Public Understanding of Hiwalah (Debt Transferred)

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Abstract

In this research, researchers wanted to determine and analyze public understanding of the transferred debt (Hiwalah) knowing public assumption factors of Hiwalah public understanding (debt transferred). The methods are using quantitative method by using analysis descriptive and inferential analysis, inferential analysis used the regression analysis, T test and correlation analysis to testing the hypothesis of the research. The population in this research is the whole of people in the Cikoneng village, District of Anyer, Serang, Banten, Indonesia. Using research data collection instrument, arranged in a Likert scale model. The research found that the public's understanding and Hiwalah scores level are high, no differences in the public understanding by men and women, otherwise relating to Hiwalah people have differences in men and women, through correlation analysis was known the positive correlation and significant correlation between public understanding of Hiwalah, as well as regression analysis found that the public understanding becomes a factor of important role in the improvement and development of Hiwalah processes, for it was in effort to implementation Hiwalah properly and correctly in accordance with the teachings of Islam, the people should be given the knowledge and understanding of Hiwalah.

Keywords: understanding, public, debt, Hiwalah

1. Introduction

Islamic law is the law which is sourced and became part of the Islamic religion. When speaking of the law, Islamic law is a set of rules or norms that regulate the aspects of human life, both in the framework of relations (devotion) to God and the human relationships with other creatures. In debt, Islam teaches to hasten in pay it off because delaying the payments is a wrongdoers act.

Debt transferred (Hiwalah) included in the provisions of muamalat. Laws muamalat are regulations or laws governing the relationship among humans (among living things). Position of muamalat was an inseparable part of Islamic law. Muamalat sets up a system of worship that is *'ghairu mahdhoh'* or arrange transportation system between human, rights and obligations and other provisions for human life, both of personal and public. As for the object of research was related to the muamalat law; rights and supporters, objects and ownership of objects, as well as agreements (debts) and others.

Talking the terms of the agreement in the category of loans receivable in Muamalat would certainly offend the system and its application, because a condition of an agreement or its provisions have an impact after the occurrence, t can happened to inter personal and removal or transfer to other parties. In this case commonly referred to *Hiwalah*. Obligations of the debtor was to pay it off at the agreed time. But most of them were procrastinate in paying off its debts without a reason. So paying off the debt on time and meet all the prescribed rules are good.

As for the reason why they do Hiwalah because they can not afford the time period specified, other than that they feel they have the same amount of receivables to others who have been given a previous loan, so they bestow their debts to those who have been given a previous loan. Carried out debt swaps are used to make ends meet as the cost of children education, treatment, and buy supporting need, both primary and secondary life.

Every human being has living in a society with each other and need others people, to meet the needs they need to find what is needed. In search of the frequent conflicts, did not care for the rights of others. Therefore, in order preservation the interests of each, there needs the rules that regulate the human needs, so it does not violate the rights of others. Many problems occur in the public related to accounts payable and give negative impact on social life, many people who are not able to pay the debt adds the economic slump society itself. Understanding of the

debt transferred (Hiwalah) was very important to understand for the public so that it will give a positive value on the settlement of problems related to accounts payable. Therefore, the aim in this research, researchers wanted to determine and   analyze the public understanding against debt transferred (Hiwalah), specifically to: 1) determine and analyze the levels of community understanding and Hiwalah (debt transferred) in the Cikoneng village, District of Anyer, Serang, Banten, Indonesia, 2) the difference of public understanding of the Hiwalah (debt transferred) based on demographics in the Cikoneng village, District of Anyer, Serang, Banten, Indonesia, 3) the correlation of public understanding with Hiwalah (debt transferred) in the Cikoneng village, District of Anyer, Serang, Banten, Indonesia, 4) knowing the assumption factor of public understanding with Hiwalah (debt transferred) in the Cikoneng village, District of Anyer, Serang, Banten, Indonesia.

