

## Fraud Prevention with Culture Pondok Pesantren Darul Lughah Wadda'wah (Dalwa)

Moh. Sulhan Mujab<sup>1</sup>, M. Nizarul Alim<sup>2</sup>, Tarjo<sup>3</sup>

<sup>1</sup>sulhanmujab@yahoo.co.id, <sup>2</sup>nizarul@trunojoyo.ac.id, <sup>3</sup>tarjo@trunojoyo.ac.id

<sup>1,2,3</sup> Universitas Trunojoyo Madura

**Abstract:** This research is to explore anti-fraud strategies through the existing culture in the Darul Lughoh wa da'wah (Dalwa) Islamic Boarding School. This study uses a qualitative method with a case study approach. The data collection method in this research used unstructured interviews with informants, direct observation to the research site and secondary data collection. The findings of this study are the existence of values that have been held firmly by the successors of the pesantren until now. These values are first that the pesantren is a place for worship, the second is the value of rizki, giving mandates based on khidmah and tawaduk attitude to kyai or boarding school caregivers.

**Keywords:** Fraud Prevention, Dalwa Culture

### Introduction

Fraud is an action that must be fought both in the public and private sectors, especially in Indonesia (Wijayanti & Hanafi, 2018). Fraud has penetrated Indonesia but there is not much relevant theoretical research. Indonesia is a country with a high rate of corruption. Based on data published by ICW (Indonesia Corruption Watch) during 2017 there were 482 cases of corruption with a total loss of 1.47 trillion rupiah (ICW). The Corruption Eradication Commission (KPK) has never been shy about fighting corruption in Indonesia. In 2018, 178 corruption cases were completed, which involved many public officials, both regents, governors and members of the council. It seems that the perpetrators of corruption have never been deterred by the arrest and arrest operation carried out by the Corruption Eradication Commission and the Corruption Prosecutors. This study tries to find alternatives to fraud prevention by trying to explore the strategies of the Islamic Boarding School in preventing fraud so that it can become a boarding school that continues to grow and advance as it is today. This research was conducted at the Darul Lughoh Wa Dakwah (Dalwa) Islamic Boarding School in Raci, Bangil District, Pasuruan Regency. DALWA Islamic boarding school was chosen as the place for research because it was considered to meet the criteria as a multi-social business pesantren.

This boarding school with an age of approximately 36 years has approximately 7000 students in 2018 consisting of various levels of education. Complete formal education levels ranging from elementary to tertiary level and even postgraduate. Dalwa Islamic boarding school also has multiple businesses including Dalwa Hotel Syariah, Dalwa Mart, Dalwa Tour and Travel, Dalwa Trans, Dalwa Print, Dalwa Catering, Dalwa Fashion, Dalwa Roti, Dalwa Water. The large number of assets of the Dalwa pesantren, of course, requires a separate management procedure to avoid fraud that is contrary to the vision and mission of the pesantren. Because even though in the pesantren environment where sharia principles are taught every day, it does not rule out fraud. This is proven by the existence of fraud cases that have occurred in Islamic institutions. Such is the case with Bank Syariah Mandiri which involved internal bank parties, namely the distribution of fictitious loans to the Bogor branch of BSM amounting to 102 billion rupiah to 197 fictitious customers. As a result of this credit distribution, BSM

has the potential to experience a loss of 59 billion rupiah. In this case, the National Police Criminal Investigation Unit was named four suspects, three of which were BSM employees (Prabowo, 2013).

## **Methods**

This type of research used in this research is a case study. According to Sulisty-Basuki (2006), case study research is an in-depth study of certain events, environments, and situations that make it possible to reveal or understand something. Meanwhile, according to Yin (2011) a case study is an empirical inquiry that investigates phenomena in the context of real life, where the boundaries between phenomena and contexts do not appear explicitly or clearly and use multiple sources or multiple sources of evidence. Case studies enable researchers to retain the holistic and meaningful characteristics of real-life events such as a person's life cycle, organizational and managerial processes, changing social environments, international relations, and maturity of industries. Case study research can be divided into three types, the first is explanatory type, which is to explain causal relationships in real life contexts. Second, the exploratory type, which is used to explore a situation that cannot be evaluated by intervention or based on a single point. And the third descriptive type is used to describe phenomena that occur in real life. This research is a type of case study research with exploratory type because the purpose of the research is trying to explore the information available in the Dalwa Islamic Boarding School.

