incorrect education process may create failure in achieving defined educational goals. It is vital for any nation to have competent educational practitioners to ensure its success in developing its students' skills as a human capital investment of a nation. School curriculum goal is derived from the national education aims which develop students' potentials for becoming good people in hard skills and soft skills. Therefore, the ideal teachers should understand all students' characteristics and potentials. This research is an attempt to highlight the function of instructional management of soft skills to the success of students' performance. The study employs a qualitative research method with multiple case study design, in which a meaning-making activity is underlined as the first objective of interpretive research in understanding social phenomena of education activities. Such phenomena to be interpreted may be found in practical realm, skilled know-how, and experiences. Based on findings, it is known substantively that students' soft skills will not be developed if the instructional management focuses on academic. On the other hand, soft skills will enhance significantly students' academic results, because soft skills will enable and improve students' potentials to reach the best learning achievement. At last, the researcher offers soft skills formula from an Islamic perspective as a comprehensive concept for building student character to be a good man. In Islamic precepts soft skills are *akhlāq* and *ādāb*, good character, positive behavior, spread kindness and bring many benefits to others and the environment. However, these soft skills must be placed under the guidance of Qur'an and Sunna.

Abstrak. Praktik terbaik dari pendidikan sekolah formal, khususnya dalam manajemen instruksional yang berhubungan dengan pengajaran dan pembelajaran. Kesepakatan pendidikan dengan semua domain kompetensi manusia. Di sekolah dasar, sayangnya, masih ada perbedaan

antara tujuan dan hasil. Perilaku buruk guru akan mempengaruhi karakter buruk siswa. Proses pendidikan yang salah dapat menciptakan kegagalan dalam mencapai tujuan pendidikan yang ditetapkan. Sangat penting bagi setiap negara untuk memiliki praktisi pendidikan yang kompeten untuk memastikan keberhasilannya dalam mengembangkan keterampilan siswa sebagai investasi modal manusia suatu bangsa. Tujuan kurikulum sekolah berasal dari tujuan pendidikan nasional yang mengembangkan potensi siswa untuk menjadi orang yang baik dalam keterampilan keras dan *soft skill*. Oleh karena itu, guru yang ideal harus memahami semua karakteristik dan potensi siswa. Penelitian ini merupakan upaya untuk menyoroti fungsi manajemen pembelajaran keterampilan lunak untuk keberhasilan kinerja siswa. Penelitian ini menggunakan metode penelitian kualitatif dengan desain studi kasus ganda dimana kegiatan pembuatan makna digarisbawahi sebagai tujuan pertama penelitian interpretatif dalam memahami fenomena sosial kegiatan pendidikan. Fenomena semacam itu untuk ditafsirkan dapat ditemukan dalam ranah praktis, pengetahuan dan pengalaman yang terampil. Berdasarkan temuan, diketahui secara substantif bahwa *soft skill* siswa tidak akan dikembangkan jika manajemen pembelajaran berfokus pada akademis. Di sisi lain, *soft skill* akan meningkatkan hasil akademik siswa secara signifikan, karena *soft skill* akan memungkinkan dan meningkatkan potensi siswa untuk mencapai prestasi belajar terbaik. Akhirnya, peneliti menawarkan formula *soft skill* dari perspektif Islam sebagai konsep komprehensif untuk membangun karakter siswa untuk menjadi manusia yang baik. Dalam ajaran Islam *soft skill* adalah akhlak dan adab, karakter yang baik, perilaku positif, menyebarkan kebaikan dan membawa banyak manfaat bagi orang lain dan lingkungan. Namun, *soft skill* ini harus ditempatkan di bawah bimbingan Qur'an dan Sunna.

Keywords: soft skill, pendidikan dasar, IKI SAE MAS

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Introduction

The essence of the Islamic value is actually for better deeds or righteous behaviors of humankind, as underlined by the Prophet. One of the important Islamic doctrines is that there is no priesthood. Muhammad is only a pure man who was chosen by God to be his messenger in this world to teach Islamic values for humankind, which is a blessing to the universe (*rahmah li al-'ālamīn*). From the Islamic point of view, the best righteous creatures are those who can contribute to other people through most of their good deeds.

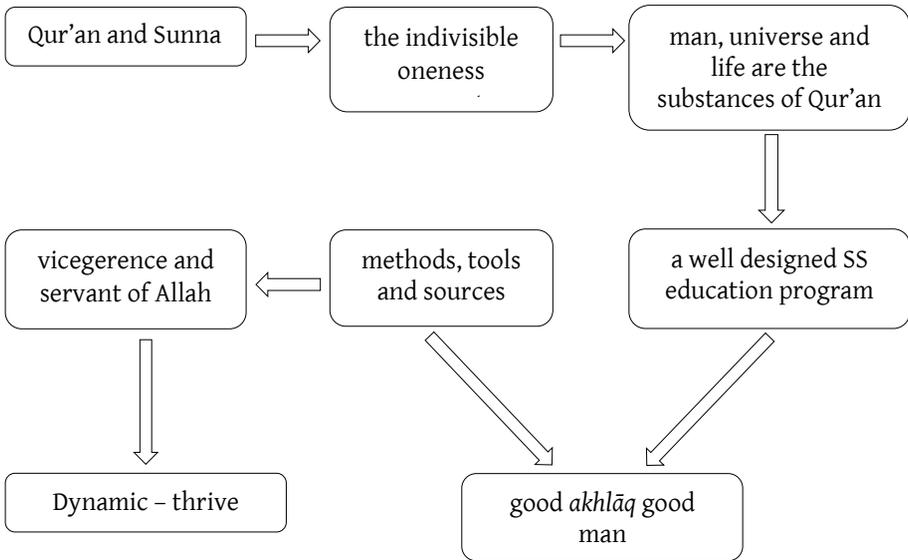
There are still a lot of misunderstandings about Islam. Many judged Islam by their own logic (rationality) that derived from his own life experience. They see Islam from a narrow perspective. They perceive themselves as having enough knowledge to criticize Islam with their limited knowledge of Islam. Many people non-Muslim or even Muslims' comments tend to corner the teaching of Islam only based on the behaviors of Muslims without considering what is behind their behavior. The worst thing is that many of those opinions are short and therefore over-simplified.¹