2. Literature

2.1 Public Understanding

According to Poesprodjo (1987) understanding is not single thinking activities, but the removal location of the world stand disituation or others. Comprehension includes the ability to capture the meaning and significance of the materials studied (Winkel, 1996).

Sudjana, (1992) said that an understanding can be divided into three categories, those are: (1) the lowest level is the understanding of the translation, ranging from translating in a real sense, interpret and apply the principles, (2) the second level is the understanding of the interpretation which connects parts next lowest with a known or connect some parts of the chart to the events, to distinguish the subject with no principal and (3) the third level is the level of meaning extrapolation.

Similarly Silversius (1991) said that an understanding can be translated into three, those are: (1) translation , the notion of translating here is not only the transfer *(translation),* but also meaning from a language into another language, it can be from conception abstract become a model, which is symbolic models to facilitate people to learn it. The transfer of concepts formulated said words into graphics can be included in the category of translations, (2) interpreting, this capability is broader than translating that ability to know and to understand the main ideas of a communication, (3) exktrapolation, another bit of translating and interpreting, but higher nature. He demanded a higher intellectual ability.

Society is the number of people residing in a particular area that is composed by the system and having the structure, it has own culture, and can prepare their members for future of generations (Sitohang, 1992).

Sitohang (1992) also explains the public in two definition, namely the definition of analytic and functional definition. In the definition of analytic, publics are a number of stand-alone or self-sufficiency that has the characteristics of their own organization, region of residence, own culture, and the offspring who will continued their communities. While the functional definition, public is a system that has an act together, which is able to continue inmuch longer than the lifetime of an individual, and its members grow in part through the descent to the members. The same is expressed by Parsons (2011) public as a kind of social system characterized by self-sufficiency level relative to its environment, including other social systems. Therefore, it can be said that the public understanding is the ability of people in thinking and translating the circumstances, conditions, and the interaction that occurs. Public understanding can found by a variety ways, both from the experience, knowledge and from the surrounding environment.

2.2 Hiwalah

Hiwalah is to move or turn over. Al-Jaziri (1969) stated that Hiwalah is moving from one place to another. According to the language, the word *"al-Hiwalah"* ha 'read kasrah or sometimes read fathah-date of the word *"at-tahawwul"* which means *'alintiqal'* (removal / diversion) (Zuhaili, 1986).

In the literature, hawalah or Hiwalah means significantly changed or altered. In this case the displacement of dependents or the right of one person to another. In terms of the fukoha hawalah was the removal or transfer of debt collection from debtors those who make the debt. The same thing was stated by Abd ar-Rahman al-Jaziri, 1994) Hiwalah is a transfer of debt from one to the dependents other dependents with the same debt.

Hiwalah is the a transfer the owed to someone else who shall make it. In this case the displacement of dependents or the right of one person to another. Hiwalah legal basic is based on the Koran and the hadith, the Prophet's Hadith of Imam Bukhari and Muslim narrated from Abu Hurairoh, that the Messenger of Allah, said: *Slow down payment law made by the rich is an unjust act.If one of you were transferred to the person who is paying the debt, then let him switch (the transfer is received) (Bukhari* and Muslim). Hiwalah allowed on debt that is not shaped items / objects, because Hiwalah was the transfer of the debt, and therefore should be in debt or financial obligations (Shafii, 2012).

There are six pillars of the Hiwalah (debt transferred), those are: 1) The first person, (muhil) was the debtor and at the same indebted, 2) The second party, (Muhal or muhtal) was person indebted to the first party (muhil). 3) The third person (Muhal 'alaih) was people who owe the first person (muhil) and obligated to pay the debt to the second person (muhtal). 4) There is a first-person debt on both sides, (Muhal BIH) the first person debt (muhil) to the second person (muhtal). 5) There is a third person debt to the first person, (debt Muhal 'alaih to muhil). 6) There is a statement of accounts payable (Sighoh Hiwalah).

