



THE LEVEL OF PEOPLE'S OBEDIENCE TO MUI FATWAS (COVID-19, BANK INTEREST, AND INTERFAITH MARRIAGE)

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Abstrak: Majelis Ulama Indonesia (MUI) merupakan wadah bagi para ‘ulamā’ yang memberikan pembinaan bagi umat Islam dalam bentuk fatwā tentang situasi tertentu yang dapat diandalkan oleh masyarakat. Terkait pandemi COVID-19 sejak Maret 2020, MUI mengeluarkan fatwā tentang cara menghadapi pandemi tersebut. Penelitian ini bertujuan untuk mengukur tingkat kepatuhan masyarakat terhadap fatwā. Untuk mendapatkan pengukuran yang akurat, penelitian ini juga melibatkan dua fatwā MUI lainnya - fatwā terkait bunga bank dan fatwā terkait perkawinan beda agama - dengan cara membuat perbandingan. Penelitian ini menggunakan metode campuran yang memadukan metode kuantitatif dengan SPSS dan metode kualitatif. Penelitian tersebut menemukan bahwa pemuda Muslim yang belum menikah, kebanyakan berusia di bawah 25 tahun, memiliki tingkat kepatuhan tertinggi terhadap fatwā terkait COVID-19. Fatwā terkait perkawinan beda agama merupakan fatwā yang paling banyak ditaati, dan fatwā terkait COVID-19 merupakan yang paling sedikit di antara tiga fatwā dalam penelitian ini.

Kata kunci: Fatwā MUI; Fatwā COVID-19; Bunga Bank; Nikah Beda Agama

Abstract: Indonesian Ulama Council (MUI) is an organization for Muslim scholars who provide guidance for the Muslim community in the form of fatwās on a particular situation on which the community can rely. In the ongoing situation relating to the COVID-19 pandemic since March 2020, MUI released a fatwā as to how to face the pandemic. This research is aimed to measure the level of people's obedience to the fatwā. To obtain an accurate measurement, this research involves two others MUI's fatwās - a fatwā related to bank interest and a fatwā related to interfaith marriage – by way of making a comparison. This research uses mixed methods which combined the quantitative method using SPSS and the qualitative method. This research finds that the young unmarried Muslim, mostly under-25-year-old university students, have the highest level of obedience to the fatwā related to COVID-19. The fatwā related to interfaith marriage is the most obeyed fatwās, and fatwā related to COVID-19 is the least one among three fatwās in this research.

Keywords: Fatwā of MUI; Fatwā on COVID-19; Bank Interest; Interfaith Marriage

Introduction

World Health Organization (WHO) confirmed the status of COVID-19 or Coronavirus as a pandemic spread worldwide simultaneously. In the beginning, the virus was detected at the end of 2019 in Wuhan, the capital of Hubei Province, but then spread all over countries. Not until March 2020 was the virus first confirmed to infect somebody in Indonesia (Ihsanuddin 2020).

At the 14th of March, 2020, there were 144.833 COVID-19 cases worldwide. According to Worldmeter 2020, this number went up to 5.974.938 cases at the 30th of May 2020, precisely at 23.00 WIB (Western Indonesian Time). The Coronavirus can spread among humans (Unhale 2020:109). This is the basis on which the policy of *social distancing*, which in turn was renamed *physical distancing*, was introduced. The policy prompts an individual to keep at a safe distance from others in an effort to halt the spread of the virus. The term "*social distancing*" was replaced by the term *physical distancing* because the former was considered to lead to a culture clash over Indonesian cultures, of which social harmony its characteristic (Yahya, 2020).

It is hard for social creatures like humans to implement *physical distancing*, for the policy means that someone cannot physically gather around in performing any activity, including religious rituals, in which according to Islamic teachings, collective actions in performing five daily prayers are 27 times better than individual ones (al-Bukhārī, 2014:144). However, the government still implemented their policy, the Large-Scale Social Restriction (PSBB), which governs all public activities: schools and colleges are enclosed, learning activities are conducted online, activities involving a considerable number of people are terminated, and a large gathering is inhibited. In sum, PSBB governs three practices: the enclosure of schools and workplaces, religious-ritual restriction, and the ban on activities conducted in public facilities (The Government 2020). In response to this policy, MUI issued some fatwās (edicts) on the conduction of religious rituals, especially those to be conducted in mosques, during the pandemic (MUI 2020b).

This fact encouraged us to research people's reception and obedience to MUI's fatwās. The research subjects include three MUI's fatwās, one of which was the fatwā of MUI No. 14/2020 on performing religious

rituals during the COVID-19 pandemic (MUI 2020b). Another two policies were the fatwā No. 14/2005 on interfaith marriage (MUI 2005a) and the fatwā No. 1/2004 on bank interest (MUI 2004). Fatwā No. 14/2020 is a fatwā on religious affairs, Fatwā No. 4/2005 is a fatwā in social practices and the fatwā No. 1/2004 deals with a social structure.