All kinds of righteous deeds along with Muslims faith are merely dedicated to Allah and performing our life according to Islamic teachings derived from Qur'an. Islam teaches humankind to live in ways of proper and mannerly with the right credibility and responsibility. Every task and job should be much advantageous for not only us as a Muslim but also others

The word Islam itself, in Arabic, is derived from the root word of *al-salām* which means, peace, purity, submission, and obedience. The word *Islām* means submission to the will of God and obedience to his law. The connection between the original and the religious meanings of the word is strong and obvious. Only through submission to the will of God and by obedience to his law can one achieve true peace and enjoy lasting purity. The terms soft skills are introduced and popularized by people who have no Islamic worldview.

Hence, this article focuses on elaborating the concept of soft skills (SS) from the Islamic perspective. As the Holy Book, Qur'an contains guidance for people in how to live in this world. All aspects of human life are included attentively in the Qur'an. The following diagram shows the SS and human aspects as a part of al Qur'an concept.

¹ Aries Musnandar, "Misleading Comment on Islam", *Readers Forum*, The Jakarta Post, 02/23/2011.



Picture 1.
The Elaboration of al Qur'an Concept for Soft Skills

The orientalist, H.A.R. Gibb mentioned that Islam is not substantially similar with other religions. Islam is more than just an ordinary religion. Islam is indeed much more than a system of theology. It is a complete civilization and worldview.²

The Islamic worldview as *weltanschauung* (the way of life) plays a very fundamental role for Muslims in how to live in this world. The rule of conduct to Allah's Law, namely sharia is just one aspect. Awhile, people who believe in God (Allah) called 'aqidah or faith, in which sharia and 'aqidah should be unity.

Akhlāq and Soft Skills in Education

Muslim scholars classify Islam into four aspects, namely 'aqidāh, 'ibādah, mu'āmalah, and akhlāq. 'Ibādah is ritual worships; mu'āmalah is part of Islamic law, a set of rules related to worldly matters, human interaction such as business, marriage, etc. Therefore, the four are intertwined into a Muslim's personality.

² Lajnah Pentashihan Mushaf Al Quran, *Tafsir Al Quran Tematik: Spiritualitas Dan Akhlaq* (Jakarta: Badan Litbang dan Diklat Kementerian Agama, 2010), 17.

The important thing that Muslim should perform *akhlāq* well in this world. *Akhlāq* is good behaviors, referring to the practice of virtue and manners in Islam. Awhile, soft skills are also related to good behaviors of the Western worldview.

Akhlāq is inborn characteristics and natural disposition of human. Al Ghazālī in his book entitled *Ihyā' 'Ulūm al-Dīn* defines *akhlāq* as actions without thinking and deliberation. Good *akhlāq* is a praiseworthy character (*al-akhlāq al-maḥmūdah*) awhile, bad *akhlāq* is a blameworthy character (*al-akhlāq al-maẓmūmah*). By improving their *akhlāq*, Muslims may improve their *'ibādah*. Natural disposition of human is basically in a state of balance and the environment. Unless the education is properly run, it may make such disposition become worse.

Virtues and vices are listed in the Sharia and *akhlāq* knowledge. On the Straight Path (*al-ṣirāṭ al-mustaqīm*) theory mentioned in the Qur'an and which was expressed finer than a hair and sharper than a blade. Man must invoke God's guidance because without it no one is able to resist the evils in this life. Perfection can be achieved mid-way through the incorporation of reason and revelation.³

He also explained that the ultimate goal of morality is to cut ourselves off from love to the world, and love of Allah. There is no more to love except love to God, and does not use all his belonging except for the sake of Allah. *Akhlāq* is weighed based on syariat and common sense (*'aql*). Then, the pleasure and happiness of the soul and spirit of enjoyment is the highest goal of morals. That is the love of God and love of the world, and nothing is loved except meeting Him. The happiness of the soul is when he meets Allah. This is based on sharia and using *'aql* (reason and common sense).⁴

All goodness starts from the purification of the heart (*qalb*) as the important things to shape good soft skills based on the Islamic

³ M. Abul Quasem and Kamil, *Etika Al-Ghazali: Etika Majemuk di dalam Islam*, trans. J. Mahyudin (Bandung: Pustaka, 1988), 82.

⁴ Kojiro Nakamura, *al-Ghazali, Abu Hamid (1058-1111)*, accessed January 26, 2017, <http://www.muslimphilosophy.com/ip/rep/H028.htm>.

precept. A sound heart (*qalb salīm*) is the life of the flesh. There lies within the body a piece of flesh. “If it is sound, the whole body is sound; and if it is corrupted, the whole body is corrupted. Verily this piece is the heart” (hadith). The perspective of Islam on the right soft skills are intertwined with the inner thoughts. *Qalb salīm* is a pre-requisite prior in having good soft skills based on Islamic values. In contrast, if one has sick heart (*qalb marīḍ*), it will affect to the bad attitude of soft skills.