3. Research Methods

The method is using quantitative research methods. Quantitative methods are used for quantitative assessment suitable for measuring variables related to the phenomenon of something without questioning why the variables that exist (Mohd Majid, 1990). Another opinion expressed that quantitative review the most appropriate method is used to find the correlation between the variables Kerlinger (1993). This method is used, because the foundation of this research wants to seeing and analyzing public understanding of Hiwalah (debt transferred).

The selection was based on the consideration that the research purpose was expected to obtaining information related to the existing symptoms status and seek factual particulars individual concern. This research was basically meant for getting numbers of how much the correlation variables of public understanding and Hiwalah (debt transferred).

The data collected in this research were analyzed by descriptive and inferential analysis. According to Chua (2006) statistics descriptive was used for explain or decipher characteristics variable with use a symbols like min, standard deviation, percentage and normal distribution. Descriptive analysis is used to present data of each variables in a single research. Descriptive statistics used include the average and standard deviation. Interpretation of descriptive analysis as expressed by Nunally (1978), those are: Mean score 1:01 to 2:00 (low); 2.01-3.00 (a simple, low); 3:01 to 4:00 (simple high); 4:01 to 5:00 (high). Inferential analysis were used to test the hypothesis of the research is regression analysis, T test and correlation analysis. Regression analysis is using stepwise regression analysis.

The population of this research is the whole of community in the Cikoneng village, District of Anyer, Serang, Banten, Indonesia. Sampling was conducted using random sampling techniques. Sampling is the process of selecting a number of the population elements that is fulfilling and can represent the population (have now, 2003). To determine the sample used random sampling means that samples taken at random. The sample in this research were taken 264 respondents of the survey population.

For a sampling of 264 respondents based on the opinions Singarimbun and Efendi (1989) which says that the large sample of normal distribution is the number of samples > 30 cases, and if the data analysis technique used the correlation, the samples should be taken at least 20 cases. According to Arikunto (1993) as preparation it can be taken between 10-15 or 20-25% or more depending on: 1) the ability of the study visits of time, effort and funds, 2) narrow the breadth of the observation area and each object, because it involves the least Data, 3) the size of the risk borne by the researcher. Similarly, Gay and Airasian (2000) which says that the sample of 10-20% than the population is sufficient to carry out the investigation.

In this research, the data collection tools used are instrument (questionnaire) which arranged according to the Likert scale model. The grains form of questionnaires were developed in the questions or statements that will be answered by the respondents. This instrument among others to measure both variables. Variables of public understanding consists of 6 indicators that follow Notoatmodjo (2003) are to know, understand, implement, analyze, synthesize, evaluate, as many as 30 items. Variables of Hiwalah (debt transferred) followed the rules in the Islamic religion and adapted to the research consisted by three indicators those are Hiwalah law, harmonious and Hiwalah requirements, as well as factors of Hiwalah canceled, totaling 30 items. Furthermore, the structured instruments tested with validity and reliability test. The validity of these instruments are the validity of the contents. This is done with the aim to ensure the quality of such instruments, when used for data collection in the researh. Reliability test of all items or questions used in this research is considered reliable if the alpha cronbac score > 0.7.This instrument measurement results shown in Table 1 below:

Table 1. Correlation score between each items with the total score and cronbach alpha index reliability for the variables research

No.	variables	Number of Items	Indicators		Correlation Items with total score	Alfa Score
1	Public Understanding		1.	Knowing,	0.365-0.735	0.709
			2.	Understanding,	0.518-0.731	0.743
		30	3.	Implementation,	0.407-0.718	0.739
			4.	Analysis,	0.439-0.635	0.704
			5.	Synthesis,	0.378-0.761	0.726
			6.	Evaluation,	0.696-0.842	0.803
2	Hiwalah (debt transferred)	30	1.	Hiwalah Law,	0.483-0.773	0.753
			2.	Pillars and terms of Hiwalah,	0.503-0.810	0.756
			3.	Factor of Hiwalah canceled,	0.475-0.743	0.751