MUI is a social organization which houses Muslim scholars with some power and strength to the shape social practices of a Muslim community. In their research, Agus Mushodiq and Ali Imron found, from the perspective of Max Weber's social actions, MUI has the potential to have control over public actions through fatwās they passed. The role of MUI seems to be more strategically crucial given that human practices over which they try to take control deals with the relationship between humans and God (Mushodiq 2020:459). In this regard, no other institution has a better position than MUI. Religious rituals, according to Weber, are rational-valued actions, in which those are performing them hearth and soul irrespective of what they would get (Swedberg, 2005:287). In religious principles, someone tends to be an obedient servant despite any possible risk. Given that practical guidances MUI provides for a deal with religious rituals, this helps put MUI in a strategic position to give Muslim community members spiritual direction.

Fatwās and Their Position in Islamic Law (Shari'a)

Etymologically, the term 'fatwā' derives from an Arabic word *afṭā* - *yufṭī* - *iftā'* - *fatwān*, considered to be a synonym of another Arabic word *bayyana* - *yubayyinu*, which means explaining (Sala, 2002:23). The word *al-fatwā* or *al-bayān* in Arabic can be considered a translation equivalent for "explanation" or "information". Therefore, fatwās constitute an explanation by someone, or in this case, an explanation about the legal status of a case in Islamic law. In practice, a fatwā constitutes an answer to difficult problems, the answer to which is not found in the Qur'an and the Ḥadīth about existing problems from the perspective of Islamic law (Muṣṭafā t.t.:673).

Nico JG Kaptein stated that a fatwā could be defined as *an opinion on a particular topic from the point of view of Islamic Law, given by an acknowledged expert, known a muftī* (Kaptein 2005:2). Through

the definition, Kaptein seemed to consider a fatwā only an opinion of the *muftī*, be it an individual or an institution. Unlike Kaptein, Imam al-Syātibī stated that a fatwā a *muftī* passed is the result of his *Ijtihād* (an intellectual effort to achieve an effective and acceptable solution to the problem), which is an intrinsic part of the Islamic law. For Muslim community members, a *muftī* holds a privileged position to the extent that he is believed to be a figure after the Messenger to explain Islamic law (al-Shatibi 1997:253). As described in hadith, '*ulamā*' (Muslim scholars expert in Islamic teachings) are considered to be successors of messengers. Consequently, the fatwā passed by an individual '*ulamā*' or a group of '*ulamā*', especially those appointed as a *muftī*, is of high legal standing – some consider it level with hadith after the era of the messenger. Messengers leave nothing but a rich abundance of knowledge and wisdom which only '*ulamā*' has as religious and spiritual heritage (al-Sijistānī t.t.:317).

It is clear from the description above, the statement of al-Shatibi gives a *muftī* greater scope than does that of Kaptein. According to al-Shatibi, fatwās are constitutional. In terms of constitutionality of fatwās, it is important for us to know that MUI has two commissions of fatwā, namely the fatwā commission and the National Shari'at Board (DSN-MUI). The later is to pass fatwās in economic affairs. Members of DSN MUI have two different common terms: opinions and fatwās. The former is deemed to have higher legal standing than the later. Opinions refer to a statement of an individual member of DSN or at most that of three members of DSN recommended for being Shari'at Supervisory Board (Dewan Pengawas Syariah/DPS) in a for-profit institution, while a fatwā is a statement or act of DSN MUI board every member must obey.

It can also be concluded that al-Shatibi showed a deep appreciation for fatwās by considering it to result from *Ijtihād*. But there must not be a misunderstanding that a fatwā of a *muftī* can be imposed on common people in such a way that whoever challenges it can be sentenced or prosecuted. Suppose a fatwā is considered to be an official rule of Islam, and Muslim people have to obey it. In that case, there will be a disagreement or even division among Muslim people taking into consideration the fact that a problem may raise a number of different fatwās. As is known thus far, some Muslim

community regard a number fatwās of MUI as controversial ones such as fatwās on interfaith marriage, bank interest, and the relative status of performing religious practices in mosques during the pandemic. Other fatwās thought to be controversial are fatwās on smoking and on sending Christmas wishes. However, this research will focus on three fatwās mentioned earlier.

On the other hand, under Kaptein's definition, a fatwā is an opinion on Shari'at law, not a Shari'at law itself. It is therefore not impossible that two similar cases occurring in different time and place may be responded with different statements of fatwās. What is more, fatwās of a muftī in a country are likely to differ than that of a muftī in other countries. The fatwās passed in the future will not necessarily be the same as those passed this year. Unlike fatwās, Islamic laws or Shari'at laws are universal enough to be applied across time and space. *Uṣūl al-Fiqh* introduces a basic principle: a fatwā in a region can differ from the one in other regions, subject to time, situation, and condition (Ahmad, 1997:512). Another principle states in a similar way that the particularities (*juz'iyya*) may have different legal statuses depending on places and situations ('Iraqi, 2004:735).