Methods of instilling good *akhlāq* in a muslim personality are: 1) by self-training (*riyāḍah*); 2) by observing good people and associating oneself with them; 3) living in a conducive and good environment; 4) role model (*qudwah ḥasanah*). Meanwhile, in strengthening the character, the following efforts need to be done: 1) purification of the heart; and 2) jihad against the self.

Education and Soft Skills in Islam

In the modern education realm, the term human behavior usually refers to interpersonal skills as the way to behave in the response of its surrounding. Inter-personal skills are parts of the soft skills’ aspects that are supported by many attributes, such as creativity, flexibility, change-readiness (adaptation), willing to learn new things, leadership, etc. Someone can use his/her attributes in order to bring up his soft skills’ quality. Awhile, soft skills performance can be well recognized when someone conducts social contact and interactively deals with its environment.

If we heed the basic meaning of human behavior and soft skills, then we could say that Allah commands Rasūl Allāh for improving human behavior, to some extent, it could also be interpreted as human soft skills’ enhancement. In the Islamic perspective, the quality of the aforementioned soft skills should be greater than other skills, because Islam orders us to live successfully both in this world and in the hereafter. The modern education perspective does not direct people in how to obtain a successful the life after death. On the other hand, Muslims are encouraged to ameliorate *akhlāq* (exemplary ethical-moral standing) based on the teaching of Qur’an and hadith, as the main

sources. The intention (*al-niyyah*) must correct as true understanding and best practices of Islamic values.

Soft skills are imperative things for improving not only outputs of the direct instructional process but also the outcomes of the nation's educational system. By implementing the right soft skills, which are based on Sunnah and Qur'an, Muslims will achieve star performer in a way to combine the results of *ad-dunya* (mundane affairs) and Islamic teaching for the life after death (*al-ākhirah*). In Islam, humans' soft skills should be unified with the Qur'an and Sunna values. Muslims may achieve excellent performance in mundane affairs but they should put first their intention to reach the happiness in the hereafter. If they have the right intention, then *al-dunyā* and *al-ākhirah* could be achieved with the blessing of Allah.

In Islam, there is an inseparable connection between *al-dunyā* and *al-ākhirah*. This life pertains to the life in the hereafter. Based on Islamic precepts *al-ākhirah* is the last destination for human life, it is the forever true life. The Islamic precepts are aimed both at this world and the hereafter. In Islam, according to al-Attas, the *dunyā*-aspect must be related in a profound and inseparable way to the *ākhirah*-aspect. Everything is ultimately focused on the *ākhirah*-aspect without thereby implying any attitude of neglect or being unmindful of the *dunyā*-aspect.⁵

In regards to this comprehension, soft skills (SS) can also be reviewed from the perspective of Islam. SS in Islam encompasses both *mu'āmalah* and *akhlāq*, in which *mu'āmalah* must be related in profound and inseparable way to the *ākhlāq*-aspect. *Mu'āmalah* and *akhlāq* relate to the interaction of someone (as a worshiper or believer) with other human beings and the surrounding environments.

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَلْتَنْظُرْ نَفْسٌ مَّا قَدَّمَتْ لِغَدٍ^ط وَاتَّقُوا اللَّهَ^ع إِنَّ اللَّهَ خَبِيرٌ بِمَا تَعْمَلُونَ.

⁵ See The ICLIF Leadership Competency Model (LCM) An Islamic Alternative. 2007, 7.

O you who have believed, fear Allah. And let every soul look to what it has put forth for tomorrow - and fear Allah. Indeed, Allah is Acquainted with what you do (al-Ḥasyr [59]: 18).

Furthermore, Allah's commandments about the good deeds, goodness, and righteousness towards a man of *taqwā* can be found in the al-Baqarah (2): 45 and 177:

وَاسْتَعِينُوا بِالصَّبْرِ وَالصَّلَاةِ وَإِنَّهَا لَكَبِيرَةٌ إِلَّا عَلَى الْخَاشِعِينَ.

And seek help through patience and prayer, and indeed, it is difficult except for the humbly submissive [to Allah].

لَيْسَ الْبِرَّ أَنْ تُوَلُّوا وُجُوهَكُمْ قِبَلَ الْمَشْرِقِ وَالْمَغْرِبِ وَلَكِنَّ الْبِرَّ مَنْ آمَنَ بِاللَّهِ وَالْيَوْمِ الْآخِرِ
وَالْمَلَائِكَةِ وَالْكِتَابِ وَالنَّبِيِّينَ وَآتَى الْمَالَ عَلَى حُبِّهِ ذَوِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسَاكِينَ وَابْنَ
السَّبِيلِ وَالسَّائِلِينَ وَفِي الرِّقَابِ وَأَقَامَ الصَّلَاةَ وَآتَى الزَّكَاةَ وَالْمُوفُونَ بِعَهْدِهِمْ إِذَا عَاهَدُوا
وَالصَّابِرِينَ فِي الْبَأْسَاءِ وَالضَّرَّاءِ وَحِينَ الْبَأْسِ أُولَئِكَ الَّذِينَ صَدَقُوا وَأُولَئِكَ هُمُ الْمُتَّقُونَ.