## **Findings**

The culture or culture in PP Dalwa instilled by the founder of the pesantren in this case is Abuya Habib Hasan Baharun is believed to have been the spirit of the pesantren to this day. From the point of view of forensic accounting, the development of this PP dalwa is very unique because of the facts that management is carried out by the cottage is still a bit far from modern governance concepts. However, PP Dalwa proves that even though the management is still far from the concept of modern governance theory, the proof is that their assets continue to grow, their students are increasingly booming, their business units continue to grow and even pioneer new business units that will roughly become competitors in the modern business world, for example bottled mineral water and properties. The development of PP Dalwa cannot be separated from the culture that has developed in the cottage, among others, as discussed below:

### **Pondok for Worship**

Since its inception, Abuya Habib Hasan Baharun has aspired to make Pondok Darul lughoh wa da'wah a means of worship to seek the pleasure of Allah SWT through education or thoriqoh ta'alim wa at taallum. This information was obtained by the researchers from Ufz as the secretary of PP Dalwa, this Ufz who was often assigned by Abuya to represent him to meet guests or just attend the official invitations of the cottage which happened to be absent. He conveyed to researchers when receiving researchers in the cottage office, he said: "Whereas everything here is for the cottage, as a means of worship to seek the pleasure of Allah SWT." This concept is actually the spirit of all the elements of the hut. , namely all to seek the pleasure of Allah SWT. This is the highest ideal of every human being who lives in the world and will defeat all motivation for life. It is no longer limited to material or position but is beyond all that. The world became small and meaningless according to them. Only His pleasure is the goal. Abuya Habib Hasan Baharun is indeed well known as an expert in worship and good relations with Allah SWT. as well as relationships with fellow humans he did in accordance with the teachings of the Islamic religion. Still according to Ufz that Abuya habib Hasan Baharun was one of the saints at the level of Abdal. This story is extracted from the statement of Habib

Hasan Bin Abdullah As Syatiri (caretaker of Rubath Tarim Hadramaut - Yemen). There are 7 guardians in this world, if these 7 people die, they will be replaced with new people. The spirit and spirit of Abuya Habib Hasan Baharun, which is still guarded to this day and continues to live in all components of the PP Dalwa. Because they believe that the spirits of the saints do not die but are still alive and continue to receive blessings from Allah SWT. So if Abuya habib zain (the successor of abuya habib baharun) in overseeing the hundreds of millions of cottage finances, it is enough with simple reports in the form of notes - hand notes from the US as the treasurer of the lodge, roughly that can be considered a natural thing because Abuya believes in students and also believe that Allah SWT protects his hut. And the santri trusted by Abuya (caregiver) certainly did not dare to commit acts of "fraud" because they believed that his actions were "suul adab" to their teachers which could result in the loss of the knowledge gained at the pesantren. And this is what a lot of students worry about and this is further strengthened by the existence of a well-known hadith among the santri narrated by abu Hurairah RA: "whoever is hostile to a guardian of mine, then I announce the role to him.