Some explanation above clearly illustrates that fatwās are not the Islamic law itself, so they are not at the same level as the Qur'an or the hadith of the Prophet. Fatwās are merely statements of '*ulamā'*' (Muslim scholars) called *muftīs*. They concede a reasonable possibility of being right or wrong. The social context of a problem and the general background of a muftī significantly contribute to the making of fatwās, which causes them not to be statutory regulation for all people. This applies to fatwās of MUI, in view of MUI's being merely a mass organization, not an official legal organization of the state. People's obedience to Fatwās of MUI is then on a voluntary basis, and disobedience to them is not a law violation or a crime.

Ethical Codes of Issuing Fatwās

A fatwā is an answer to a question about a particular problem. There are four constitutive elements as pillars (*rukn*) of a fatwā, including 1) *mustaftī*, a person or persons asking for a fatwā; 2) *muftī*, an authoritative person or persons issuing fatwās; 3) *istiftā'*, a fatwā inquiry by *mustaftī*, and 4) *fatwā*, an answer a *muftī* gives,

after applying independent reasoning (*Ijtihād*) about the problem, to *mustaftī*. Imam *al-Nawāwī* stated that Ulama holds a position of authority over enforcement after the time of the Prophet. This illustrates the height of the legal standing of fatwā institutions is (*al-Nawāwī*, 1987:12).

During the life of the Prophet, all questions were answered by the Prophet based on a divine revelation via Jibrīl. After the Prophet passed away, it is the responsibility of '*ulamā*' or *muftīs*, in this case, to answer people's questions through making valid interpretation of the Qur'an and hadith or doing *Ijtihād* (independent, thorough mental exertion in finding a solution to a legal question). They do *Ijtihād* only if they find no explicit mentions in both *al-Qur'ān* dan *hadīth* to directly answer a question. As successors of messengers and prophets, Ulama enjoy such great divine favor that they are granted rights to answer questions of the Muslim community about their social problems based on Islamic laws.

However, weighty responsibility for issuing fatwās prompted previous '*ulamā*' (salaf) not to issue fatwās until they found it conducive for that – they had a clear-cut answer, accurate description, effective method explanation, and right time for issuing fatwās. Therefore Ulama set some codes for issuing fatwās, as Imam *al-Nawāwī* did (*al-Nawāwī*, 1987:13).

Moreover, fatwās should be given to *Mustaftīs* when they are ready to receive and then practice them. In practice, fatwās deal not only with the possibility of being right or wrong based on Islamic laws but also with far-reaching consequences they lead to for *Mustaftīs* and their immediate surroundings. Therefore, it is equally important to take into consideration before releasing fatwās to see whether they have benefit or advantage (*maṣlahah*) or disadvantage (*maḍarra*). Ibnu Ma'sūd r.a. and Ibnu 'Abbas r.a. said, "It is only crazy people (*majnūn*) who answer (issue a fatwā) all the questions addressed to them. It might be for the reason of precaution that once Imam Mālik did not answer a single question of 50 questions addressed to him. Imam al-Shafī'i had almost the same reaction when asked about a question: he did not answer the question immediately until he was sure about whether replying to the question or ignoring it is better (*al-Nawāwī*, 1987:14).

Qualifications for Being a Muftī

Because of the decisive, far-reaching effect of fatwās, issuing fatwās is an excellent, sacred duty a muftī has to carry out and bear the responsibility for it both in this real world and in the afterlife. For this reason, not until they hold the necessary qualifications can ones be appointed as muftīs. There are at least four qualifications someone must hold to be considered qualified enough to be a muftī.

The first qualification is to be *mukallaf*. *Mukallaf* is those who, based on Islamic law, have met legal prerequisites to do discharge a legal duty. Those *mukallaf* are obligated to do all obligations and keep away from all Islamic law bans. Ones are considered to be *mukallaf* if they are Muslim, have common sense, and reach the age of discernment (*bulgh/bāligh*) (Jizani, 2006:509). From all the prerequisites to be *mukallaf*, it can be concluded that a Muslim can issue fatwās, for fatwās constitute opinions on religious affairs, especially Islamic beliefs.

The second qualification is honesty and trustworthiness. A muftī must not be known as a liar because, according to Islamic teachings, telling lies is improper conduct. Those who lie about worldly matters are likely to do so in religious affairs by hiding the truth they know and spread teachings contradicting Islamic teachings. Therefore, honesty and trustworthiness are necessary qualities a muftī has to possess (Jizani, 2006:509).

The subsequent qualification to hold is a sense of justice. This means that a muftī has to be an excellent example to the rest of Muslim people by maintaining his dignity through not breaking Shari'at laws, not being accused of committing great sins, not repeatedly committing minor sins, and not engaging improper conducts, although the conducts are not forbidden or proscribed ones. *Muftī* is the one who does *Ijtihād* and then teaches the result of his *Ijtihād* on Islamic laws so that his commitment to Islamic laws is obligatory. Those who fail to obligate themselves to obey Islamic laws will have difficulty sharing their opinions on Islamic laws with others. Therefore, it is entirely reasonable that a sense of justice (*al-'adalat*) becomes one of the essential qualifications to be possessed by a muftī (Salah, 2002:85).