From Table 1 shows the the validity score of research instrument,reliabilty of public understanding and Hiwalah (debt transferred). Variable was seen by the indicator of public understanding to know correlation score between the items with the total score 0.365-0.735, Alfa Cronbach index for know indicators 0.709, the indicators of understanding the correlation between the score item is 0.518-0.731, Alfa Cronbach Index for understanding indicators is 0.743, the implementation indicator has correlation between score items with the total score is 0.407-0.718, Alfa Cronbach Alfa Index for implementation indicators is 0.739, the analysis indicator has correlation between score items with the total score is 0.439-0.635, Alfa Cronbach Index indicators analysis is 0.704, the synthesis indicator has correlation between the score items with the total score that is 0.378-0.761, Alfa Cronbach Index for the synthesisindicators is 0.726, evaluation indicators have a correlation between the score items with the total score is 0.696-0.842, Alfa Cronbach Alfa Index for evaluation indicators is 0.803.

Variables of Hiwalah (debt transferred) through legal indicators of Hiwalah have a correlation between the score of items is 0.483-0.773, Alfa Cronbach Index for indicators of Hiwalah law is 0.753, and the terms of Hiwalah indicator has correlation between the score items is 0.503-0.810, Alfa Cronbach Index for pillar indicator and Hiwalah terms is 0.756, indicators of factors that canceled Hiwalah has correlation between the score items is 0.475-0.743, Alfa Cronbach Index for factors that canceled Hiwalah indicators is 0.751. From the results of the validity and reliability of the research data showed that the public understanding and Hiwalah variables (debt transferred) had a high validity and reliability, validity and reliability score possessed eligible predetermined. Thherefore, the research instrument can be used for further research.

4. Research Result

4.1 Descriptive Research

Descriptive analysis used to analyze the levels of public understanding and Hiwalah (debt transferred). Descriptive analysis can be seen in Table 2.

Table 2. Descriptive analysis and public understanding Hiwalah (debt displaced)

No.	variable	Indicator		mean	standard Deviation	Interpretation
1	Public understanding	1.	Knowing,	20.33	3.127	High
		2.	Understanding,	20.30	2.872	
		3.	Implementation,	20.24	3.400	
		4.	Analysis,	19.72	3.570	
		5.	Synthesis,	19.69	3.620	
		6.	Evaluation	19.84	3.594	
2	Hiwalah (Debt displaced)	1.	Hiwalah Law,	32.57	8.827	High
		2.	Pillars and terms of Hiwalah,	33.01	8.843	
		3.	Factors of Hiwalah caceled,	33.08	9.081	

Table 2 It showed that on the whole of public understanding shown by the respondents have a high score, the score shown on the indicator score of knowing (mean = 20.33, SD = 3.127), the score of the understanding indicators

(mean = 20.30, SD = 2.872), the score of the implementation indicator (mean = 20.24, SD = 3.400), the score of the analysis indicator (mean = 19.72, SD = 3.570), the score of the synthesis indicator (mean = 19.69, SD = 3.620). evaluation indicator scores (mean = 19.84, SD = 3.594). Variables of Hiwalah (debt transferred) through indicators laws Hiwalah score (mean = 32.57, SD = 8.827), the scores of pillars and terms Hiwalah indicators (mean = 33.01, SD = 8.843), the score of the factors Hiwalah canceled indicators (mean = 33.08 , SD = 9.081), the results of these research shows the variable of public understanding and Hiwalah (debt transferred) have high level score, in order to know that people have a good understanding, this understanding provides evidence that people have the knowledge and high, as well as variable of Hiwalah, people know about Hiwalah, this was caused they learn and carry out activities Hiwalah as an effort in resolving problem loans receivable, therefore providing a positive effect on improving standards living, and to improve the relationship between people, it is highly recommended in the religion of Islam, their Hiwalah (debt transferred) help people whose have difficulty experience in paying the debt so intertwined sense of helping fellow as Muslims.