Righteousness is not that you turn your faces toward the east or the west, but (true) righteousness is (in) one who believes in Allah, the Last Day, the angels, the Book, and the prophets and gives wealth, in spite of love for it, to relatives, orphans, the needy, the traveler, those who ask (for help), and for freeing slaves; (and who) establishes prayer and gives zakah; (those who) fulfill their promise when they promise; and [those who] are patient in poverty and hardship and during battle. Those are the ones who have been true, and it is those who are the righteous.

The Qur'anic verses above imply that a person who believes in Allah should improve the quality of their life performance in this world with their own efforts. The direct and indirect lessons that we can obtain from the verses above is, that Muslims should enhance their obedience and good deeds in order to get the highest level of *taqwā*, or getting closer to Allah, the Almighty. In addition, the word *taqwā* itself in English does not only mean pious, piety, and self-restraint, but actually it is much deeper than those words. It combines many feelings, such as fear of God, heeds the things that can make someone closer to God and above all is being God-

conscious. All kinds of righteous deeds are merely dedicated to Allah.

Muslims obey Islamic teachings which are derived from Qur'an. Islam teaches us how to live properly with the right credibility and responsibility. If a Muslim does not act based on the Islamic teaching, it can be assumed that he/she insults the religion itself, as quoted from the Qur'an sura al-Şaf (61): 2-3.

يَا أَيُّهَا الَّذِينَ آمَنُوا لِمَ تَقُولُونَ مَا لَا تَفْعَلُونَ. كَبُرَ مَقْتًا عِنْدَ اللَّهِ أَنْ تَقُولُوا مَا لَا تَفْعَلُونَ.

O you who have believed, why do you say what you do not do?" Then, this verse continued: "Great is hatred in the sight of Allah that you say what you do not do.

In addition to that, Muslims should have good soft skills based on the morality that has been shown by the Prophet as described in the Qur'an (al-Qalam [68]: 4), "And indeed, you are of a great moral character".

On the other hand, it was known that the Prophet was designated by Allah to be the messenger for improving people's moral character, as he said: "I was only sent to complete the best manners and moral character". Furthermore, he said, "there is nothing heavier on the scale of the believer on the Day of Judgment than good character, and Allah hates the bad-mannered, vulgar person" (hadith). In Islam, having a good character is very important, and the true believer is the one who has the greatest moral character. It can be delineated by an analogy that a great moral character is seen as a "fruit of Islamic tree which has the root of faith and possess leaves of Islamic law (sharia)".

Islam is actually the religion revealed by Allah for all people in the world. The Qur'an and hadith contain Islamic teachings about life in this world and hereafter. Family life is one of the most important and emphasized areas in the Islamic system of life. Islam establishes relationships between husband and wife, parent and children in a family. Nurturing and bringing up children are important duties enjoined by Allah to all parents. The Prophet said:

Everyone of you is a guardian and everyone of you is responsible (for his wards). A ruler is a guardian and is responsible (for his subjects); a man is a guardian of his family and responsible (for them); a wife is a guardian of her husband's house and she is responsible (for it), a slave is a guardian of his master's property and is responsible (for that). Beware! All of you are guardians and are responsible (for your wards).⁶

For parents, one of the most important facets of raising children is to provide them with the right education (*ta'lim* and *ta'dīb*). According to Islamic traditions, the best gift that parents can provide for their children is education that can help them to live as responsible mature Muslims to fulfill the rights related to Allah and others. This can lead them to succeed in the hereafter as well. The Prophet said, "There is no gift that a father gives his son more virtuous than good manners."⁷ It is the parents' responsibility to make them love Allah, His Messenger and the teachings of Islam since early childhood.

Islamic Values in the National Education System (NES)

The main inspiration of chapter 2 article 3 of the Law of NES number 20 of 2003 regarding the educational aims are actually derived from the values of Islam. It is stated that education is to enhance the students' potentials in order to be faithful and piety (*bertakwa dan beriman*). These two attributes, faithful and piety along with the other six attributes as mentioned in the Law of NES are related to soft skills.

The real meaning of the words faithful and piety on the NES Law can be essentially found in the Qur'an. The origin word *beriman* is derived from *iman*, which is originated from the trilateral root *a-m-n*, occurs 879 times in the Qur'an, in 17 derived forms: among them are *amina*, *āmana*, *u'tumina*, *amānah*, and so on. An Arabic word may have a range of meanings depending on the

⁶ Muḥammad bin Ismā'īl al-Bukhārī, *al-Jāmi' al-Ṣaḥīḥ*, vol. 3 (Kairo: al-Maktabah al-Salafiyyah, 1400 H.), 383.

⁷ Muḥammad bin 'Īsā bin Sūrah, *al-Jāmi' al-Ṣaḥīḥ wa Huwa Sunan al-Tirmizī*, vol. 4 (Kairo: Muṣṭafā al-Bābī al-Ḥilabī, n.d.), 338.

context. From such trilateral root of iman, it could be meant to feel secure (*amintum*), to believe (*yu`minūn*), and to be entrusted (*u`tumina*).⁸

Meanwhile, the state of being religious and pious arises from *taqwā*. *Taqwā* itself is from the Arabic root letters of *w-q-y*, meaning shield, and its verb is from the word *Ittaqī*, which means be protected or to be cautious. *Taqwā* is an internal compass of the path that leads towards Allah. The broader meaning of *Taqwā* is to develop one's behavior towards being hyper-vigilant, fear of doing haram out of neglect of Allah's orders, and ultimately develops one's love of Him.⁹ People with *taqwā* are always mindful of Allah – of Allah's watchful presence – and to do the right things every time and in every situation, so as to be cautiously aware in the worship of Allah and attain nearness to Him and in doing so, perfect oneself.¹⁰ Therefore, the state of being religious and pious is related to the individual behavior performance's quality regarding the four aspects above: *'aqīdah*, *'ibādah mu'āmalah*, and *akhlāq*.