The last qualification is to have the necessary expertise (*malakat*). A muftī must have great expertise in Islamic jurisprudence (*fiqh*)

including conflicting opinions on it, understand arguments justifying each of the conflicting opinions and in turn leading to such sharp disagreement, understand Qur'anic verses and interpretations of them, and understand hadith relating to the problem on which his fatwā is issued (Juwaini, t.t.:17). Such expertise can help him appreciate differences in the way Muslim communities understand and use theories about Islamic jurisprudence (*fiqh*) and then try to reconcile the differences in such a way that Muslim people can accept differences and avoid disagreement and division.

Relation between *Ijtihād* and *Fatwā*

Ijtihād is someone's great effort devoted to formulating laws (*istinbat al-ahkām*). Through conducting *Ijtihād*, one can fully comprehend Islamic laws based on the existing arguments. It is by *Ijtihād* that a *mujtahid* gets an opinion and statement about a particular problem. If the *Ijtihād* conducted deals with personal problems of the *mujtahid*, then the result of the *Ijtihād* is applicable only to the *mujtahid* himself. When *Ijtihād* is conducted to arrive at an answer to a question asked by other people, the result of the *Ijtihād* he gives to those asking the question is called a *fatwā*. In short, a *fatwā* is the result of *Ijtihād*. The output or the final result of *Ijtihād* given to others is a *fatwā* (Hanbali, 1976:14).

In this regard, those who want to issue a *fatwā* have to meet the qualifications for conducting *Ijtihād* and the qualifications for issuing *fatwās* as well. However, on account of *fatwās*' broader effect on social life, the qualifications for being a *mufī* are harder to hold than those for being a *mujtahid*. A *Mujtahid* can conduct *Ijtihād* for himself, while a *mufī* always conducts *Ijtihād* for others.

MUI's *Fatwā* on Religious Practices during the COVID-19 Pandemic

Through the period of March to May 2020, MUI *Fatwā* Commission issued some *fatwās* related to the COVID-19 pandemic, one of which is the *fatwā* number 14/2020 about the religious practices during the COVID-19 pandemic (MUI 2020b). Another *fatwā* subsequently follows this *fatwā*, the *fatwā* number 17/2020 on

prayer procedures especially recommended for medical practitioners and corps using personal protective equipment (APD) while treating patients diagnosed with COVID-19 (MUI 2020c). Shortly afterwards another two fatwās were almost successively issued: the fatwā number 18/2020 on the procedure for treating the corpses of Muslim people infected with COVID-19 (MUI 2020d) and the fatwā number 28/2020 on the procedure and method of laudation, Allāh Akbar (*kaifiyyat al-takbir*) and Ied prayer during the COVID- 19 pandemic (MUI 2020e).

Of all fatwās mentioned above, the fatwā number 14 and the fatwā number 28 are considered to be related to the general public the most, because unlike the fatwā number 17 and the fatwā number 18 dealing with medical corps and treatments for corpses, both fatwās are directly related to and regulating ritual prayers of Islam. However, this research will focus more on the fatwā number 14/2020, in view of the fact that it is the most popular fatwā among Muslim citizens and regulates their daily obligation every Muslim must carry out, especially the five daily ritual prayers and Friday prayer.

This fatwā contains 9 points of legal constraints, including (1) the obligation to make efforts to keep away from being infected with COVID-19; (2) the obligation for those tested positive for COVID-19 to put themselves in-home quarantine, causing them not to go to mosques for congregational prayers or Friday prayers; (3) the procedures for healthy people not infected with COVID-19 for conducting religious practices; (4) the prohibition on conducting religious practices in congregation for those living in a region in which the spread of COVID-19 cannot be properly controlled; (5) the obligation to conduct religious rituals in the normal manner for those living in a region in which the spread of COVID-19 can be carefully controlled; (6) a direct appeal to the government; (7) the method for treating corpses infected with COVID-19; (8) the prohibition to do particular activities during the pandemic; and (9) an appeal for seeking closeness to God (*taqarrub ilā Allāh*) and reciting *Qunūt al-Nāzila* (MUI 2020b).

The Analysis of the Level of People's Obedience to Fatwās

This research is conducted for the purpose of measuring the standard level of people's obedience to the three fatwās MUI issued, by including 438 respondents (N) with various demographic data.

Table 1. The Description of Variables of Obedience to Fatwās of MUI

	N	Minimum	Maximum	Mean	Standard Deviation
Obedience	438	2	9	7,00	1,346
Valid N (listwise)	287				

The table above shows the following data: the score of the medium level of obedience (median) is 7, the score of the average level of obedience (*mean*) is 6,52, and the standard deviation is 1,346. The minimum level of obedience is 2, while the maximum level of it is 9.

With the mean level of 6,52 and the standard level of 1,346, the minimum, medium, and maximum score can be found. This results in the fact that the maximum score is >7,866, the mean score is 5,174 – 7,866, and the minimum score is <5,173.