4.2 Inferential Research

4.2.1 T-Test Analysis

Differences level of public understanding and Hiwalah (debt transferred) seen from the demographics of respondents (gender).

The level of public understanding differences and Hiwalah (debt transferred) views of respondents ie gender demographics. The level of public understanding and Hiwalah differences based on gender done by using t-test analysis. The level public understanding and Hiwalah by gender can be seen in Table 3.

Table 3. Differences analysis public understanding and hiwalah (debt transferred) by gender

variables	Indicators	Gender	Mean	Standard Deviation	T	Sig
Public understanding		Man	20.09	2.685	**0.406**	**0.685**
		Woman	19.96	2.619		
	Knowing	Man	20.48	3.117	**0.787**	**0.432**
		Woman	20.17	3.142		
	Understanding	Man	20.39	2.798	**0.471**	**0.638**
		Woman	20.22	2.953		
	Implementation	Man	20.30	3.336	**0.289**	**0.773**
		Woman	20.18	3.475		
	Analysis	Man	19.75	3.550	**0.138**	**0.891**
		Woman	19.69	3.603		
	Synthesis	Man	19.65	3.525	**-0.170**	**0.865**
		Woman	19.73	3.725		
	Evaluation	Man	19.95	3.846	**0.496**	**0.620**
		Woman	19.73	3.334		
Hiwalah (Debt displaced)		Man	32.13	8.346	**-0.139**	**0.890**
		Woman	32.96	8.477		
	Hiwalah Law	Man	32.79	8.684	**0.404**	**0.687**
		Woman	32.35	8.994		
	Pillars and Terms of Hiwalah	Man	32.89	8.834	**-0.208**	**0.835**
		Woman	33.12	8.885		
	Factors of Hiwalah canceled	Man	32.76	9.060	**-0.575**	**0.566**
		Woman	33.40	9.125		

From Table 3, it can be seen the variable scores of the public understanding indicators to know the score is (t = 0.787; Sig = 0.432), it is known that there is no difference indicator to know according to the man with the indicator to know according to the woman, the score of overall indicators to know by men (mean = 20.48, SD = 3.117), the score of indicator to know by women (mean = 20.17, SD = 3.142), it can be seen the knowing indicator for men is higher than the score of the knowing indicator for the woman.

Score of understanding indicators (t = 0.471; Sig = 0.638), it is known that there is no difference understanding

indicators by men with understanding indicators by women, the overall of understanding indicator by men (mean = 20.39; SD = 2.798), the score of the understanding indicator by women (mean = 20.22; SD = 2.953), it can be seen the score of the understanding indicator for men is higher than the score of the understanding indicator for the woman.

Score of implementation indicators score (t = 0.289; Sig = 0.773), it is known that there is no difference implementation indicators according to the man with the implementation indicators according to the woman, the overall scores of implementation indicator by men (mean = 20.30; SD = 3.336), the scores of the implementation indicator by women (mean = 20.18; SD = 3.475), it can be seen that the scores implemenatation indicator for men is higher than the scores of implementation indicator for the woman.

Scores of synthesis indicator (t = -0.170; Sig = 0.865), it is known that there are different indicators of synthesis according to the man with the indicator synthesis according to the woman, the overall scores of the indicator synthesis by men (mean = 19.65; SD = 3.525), the scores of the indicator synthesis by women (mean = 19.73; SD = 3.725), it can be seen that the scores of synthesis indicator for men is lower than the scores of synthesis indicator for the woman.

Scores of the indicators evaluation (t = 0.496; Sig = 0.620), it is known that there is no difference evaluation indicators according to the man with the evaluation indicators according to the woman, the overall scores of evaluation indicators by men (mean = 19.95; SD = 3.846), the score of the evaluation indicator by women (mean = 19.73; SD = 3.334), it can be seen that the evaluation indicators for men is higher than the scores of the indicator evaluation for the woman.