### **Giving Trust**

Talking about PP Dalwa, there are indeed many uniqueness that we find in the cottage. Starting from the absence of a sk in each assignment, no soup, non-standardized financial reports, no assignment letter. Although in fact this uniqueness has become a culture in the Dalwa Islamic Boarding School but this needs to be fixed immediately so that it does not become a weakness. Why is that? The habit of giving assignments only through direct verbal will result in ineffective implementation of a policy. This is because it is human nature that forgets easily or because the first assignment has not yet been completed, new orders have come. When a researcher at the dalwa boarding school was one of the ustadz who told him that he was given an order by Habib to immediately take care of permits for the establishment of a mineral water company. However, until six months ago it was not clear where the permit process was. There doesn't have to be an SOP like in a company. Because the pesantren does not have a payroll system like in the company. If there is an SOP in a company, it is clear because they (employees) are paid while in pesantren there may only be bisyaroh (cheerleader, Javanese: bebungah), which is far from the company's standard. In fact, they work because of a spiritual urge (khidmah) to devote themselves to the pondok. They believe that God will replace all of their devotion with greater rewards in the world and the hereafter. In the world, for example, they are given a blessing of knowledge which when they return from the pesantren can be absorbed by the surrounding community. Or given a blessing of wealth. Or given a blessing in his life because of the blessing effect of the cottage. So when in this world they work (serve) in the cottage with a small income, it will not be a problem for them, the ustadz of this cottage.

### **Selection based on khidmah.**

In the large Indonesian dictionary the word Khidmah can mean: dedication, service or activity. In the Islamic boarding school environment, the term khidmah is quite popular, some call it khidmah or also serve. Usually people who serve a kyai are usually called Khodam which comes from the Arabic language khodimun or the person who serves. This person is usually the person chosen by the kyai and trusted to help complete the affairs of the pondok. Habib or kyai will choose trusted students to take care of certain mandates. If the track record or track record of his khidmah during his time as a student. If it is considered good by the lodge, it will be given a mandate. It could be that from the professional side, it does not fulfill it, but the principle of khidmah determines whether a student is given a mandate or not. So it is more dominant to the element of trust. After khidmah, the second consideration is that professionals may be chosen by the caregivers to carry out the mandate not in accordance with professional standards, for

example in the appointment of the US as treasurer at the Ponpes Dalwa. US has been a student dalwa since 2000 and does not have a professional background as a treasurer, for example holding an accounting diploma or at least a finance course certificate. However, US was given the mandate by the caregiver because of his trust in US. Memaang Us had previously stayed in a boarding school in Blitar Regency. Khidmah Us to the lodge of approximately 18 years. Certainly not a short time for a habib baharun as a caregiver to assess the track record of this khidmah from US. US manages a large amount of around tens of millions of funds every day.

### **Endowments of Assets**

They always guard the concept of blessings of wealth (baraka), this is what researchers found during interviews with both UFZ and US. This tradition is also developed among the students, there is the term "ngalab blessing" whatever it is, whether it is wealth or knowledge, otherwise it will not bring much benefit to its owner. Because of this precaution, Abuya Habib Hasan Baharun always refused to accept assistance from the government. So that when these students are then given a mandate by the lodge, either as financial managers, as shopkeepers or as ustadz, they will always be careful to use money / property that does not belong to them.

### **Tawaduk Attitude**

Tawaduk literally means humble. In terms of tawaduk is an attitude of humility both in front of Allah SWT and in front of fellow humans. The tawaduk attitude is part of the Akhlakul Karimah so that human attitudes and behavior will be better. When the researcher interviewed UFZ he said that: "Even though there is no written skeleton, we all clerics and students always have an attitude of accepting the mandate of our caregivers as well as possible" As long as the researcher was in the cottage environment, the researcher also observed all the students when they met the ustadz always shaking hands by kissing their palms. Because knowledge will not be obtained perfectly unless the student's awkward attitude towards his teacher and the pleasure of a teacher towards students will help the process of absorbing knowledge. The student's submission to the teacher is a miracle for him. Abuya Habib Hasan Baharun was the founder of the Dalwa Islamic boarding school which automatically became the teacher for all students. This relationship makes every student who is given the mandate by the caregiver will be carried out wholeheartedly. Because if they commit "fraud" against the mandate of the caregiver, it will cause a disconnection from the sanad (channel) to scientists directly from the teacher at the cottage. And this break in sanad to scientists is a disaster for students.

### **Conclusion**

The pesantren culture that emphasizes the value of worship in a broad sense, the attitude of tawaduk to habib or kyai and the concept of the blessing of wealth has made a system to prevent fraud in the pesantren environment.

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