In short, soft skills are people skills. In the context of tasks accomplishment, A person with good soft skills can perform the right things and in a rightful manner in various situations by utilizing the sources effectively. Everyone always deals and interacts with others. In addition, students also behave in certain ways towards others in school, in the household, moreover in their environments.

Students spend much more time in their communities and societies rather than in school or academic practices. They do interact with many people with various characters and personalities. Therefore, the needs of good soft skills for students are necessary to support their interactions. Instead, as described

⁸ See for detail about iman, accessed January 22, 2017, <http://corpus.quran.com/qurandictionary.jsp?q=Amn>.

⁹ Abu Bakr Karoli, *Taqwa - A State of Submission*, accessed on January 22, 2017, http://www.islamtomorrow.com/articles/Taqwa_meanings.htm.

¹⁰ Pasha, *Taqwa, Ihsan and Itqan*, accessed on January 22, 2017, <http://www.islamicsolutions.com/chapter-15-taqwa-ihsan-and-itqan/>.

previously, soft skills may affect the learning achievements of students positively.

The existence of soft skills' attributes has been precisely and correctly stipulated on the NES Law. This is because soft skills can contribute significantly to the students' learning achievements. Furthermore, soft skills are also needed to support the students' daily interaction either in school or beyond school.

The words the state of being religious and pious in the NES' Law are derived from the Qur'an. Islam inspires the policymakers in determining education aims substantially for mastery of the relevant skills to enable students to be a successful person in this world and the hereafter. Hence, it is good to discuss the soft skills' concepts from the Islamic perspective.

Human Resource in Islamic Perspective

As a majority, Muslims can take part and play some roles to unite the social differences and disharmony that always occurs in the country. Muslim actually, should follow the teaching of Islam that brought by the Prophet. It is described in the Qur'an, in al-Qalam (68): 4, about Muhammad as a man of God with a great moral character. The true believer is the one who has shown a noble behavior in such a way we can say the gracious manners (*akhlāq al-karīmah*) is a fruit of Islamic tree, rooted faith (*'aqīdah*) and possess leaves of Islamic law (*sharia*).

The most righteous creatures are those who contribute the most to other people through their activities and good deeds. Muslims can still work together with followers of other faiths in many kinds of affairs: business, social, friendship, etc. But they will never work together in terms of religious beliefs. Prophet Muhammad came to the world as a messenger of God to enhance sublime morals of people. He said that: "surely Allah ordered me to improve the behavior of humankind."

From the viewpoint of Islamic values, any human is a representative of the Almighty in this world in order to protect nature from disaster. A Muslim has an obligation to prevent people from carrying out bad deeds. They are required to create a peaceful

life on this Earth. The essence of the Islamic value is actually for better deeds or righteous behaviors of humankind, as underlined by the Prophet. Therefore, as a Muslim, *akhlāq* is more than soft skills because it is not as being a good citizen but being a good man in the eye of Allah.

***Akhlāq al-Karīmah* in Islamic Teachings**

In Islamic perspective soft skills at some extent relates to awareness to perform human behavior in a good manner. *Akhlāk al-karīmah* is a noble behavior. Muslims should have such behavior and ordered by the religion to have reprehensible characters. In Islam, Prophet Muhammad PBUH came to the world as a messenger of God to enhance sublime morals of the people. The Prophet said that: “Surely Allah ordered me to improve the behavior of humankind”.

Many good examples performed by the Prophet. From the Islamic point of view, the best righteous creatures are those who can contribute to other people through the most of good deeds. A good Muslim is the caliph of the Almighty in this world, in order to protect the world and universe from the disaster that caused by human being. Good examples and righteous deeds are behavior manifestation of a pious person. The religion will reject all devil forms which damage the creatures and universe without any acceptable reason.

According to Islamic teaching, *qalb*, the most common Arabic term of heart, is associated with emotions and behaviors as well as the locus of understanding, feelings, and intuitions. Even though, the word heart includes terms like *fu`ād*, *ṣadr*, *albāb* (always found in the expression *ūlū al-albāb*, those possessed of understanding) and *nafs*. In fact, scientifically, the human heart is the organ responsible for the circulation of blood. It is an important organ for human alive. In addition, the belief that God can and does act directly upon the individual heart. God’s action both positive and negative, on the human heart correlates directly with the Qur’anic representation of the heart as the locus of understanding (al-

Furqān [25]: 7 and 179; al-Tawbah [9]:87; al-Isrā` [17]: 46; and al-Munāfiqūn [63]: 3).¹¹

Developing human soft skills with *akhlāq al-karīmah* are important for Indonesian students in order to improve the quality of Indonesian human resources. We will have good people who are not only tactfully in solving the problem that they face but can also perform a noble behavior. This is actually mandated by UUD 45 and ordered by UU Sisdiknas No. 20/2003. Good examples of role models from elite leaders will effectively address the problem. Thus, to make people change their behavior as expected, we should have examples from leaders and elites. Without such models, it is almost impossible to change the people behavior. The Education itself should be addressed to reach determined students' new behavior as expected in the curriculum of the educational institution (school) which is derived from the national curriculum.