Overall variables of public understanding have the score (t = 0.406; Sig = 0.685), it is known that there are differences in the public understanding according to the man with the public understanding according to the woman, the overall scores of public understanding by men (mean = 20.09; SD = 2.685), the scores of the public understanding by women (mean = 19.96; SD = 2.619), it can be seen that the score of public understanding by men is higher than the score of the public understanding by women.

From the results of the research found that the whole of public understanding did not differ by gender, it is proved that the public both men and women have the same understanding of the situation, phenomena and events in people lives. Although, the public understanding views the synthesis indicators have differences between men and women, but the overall of public understanding by men and women according to the public understanding do not have differences. Therefore it can be seen in this research that there is no differences between the public understanding of men and women.

Variable of Hiwalah (debt transferred) through indicators score of Hiwalah law (t = 0.404; Sig = 0.687), it is known that there is no difference indicator of Hiwalah law according to the man with the indicator of Hiwalah law according to the woman, the overall scores of Hiwalah law indicators according to the man (mean = 32.79; SD = 8.684), the indicator score of Hiwalah law by women (mean = 32.35; SD = 8.994), it is seen that the score of Hiwalah law indicators for men is higher than the scores of the Hiwalah law indicator for the woman.

The indicator scores of pillar and terms Hiwalah (t = -0.208; Sig = 0.835), it is known that there are differences in pillar and terms of Hiwalah indicators according to the man with the pillars and the terms of Hiwalah indicators according to the woman, the overall scores of the pillar and term of Hilawah indicators according to the man (mean = 32.89; SD = 8.834), the scores of pillar and terms of Hiwalah by women (mean = 33.12; SD = 8.885), it can be seen that the indicator score of pillar and terms of Hiwalah for men is lower than the the indicator scores in pillar and terms Hiwalah for the woman.

Scores indicator of factors of Hiwalah canceled is (t = -0.575; Sig = 0.566), it is known that there are different in factors of Hiwalah canceled indicators according to the man with the factors of Hiwalah canceled by women, the overall scores of the factors canceled Hiwalah indicator according to the man (mean = 32.76; SD = 9.060), the scores of factors Hiwalah canceled indicator by women (mean = 33.40; SD = 9.125), it can be seen that the indicator of factors Hiwalah canceled for men is lower than the scores of factors Hiwalah canceled for the woman.

Overall of Hiwalah variables (debt transferred) is (t = -0.139; Sig = 0.890), it is known that there are differences of Hiwalah (debt transferred) according to the man with Hiwalah (debt transferred) according to the woman, the overall scores of Hiwalah (debt transferred) by men (mean = 32.13; SD = 8.346), the scores of Hiwalah (debt transferred) by women (mean = 32.96; SD = 8.477), it is seen that the Hiwalah scores (debt transferred) known for is higher the the Hiwalah (debt transferred) according to the woman. From the results of these research indicate that Hiwalah (debt transferred) overall differences between men and women, this difference became evident that the differences opinion or perception and Hiwalah knowledge, even if the Hiwalah law shown no difference

between men and women, but overall of Hiwalah variables (debt transferred) have a difference between men and women. Therefore, it can be seen in this research that there is a differences of Hiwalah (debt transferred) by men and women.

4.2.2 Correlation Analysis

Correlation analysis is used to determine and analyze the correlation between the public understanding and Hiwalah (debt transferred). The correlation between the public understanding and Hiwalah (debt transferred) can be seen in Table 4.

Table 4. Correlation between public knowledge and Hiwalah (debt transferred)

Hiwalah Public understanding	Hiwalah Law	Pillars and Terms Hiwalah	Factors of Hiwalah Canceled	Hiwalah (debt transferred)
Knowing	.531 **	.447 **	.407 **	.489 **
Understanding	.463 **	.473 **	.396 **	.471 **
Implementation	.375 **	.352 **	.288 **	.359 **
Analysis	.409 **	.360 **	.338 **	.392 **
Synthesis	.589 **	.495 **	.424 **	.533 **
Evaluation	.415 **	.347 **	.277 **	.367 **
Public understanding	.589 **	.521 **	.448 **	.551 **

* significant P <0.05.