The summary of the data above, showing the level of obedience of 438 respondents of this research is described in the following table.

Table 2. The Categorization of the Level of Obedience

Categories	Maximum	Mean	Minimum
Respondents	97	249	92
Percentage	22,1%	56,8%	21%

The table shows that of all 438 respondents, 97 respondents (22,1%) have the maximum level of obedience, 249 respondents (56,8%) have the mean level of obedience, and 92 respondents (21%) have the minimum level of obedience. In sum, 336 of 438 respondents (78,9%) are obedient to fatwās of MUI.

The Level of Obedience to the Three Fatwās of MUI

The comparative study on people's obedience to the three fatwās of MUI is carried out by assessing the level of obedience to each of the three fatwās. This process of comparison yields a result as follows.

Table 3. The Level of Obedience to the Three Fatwās of MUI

	The Fatwā on COVID-19	The Fatwā on Interfaith Marriage	The Fatwā on Bank Interest
Obedience	85,8%	94,1%	88,6%
Disobedience	14,2%	5,9%	11,4%

The table shows that people’s obedience to the fatwā on interfaith marriage is at a higher level than on the other two fatwās. The fatwā achieves the second rank on bank interest. In conclusion, the people’s obedience to the fatwā on COVID-19 is at the lower level than on the other two fatwās.

The high level of people’s obedience to the fatwā on interfaith marriage is reached actually due to the support of Law of the Republic of Indonesia Number 1/1974 on Marriage, which has been the legal basis of positive laws on marriage. It explicitly prohibits marriage which contradicts religious principles. Article 8 subsection (f) clearly states that the marriage of a couple with different religious backgrounds is prohibited (BIP 2017:5). In addition to the legal prohibition, in fact, it is difficult to have a happy and successful marriage with different religious backgrounds. This hypothesis is confirmed by the evidence of amicable divorce on the grounds of different religious backgrounds – some even got a divorce after 27 years of married life (Kompas 2013). Different religious backgrounds become the decisive factor in such divorce, just as what happened to the marriage of Arfita Dwi Putri and Yama Carlos. Their marriage ended in a divorce because of the problem caused by different faiths which they had acknowledged from the beginning (Suara 2017). At the end of the result of his research on different religious faiths as a reason for divorce, Martoni Febriansyah suggested that before entering into marriage, couples with different religious backgrounds rethink their plan completely (Febriansyah 2004:87). He came up with the suggestion due to his concern about the marriage’s eventually ending in a divorce.

Meanwhile, people’s obedience to MUI’s fatwā on bank interest is at a lower level than their obedience to the fatwā on interfaith marriage, with the percentage of 88,6%. This results from the fact

that MUI still allows people to save their money in conventional banks because of the uneven distribution of Islamic banks. In their fatwā, on the basis of emergency, MUI explicitly gives permission for making banking transaction at conventional banks to people living in a region where Islamic banks cannot be found. In other words, the fatwā on bank interest is issued with an exception, while interfaith marriage is considered to be prohibited and illegal, without exception. Furthermore, in the fatwā on interfaith marriage, based on the strong expert opinions of Ulama *qaul mu'tamad*, MUI prohibits the marriage between Muslim people and people of the Book (MUI 2005).

The reason why MUI's fatwā on COVID-19 receives the least response of the three fatwās in the discussion can be explained from some viewpoints. In the textual analysis, the fatwā officially bans those diagnosed positive with COVID-19 from implementing religious practices in the congregation, including Friday prayers, while the healthy are still subject to the condition of their region. According to the fatwā of MUI, those living in the region declared to be a COVID-19-free zone are obligated to conduct religious practices in the normal way while obeying the health protocol for COVID-19, and only in the region with a strong possibility for the spread of COVID-19 is implemented the fatwā of MUI. From this viewpoint, it is clear that the fatwā is given to those infected with the virus or those living in a region where the spread of the virus is not under control so that there remains an exception in the ban on practicing prayers in congregation and Friday prayers. In this case, the geographical scope of the concept 'region' is still open to a serious debate about whether what is called a region is a province, a regency, a district, a village or even a hamlet (RW) and a neighbourhood (RT). Because of the ambiguity surrounding the concept of 'region', it is debatable whether or not people in a hamlet declared to be a COVID-19-free zone can practice religious rituals in the normal way amidst the spread of the virus in other hamlets. Such an ambiguous concept much or less contributes to the low level of people's obedience to the fatwā on COVID-19.

Another contributing factor is a disagreement among '*ulamā*' (Muslim scholars), while they occupy an influential position in society. Siti Khodijah Nurul Aula in her research about COVID-19,

concluded that a religious figure plays a strategic role in limiting or even reducing the spread of the virus. Indeed, medical corps are in the vanguard of the handling of the pandemic. Still, in this case, the role of Ulama cannot be underestimated, for they have a dominant influence on society to the grass-roots level. Their high position becomes more evident when the government involves religious figures in providing society with the socialization of the handling of the COVID-19 pandemic (Nurul Aula 2020:144). If Ulama cannot reach an agreement on the fatwā of MUI differently, then the possibility that people obey the fatwā entirely is still remote.