Education Policy on Soft Skills

The education policymaker of the country should be more concerned on the development of student's soft skills (SS). The ideal teachers should understand all students' characteristics and potentialities. Teachers also act as managers for the implemented curricula. A good teacher is the one who is able to make the dreams come true or to lift students' potency to the surface and thus, the students become star performers. Qualified teachers will certainly show their effort to strengthen students' cognitive as well as effective and psychomotor aspects. Therefore, smart students are not expected to be smart in their cognitive aspect only but also smart in emotional and social aspects by showing good performance on soft skills.

In general, many people are proud of their intellectual capacity even though we can see many kinds of research show the importance of soft skills as a measure of success. Therefore, it is right for us especially those who have authority in the education

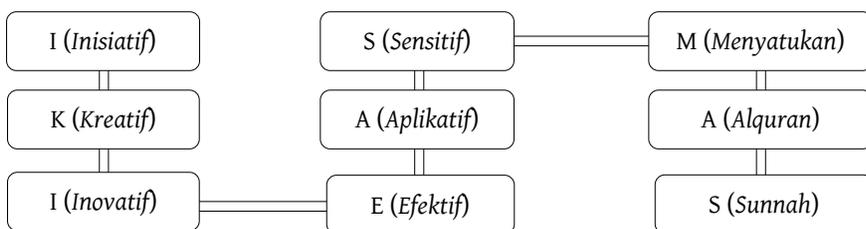
¹¹ Jane Dammen McAuliffe (ed.), *Encyclopedia of the Qur'an*, vol. 1 (Leiden: Brill, 2001).

world, to pay more attention on how to develop Indonesian students' emotional intelligence and/or soft skills.

In order to enhance the capacity of students' soft skills, the education policy that focuses mostly on the intellectual domain should be shifted to soft skills domain. Indonesia education need a curriculum which gives a greater opportunity for improving soft skills.

IKI SAE MAS

In this section, the researcher delineates the importance of IKI SAE for building students' character and soft skills. As additional information, IKI SAE, in Javanese, means this is a good. The researcher could say this formula of soft skills is a good thing, despite of IKI SAE words as an abbreviation.



Picture 2 : IKI SAE MAS Concept

IKI SAE in the Indonesian language stands for initiative (*inisiatif*), creative (*kreatif*), innovative (*inovatif*), sensitive or having the sense of feeling in place prior to acting tactfully (*sensitif*), readily applicable or practical (*aplikatif*), and able to accomplish a purpose; functioning effectively (*efektif*). These words appeared in the researcher's mind after thinking and heeding of the need for soft skills to the human performance thoroughly. IKI SAE is a digest concept on soft skills that ought to be nurtured, raised in education, especially in the teaching-learning process.

Furthermore, the IKI SAE is followed by another abbreviation called MAS which stands for unite the Qur'an and Sunna (Menyatukan Alquran dan Sunnah) meaning that Sunna as the authentic tradition of Muhammad PBUH is the elaboration of Qur'an that follows by Muslims. MAS and all IKI SAE attributes are

intertwined into an individual personality. Meanwhile, the IKI SAE characters are elaborated below:

1. Initiative

Individual who has high initiative is an active human with a number of ideas and at the same time, he/she also implements the ideas. Through the attribute of initiation, people want to solve the problem and never give up to overcome the problem, even such people can anticipate the potential problem coming up. In other words, people with high initiative have frequently performed proactive actions in order to reduce problems before they occur. Therefore, people with initiative will always work tactfully in any situation.

The initiative is an important part for a person who is deemed to have qualified soft skills. There is a link between high level of motivation and initiative behavior. The higher a person's level of motivation the higher the initiative is. Therefore, it should be applied as necessary techniques or ways to improve one's motivation. Eventually, the question is what treatment should we do for developing initiative through strengthening motivation?

According to the scientists like Howard Gardner, Daniel Goleman, and Robert Sternberg, an organization needs to create a better condition in which the organization members can enhance their soft skills' within good environment. Improving the quality of individual motivation will affect the quality of initiative as part of soft skills scheme. In the end, conducive work climate is a way to get much better motivation, initiative, and soft skills of an individual.

The good condition to develop soft skills, as explained earlier, will happen as far as we care with these circumstances. First, an organization accommodates important situations such as avoiding like or dislike attitude, avoiding discrimination, and being fair. The organization members who performed well in completing work will always get appreciation.

Second, the organization conducts various self-personality training and development programs for its members. Some

individual training programs that can increase someone initiatives are training on effective communication skills, teamwork, and team building, human relationships skills, and the like. The training program approach should apply an adult learning method for around 16 years old and above or mature audience.

2. Creative

The next letter K is kreatif, in English means creative. The author proposes a formula related to the development of the individual soft skills concept. In the category of IKI SAE, the attribute initiative and creative are related to each other. Usually, the high initiative person is also creative. It means the word initiative always closely inherent with the word creative.

Creative people are never satisfied with monotone works because they always look for opportunities to get dynamics ways. In other words, creative people do not like mediocre activity, never give up to find new ways and ready to face challenging things. They always want to do something new.

Creative people feel shackled by the rules and conditions that bind within the organization in either a particular or general community. In the education realm, one-way communication will inhibit creativity of learners. Educational practices frequently encounter some conditions and circumstances binding rules of creativity. The number of exam questions for example usually uses a system of objective tests such as the type of multiple-choice questions, matching, and true-false questions. All sorts of tests will limit the answers as social sciences need to have creative solutions.