The Level of Obedience based on Respondents' Domicile

It is known in this research that whether the respondents live in or outside Jabodetabek has no significant influence. This can be seen from the fact that the Sig. Value is 0.428, which is higher than 0,05. This means that H_0 cannot be rejected, meaning it is not significant. We will have the same result when seeing each of the fatwās in detail: demographic factor has no significant influence. In the analysis of demographic factors, the first fatwā achieves the Sig. Value of 0,194, the second fatwā achieves the Sig. Value of 0,328, and the Sig. Value of the third fatwā is 0,722. Therefore, all fatwās have values higher than 0,05, which means there is no significant influence.

From the data obtained, it can be concluded that all respondents have experienced what is called the community of *global village* characteristic of values and ethics, which potentially become global. According to Jan Germen Janmaat, today, the world has suffered a decrease in social cohesion between a community with other communities. One of the determining factors behind such a decrease is stronger and stronger social polarization in coincidence with the global spread of democracy in political life (Janmaat 2011:56). This condition causes demographic factors not to have a powerful effect on individuals. Besides, the rapid growth of the digital world has redrawn the territorial and demographic boundaries of a region. In the virtual world, people can interact with each other without any limit. Yaman Akdeniz mentioned this in his book, "*Racism on the Internet*" (Akdeniz 2009:22).

The Level of People's Obedience to MUI's Fatwā based on Respondents' Occupation

Based on the occupation of the respondents, the level of obedience to the three fatwās of MUI receives the Sig. value of 0,000, which is lower than 0,05. This means that H_0 is rejected, and it is then significant. Therefore, the difference of respondents' occupation has a significant influence on the level of obedience to the fatwās of MUI.

However, in a more detailed analysis, each of the three fatwās receives different Sig. Values. In the analysis of respondents' occupation, the Sig. value of the first fatwā is 0,01, which is significant, while the second and the third fatwās receive the Sig. values of 0,30 and 0,055 respectively. This means that both are not significant. Therefore, the factor of occupation has a significant influence only on the fatwā of MUI on COVID-19. The different level of people's obedience to the fatwā on COVID-19 based on the factor of occupation is shown in the following table.

Table 4. The Influence of Occupation on Obedience to the Fatwā on COVID-19

No.	Occupation	The Fatwā on COVID-19
1.	University Students	95,5%
2.	Teachers / Lecturers / Islamic Scholars or Teachers	82,2%
3.	Private Employees / Civil Servants	85,8%
4.	Entrepreneurs	77,8%

The table above shows that university students have the highest level of obedience than those with other occupations. This obedience is shown by their not practicing prayers in congregation in mosques. This shows their positive quality, considering taking into consideration their high mobility. In contrast, in other countries, the young are the ones who are difficult to obey the policy of *lockdown*. "*The Guardian*" reported that young people refused to obey government regulation to stay at home, and still hold liquor parties in Germany, the police had to dismiss more than 60 gatherings of the young which kept taking place, especially at weekends. In New Zealand, hundreds of university

students kept running the annual street party on the 4th of April, 2020. The spokesperson of the Princeton University of New Jersey stated that it was after the implementation of the policy of online learning that the number of parties university students are engaged in increases dramatically (Guardian 2020).

However, it is reasonable why Indonesian university students have a different way to respond to government regulation from university students in some other countries. University students involved in this research obey the ban on practicing ritual prayers in the congregation because doing so is a sort of loads, while those students abroad find it hard not to engage in interesting activities like parties full of pleasures.

Of all respondents, some are entrepreneurs, who in this research have the lowest level of obedience to the fatwā of MUI on COVID-19. This resulted from the fact that the fatwā is against their economic interests. When economic activities are stopped, it is the entrepreneurial class that suffers the effect of the stoppage the most. In some countries, including Indonesia, the policy of lockdown is not implemented since it is likely to break the economic circle, on which the existence of a country depends. Economic needs are necessary, so if economic activities are suspended, it is the government that is responsible for fulfilling the needs; otherwise, mass chaos will break out. The daily newspaper “The Jakarta Post” signalled that the economic factor is the major obstacle to the implementation of lockdown. It seems that people need to be aware that human life is much more important than economic performance (Bayuni 2020).

In respect of a study finding that those from an entrepreneurial class have the lowest level of obedience to the fatwā of MUI on COVID-19, the writer asked for a confirmation by interviewing an entrepreneur. From the interview, it is known that entrepreneurs’ dependence on their economic activities for their daily needs prompted them to continue their activities irrespective of MUI’s fatwā. Not until the government enacted the tighter government regulation did they decide to stop their activities (Saiman 2020). This clearly shows that the fatwā of MUI is not powerful enough to control Muslim entrepreneurs, while the government regulation imposes the ban so effectively that all people had better obey it, or they will suffer negative consequences on the grounds of a rule violation.