People succeed in the job usually because they perform creative things that reach spectacular works, to mention like Albert Einstein, James Watt, Bill Gates, Steve Job, and many others. They do not always succeed in their formal education. This phenomenon indicates that learning and teaching activity does not necessarily accommodate the development of students' creative behavior.

Teaching in terms of creativity is to invite learners to think and work with out of the box level which is not confined to any

formality that handcuffs creative power. Meanwhile, the scientific approach applied in many schools is too rigid, stiff, regular and monotone. Therefore, it is difficult to let the creative thinking in one's mind grow since a scientific approach is equal to the quantitative version of research required by order and structure.

This requirement will break the out of the box performance. Educational institutions have not yet provided with adequate teaching and learning methods to boost student creativity. In this scheme, the teacher becomes an important subject related to the improvement of students' creativity.

The need of skillful teachers who can develop students' creativity is necessary and urgent. Therefore, a program to measure the creativity level of teacher is becoming important to prepare and it must be designed and developed appropriately. Perhaps, paradigm and the way we look about education especially the students' creativity may need to change. Such creativity program is able to be embedded in teaching and learning activity.

Redesigning the teaching and learning approach is a necessity and it needs creative power as part of school curricula. Creativity in this context is defined as the nature and behavior of individuals who are able to produce something or bring potentiality into existence. Creativity, however, is not the same with innovativeness, although they are quite interrelated.

3. Innovative

Innovative people will not be satisfied with their work so they still keep trying to improve themselves so that their works will continue to evolve through an innovative spirit. They come up with the development of the existing idea, product and or existing work. So, there are some differences between creative and innovative terms. Creativity produces something new and innovativeness refers to the activities to enhance or update something that is already available. It is evolved into something that adjusts to the current situation.

In the industrial world, many innovative products in emerging markets are always welcomed by the people (buyers).

They are developed in such a way to win buyers' heart. Innovative people are able to modify a spectacular product, so these people have moved to the marketed product. Innovative products are created by people who use innovative spirit and always familiarize themselves to examine and observe the advantages and limitations of the existing products. This innovative spirit is needed in the context of the industry in order to achieve maximum benefits that make the business thrives rapidly.

However, innovative spirit behavior is actually not only needed in the business and industry but also in other nonprofit sectors like education. In school, if the teacher has the innovative spirit, then she/he would not have a difficulty to design, develop and implement the material in innovative ways. In such a way, learners can be motivated and they will like the subjects delivered by the teacher.

Meanwhile, students are allowed and encouraged to get great opportunity to express their extensive ideas and thoughts. The teacher must open dialogue and implement interactive teaching instead of one-way communication. In one way communication method, a teacher dominates the learning activities, while the students just listen with very little interaction among them. As we know for years the teaching in a one-way system has been continuously maintained in schools. Consequently, the innovative spirit of students is confined and difficult to develop due to precepts or doctrines in the classroom.

4. Sensitive

The word sensitive is equal with care and notice a little thing that seems trivial. The sensitivity can be derived from some experienced situations. Besides, the words empathy and sympathy may also fall within the meaning of this sensitive category. Therefore, sensitivity is interrelated with something in deep attention rather than broad things. In that context sensitivity is applied to human interaction in life and living.

The person who has good sensitivity level will treat other people properly based on the uniqueness of their characters. Let's

take a situation background, for example in the classroom when the teacher is teaching. A sensitive teacher would not allow his/her students in a class swayed due to lack of understanding to digest the materials presented. Then, the teacher will identify students who are difficult to understand the lesson. In this case, an empathetic teacher has sensitivity in caring students' matters and help them to overcome the problems in various ways.

The teacher always acts wisely to help students and he will be ready as helpful source. Another example, recently we have seen on television that there are some people who are not eligible to receive direct assistance for poor people, as poor compensation money due to rising fuel prices, which returns their cards to get financial assistance because they feel that they are not poor people anymore. These kinds of people are included in the category of having a high sensitivity level. Once this sensitive attribute is already embedded in every citizen in this country, the discrepancy between the rich and the poor will be narrow.

The characteristics of people who have high sensitivity level are capable of managing themselves well to keep feelings of others, be tolerant with others and is able to interact positively. He was able to put himself to adjust the encountered situation in the positive sense. Furthermore, the sensitive person are certainly aware of work in accordance with the scope of duties and authority. On the other hand, he worries to make mistake. This kind of person will understand the importance of rules and put him in a part of an organization that acts as problem solvers rather than part of the problem. People with high sensitiveness will not do anything that makes misbehavior such as corruption, collusion and nepotism, and other misconduct.

The above phenomenon frequently occurs in Muslims society nowadays as they cannot manage the time very well. Many Muslims are negligent in this regard to what they always recite of sura al-'Aṣr (103) despite with a melodious voice. Unfortunately, there are discrepancies between what they recite and what they act. Muslims must practice the meaning of the messages of God's verses. Islam asks us to be more sensitive to the situation we face.

If Muslims aware of these weaknesses and try to change it significantly, they will be the best people in the world as promised by Allah, and the Nation will become strong.

5. Applicative

Applicative is capable of being applied. The person should create good work which is capable of being used and for the maximum benefit. In this matter, the quantity of works is not important if it is not applicative. Based on the research findings, individual success in the workplace is mostly because of the important role of a person's soft skills. Applied works through applicative approach by the individual that described in this section is an integral part of a unified IKI SAE formula shaping the quality of each individual performance. This attribute accounted for the progress of a very good organization in micro, mezzo and macro scales because based on research and observation, soft skills will bring people to have excellent performance and demonstrate the best performance.