The Level of Obedience based on Membership of The Mosque Prosperity Council (DKM) Staff

In the analysis involving the questions on the status of respondents whether they are members of The Mosque Prosperity Council (DKM) or not, it is found that the Sig. value is 0,655, which is higher than 0,05. This means that H_0 cannot be rejected, and therefore the factor of being a member of DKM has no significant influence on all the fatwās of MUI involved as the objects of this research.

In a more detailed analysis of the membership of DKM staff, the Sig. Value of the first fatwā is 0,726, that of the second fatwā is 0,688, and that of the third fatwā is 0,112. The overall Sig. Values are higher than 0,05, meaning that H_0 is accepted and there is no significant influence among variables.

The finding of the analysis above is in line with concrete facts, one of which is that members of DKM are not necessarily those who have expertise in Islamic laws; many of them mastering other academic disciplines instead. It is quite natural that people outside DKM members with a good background in Islamic principles have a higher level of obedience.

The Level of Obedience based on the Marital Status

The marital status of respondents has a significant influence on their obedience to the fatwās of MUI in general. This can be seen from the fact that the variable achieves the Sig Value of 0,037, meaning that H_0 is rejected. Thus the marital status has a significant influence on respondents' obedience to the fatwā of MUI.

To go into detail, the Sig. Value of marital status on the fatwā on COVID-19 is 0,000, the Sig. Value of marital status on the fatwā on interfaith marriage is 0,135, and the Sig. Value of marital status on the fatwā on bank interest is 0,527. Therefore, the marital status has a significant influence on respondents' obedience to the fatwā on COVID-19.

Table 5. The influence of Marital Status on Obedience to the Fatwā on COVID-19

No.	Marital Status	The Fatwā on COVID-19
1.	Unmarried	97,4%
2.	Married	81,9%
3.	Widowed	77,8%

Based on the table, unmarried respondents have the highest level of obedience to the fatwā on COVID-19, and then married ones follow in the second rank. Meanwhile, the obedience of widowed respondents, either widow or widower, is at the lowest level. This result corroborates another analysis of the influence of occupation on the respondents' obedience which reveals that university students, most of whom are unmarried, have the highest level of obedience to the fatwā on COVID-19.

In a more in-depth analysis the status of being unmarried is characteristic of young people who are by nature disinclined to spend longer time being in mosques, so that it is reasonable that they instantly obey the ban on religious gatherings written in the fatwā on COVID-19. This fact subsequently encouraged Ahmad Jumhan to research how to stimulate performing prayers in congregation, especially in order to draw the interest of young generations to come to mosques (Jumhani 2019:98). Married people, meanwhile, are in the second rank in the level of obedience, as they need to be at home to accompany their family. Euis Kurniati, in her research on parental roles during the pandemic, stated that parents have strategic roles to play while staying at home during the pandemic, that is, to foster religious values of their family and to be the role model in it (Kurniati 2020:253). This is absolutely a positive action to be taken that instilling moral and spiritual values is a part of parents' responsibility in managing their household (al-Taḥrīm:6). On the other hand, being widowed is one of the signs of the great age or the absence of family to take care of. The old-age encourages people to commit themselves, heart and soul, to mosques, because no more families needs his care and love.

The Level of Obedience based on Respondents' Age

Humans are getting older and older every day. The question is whether or not their obedience level increases over time. Through an analysis of the level of its significance, the variable of age receives the Sig. value of 0,04. This means that H_0 is rejected; it can be concluded that respondents' age has a significant influence on their obedience to the three fatwās of MUI discussed in this research.

In a more detailed analysis, the Sig. Value of the factor of age on the fatwā on COVID-19 is 0,04, the Sig. Value of the factor of age on the fatwā on interfaith marriage is 0,63, and the Sig. Value of the factor of age on the fatwā on bank interest is 0,28. This leads to a conclusion that respondents' age significantly affects their obedience to the fatwā on COVID-19 because of the Sig. value of 0,04 is lower than 0,05. The following table shows the detail of the analysis.

Table 6. The Influence of Respondents' Age on Their Obedience to the Fatwā on COVID-19

No.	Age	The Fatwā on COVID-19
1.	Under 25 years	97,4%
2.	Between the ages of 25 – 40 years	81,9%
3.	Over 40 years	77,8%

Based on the table on the influence of age on the level of respondents' obedience to the fatwā on COVID-19, 97,4% of all the respondents under 25 years old obey the fatwā on COVID-19. In comparison, those between the ages of 25-40 years and those over 40 years accounted for 81,9%, and 77,8% respectively. Therefore, respondents under 25 years old have the highest level of obedience herein.

The researcher found a coincidental similarity between some variables, including the factors of age, marital status, and occupations. As many as 97,4% of respondents aged under 25 years with the status of being unmarried are found obedient to the fatwā on COVID-19. Similarly, those with the data of occupation as university students reach the highest level of obedience by 95,5%. Through more careful exploration by conducting interviews with respondents with the three

demographic data, the researcher found that their obedience to the fatwā of MUI is due to their belief that Ulama or Muslim scholars possess such a great intellectual capacity to issue a fatwā that the quality of their fatwā is of high quality. There is no need to doubt its quality. Additionally, obedience to the fatwā of MUI is instrumental in keeping others away from potential dangers, as is enshrined in Islamic principles. People's coming to mosques to practice congregational prayers is likely to put themselves and other people in danger, namely, to transmit the coronavirus or be infected with it (Anugrah, 2020).

The Level of Obedience based on Academic Backgrounds

Respondents' academic backgrounds have no significant influence on their obedience to all the fatwās of MUI. This conclusion is derived from the fact that the Sign. value is 0,370, which is higher than 0,05. Therefore, H_0 cannot be rejected, and thus there is no significant influence on variables correlated. In this regard, academic backgrounds do not affect the level of someone's obedience to a fatwā. Having better academic credentials does not necessarily make someone obey the fatwā of MUI and vice versa.

Suppose analyzed more in-depth, the Sig. Value of academic backgrounds on the fatwā on COVID-19 is 0,213, which means it is not significant. The Sig. value of academic backgrounds on the fatwā on interfaith marriage is 0,417, which means it is also not significant. Similarly, Sig. Value of academic backgrounds on the fatwā on bank interest is 0,316. Therefore, academic backgrounds do not affect the level of someone's obedience to the three fatwās.

This research arrived at the conclusion that the level of academic credentials does not significantly influence the level of people's obedience. This conclusion differs from the results of other research revealing that the level of academic credentials significantly affects someone's obedience to a particular regulation. For instance, Erica Kakunsi in her research on taxpayers in Tahuna, North Sulawesi, concluded that the higher the academic credentials of people, the higher the level of their obedience to the obligation to pay taxes (Kakunsi, 2017:399). In her research on the relationship between academic credentials and obedience to the diet of patients in RSUD Jepara diagnosed as having Diabetes Mellitus, Yulisetyaningrum came

to the same conclusion as Erica Kakunsi. A patient with a low level of academic credentials had great difficulty accepting advice about healthy lifestyle, while those with a better level of academic credentials could take the advice more easily (Yulisetyaningrum, 2018:44).

Conclusion

MUI is an organization with supreme authority to give Muslim community members practical guidance on religious affairs. Such authority comes from their position as a house which represents a huge variety of Muslim community in Indonesia. Besides, MUI deal with religious obligations which all Muslim people will carry out heart and soul without any hope to yield potential benefit from them. They will take every possible risk to fulfill their obligations. No other institution can occupy such a strategic position that only MUI with their ultimate authority can issue the regulation and procedure for practicing religious activities during the pandemic. Therefore, it is only normal that the government fosters collaboration with MUI in educating people to establish a new habit, especially the habit of practicing religious activities.

It is necessary to see the level of people's obedience to a fatwā every time MUI issue it. Through research involving 438 respondents' reception to 3 fatwās of MUI, it can be known that people's obedience to the fatwā on covid-19 is at the lower level than their obedience to another two fatwās. In detail, people's obedience to the fatwā on interfaith marriage reaches the highest level by 94,1%, and people's obedience to the fatwā on bank interest is at the second-highest level by 88,6%. Meanwhile, their obedience to the fatwā on COVID-19 occupies the lowest level by 85,8%.

The level of people's obedience to the three fatwās is in line with the clarity of legal rules embodied in each of the three fatwās. The clearer the legal rule in a fatwā, the higher the level of obedience to it. The fatwā of MUI on the ban on interfaith marriage makes no exception, and thus attains the highest level of people's obedience. Such exceptions as the absence of Islamic banks in an articular regions make the fatwā on bank interest's status of being forbidden reach a lower level of people's obedience than the fatwā on interfaith marriage. Meanwhile, the fatwā on COVID-19 reaches the lowest level of people's obedience

due to the fact that it allows some exceptions in it, which open up reasonable possibilities for vast disagreements among Ulama as to the fatwā of MUI. It is the disagreement among Ulama that provokes the same disagreement among common people. In this regard, the statement that the clearer a fatwā, the higher the level of obedience to it is true.

The result of this research suggests that future research focus on how to reconcile differences among Ulama and help them arrive at a broad agreement on how to respond to the fatwās of MUI, such as the fatwā on COVID-19. Hopefully, by reaching an agreement before giving their opinion to the general public, they can avoid any potential disagreement among the Muslim community, which can automatically generate considerable, horizontal friction at the grass-roots level.

Furthermore, the demographic data show that of all Muslim community members involved as respondents in this research, those with the occupation as university students (95,5%) aged under 25 years (97,4 %) and having the status of being unmarried (97,4%) have the highest level of obedience to the fatwā of MUI. In other words, young generations reach the highest level of obedience. Some variables, including respondents' academic backgrounds, membership of DKM, and domicile, are proved not to have a significant influence on the level of their obedience to the fatwā on COVID-19.

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