Applicative is associated with the real performance of someone who can be specifically measured and achieved within a certain time. In the context of IKI SAE formula, applicative word means that the performance done by someone should be beneficial to others. Equivalent word or phrase that is popular in the community may be brought closer to the notion of applicative here is a practical example, as required, concrete and not only theoretic. One is always happy with practical things in a sense of knowing what is learned and internalized to the real interests of him and others.

The teacher who has good applicative work always try to find methods and way to improve students' interest and understanding upon the subject taught. He/she will teach a subject and relate it to the real situation. In education activity, a student usually faces difficulty to understand abstract concepts.

The top quality of person will see his work easily, be optimistic and confident, and consider nothing is difficult. This kind of person will demonstrate their expertise by creating work

that beneficial to many people. Therefore, the ability to make something more applicable to people becomes important. Applicative is an essential attribute for a high soft skilled person in accomplishing his/her tasks and activities.

6. Effective

The educationists should pay attention to enhance the quality of personal effectiveness. Effective (*efektif*) refers to the quality of process as well as the results of one's performance. This effective attribute is the final and important aspect of SAE for the person to perform properly. The quality of the effectiveness of a person's performance covers and indicates efficiency (time) and productivity (yield) when he/she carry out the work performed. Effective result performance to some extent is better than the best result.

The process and the work can only be called effective if the terms of used sources, time and quality of end (the end result) are better than that of an average person who does the same activity. The individual who has effective performance, performs efficient work, concerns on efforts to minimize waste, utilize existing resources optimally and looks for a win-win solution. Effective in performance cannot be separated from the two previous attributes namely, sensitive and applicative.

Effective performance requires sensitive nature and performance-oriented practical. SAE is an integral formula in improving the quality of relationships with various parties as well as between parties (interpersonal skills). Individuals who carry out effective work usually have a good sense of sensitivity and desire to make their work practically useful (applicable) for others and themselves. An effective performance will lead the process and results as well as indicate for efficiency as well. If effective work regardless of such factors then the performance cannot be said to be effective. Therefore, to discuss effective matter ought to be related to one's performance that has also been included the element of efficiency.

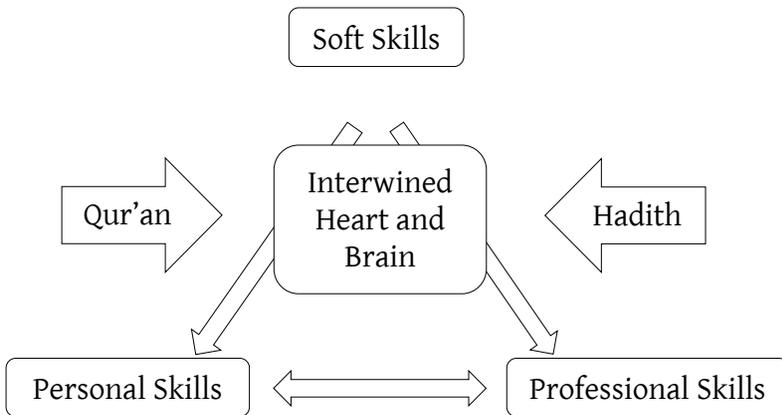
Effective performance is needed for achieving excellent results namely star performance and should put on the high level of quality of his soft skills. The low quality of one's effective performance will lead to low soft skills. There will no effective result without effective performance. In other words, we can say the good result is not certainly created by effective performance because it is probably achieved with high-cost expenses (inefficiency) and a lot of waste things. The effective performance creates automatically effective performance results. Therefore, teachers may train students for managing time and sources in the process of learning in order to understand the delivered lessons.

Individuals' SAE development must be begun at the early education age. In fact, some researches showed that inculcation of soft skills learning focus will create a good academic career in the future. However, from the Islamic perspective the soft skills (SS) themselves are not enough. SS should also refer to adab in man. The Qur'an testifies that the Holy Prophet is the ideal which is the best example of adab for Muslims and all mankind, called as the perfect man.

Conclusion

Islam is a religion of practice to embody goodness such as great character, positive behavior, and spread kindness to others and the environment. Education plays an important role to uphold the excellent character values of human being. Through education, we can shape our children with the expected characters. Hopefully, at the end education will also enhance students' soft skills needed for life and interaction in this world. Herewith the belief statement for effective education: 1. Education is the foundation for a successful life. (2) All students can learn and achieve academic success. (3) School facilities are safe, healthy and clean. (4) Parents are involved in their child's education. (5) Teachers are professionals who are caring and flexible. (6) Students are exposed to a variety of educational opportunities. The attributes and conditions above can be formulated into the single nice sentence of Javanese-Indonesian namely IKI SAE MAS.

Based on the explanations above, let the researcher categorizes the virtue of soft skills into specific attributes such as initiative, creative, innovative, sensitive, applicative and effective. In order to enhance these six attributes we should; provide well managed and best practices of education and social activity; create system entails the appropriate laws, proper regulation and good examples from leaders (elites). Additionally, the conducive milieu is needed to let such phenomena occur. Finally, all attributes and conditions mentioned above must be placed under the guidance of Qur'an and Sunna. The substantial description of the discussion above can be depicted below:



Picture 3
Soft Skills In Islamic Perspective

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