From Table 4, it appears that the variable of public understanding and Hiwalah (debt transferred) through indicators determine the indicators score with the Hiwalah law of (r = 0.531), the determine indicator score the correlation with the pillar and the terms Hiwalah (r = 0.447), knowing indicator have a correlation with scores factor of Hiwalah canceled (r = 0.407), and the score indicator of score variable correlation with Hiwalah (debt transferred) is (r = 0.489).

The scores of understanding indicators correlated with the Hiwalah law (r = 0.463), the understanding indicator scores with the pillar and terms Hiwalah (r = 0.473), indicators of understanding correlation score with factors of Hiwalah canceled at (r = 0.396), and understanding indicator correlation with the Hiwalah (debt transferred) variable score is (r = 0.471).

indicators of implementation has the correlation score with the Hiwalah law (r = 0.375), indicators of implementation score the correlation with the pillar and terms Hiwalah (r = 0.352), indicators of implementation correlation score with factors Hiwalah scored (r = 0.288), and implementation indicators of variable has correlation score with Hiwalah (debt transferred) by (r = 0.359).

Indicator of analysis has correlation score with Hiwalah law (r = 0.409), the indicator analysis of correlation score with pillar and terms Hiwalah (r = 0.360), the indicator analysis has correlation score with factors of Hiwalah canceled (r = 0.338), and indicators analysis of correlation with the variable scores of Hiwalah (debt transferred) is (r = 0.392).

Synthesis indicator has the correlation score with the Hiwalah law (r = 0.589), the synthesis indicator have correlation score with pillar and terms Hiwalah (r = 0.495), the synthesis indicators have correlation score with factors of Hiwalah canceled (r = 0.424), and synthesis indicators have correlation with the variable of Hiwalah (debt transferred) is (r = 0.533).

Evaluation indicators have correlation score with Hiwalah law of (r = 0.415), evaluation indicators have correlation scores with pillar and terms Hiwalah (r = 0.347), evaluation indicators have correlation score with factors of Hiwalah canceled (r = 0.277), and indicators of evaluation has correlation with variable scores of Hiwalah (debt transferred) is (r = 0.367).

Variable of public understanding scores, the correlation with the Hiwalah law (r = 0.589), variable of public understanding have correlation score with the pillar and the terms Hiwalah (r = 0.521), variable of public understanding have the correlation score with the factors of Hiwalah canceled (r = 0.448) and variable of public knowledge has correlation score with variable of Hiwalah (debt transferred) is (r=0.551). From the results of this research demonstrated a correlation of overall public knowledge and Hiwalah (debt transferred) is positive and significant. Therefore, the development and enhancement of the Hiwalah (debt transferred) can be caused by either

public understanding about Hiwalah (debt transferred). The occurrence of Hiwalah (debt transferred) performing well in accordance with Islamic law will be achieved when communities as implementers and users activities Hiwalah (debt transferred) to have knowledge and understanding of Hiwalah properly and correctly in accordance with the teachings of the Islam, if people do not understand and know clearly and correctly about Hiwalah (debt transferred) in accordance with the teachings of the Islamic religion, likely the process will not be achieved Hiwalah activity, so it will give rise to new problems in social life.

4.2.3 Regression Analysis

Assumption Factors of Public Understanding and Hiwalah (Debt Moved).

To determine the correlation scores assumption factor of public understanding and Hiwalah (debt transferred), is using stepwise regression analysis, stepwise regression analysis was used to show the correlation factor index assumption public understanding and Hiwalah (debt transferred) based indicators of public understanding. Indicators of public understanding are knowing, understanding, implementation, analysis, synthesis and evaluation. Assumption factor of public understanding of Hiwalah (debt transferred) can be seen in Table 5.

Table 5. Correlation between assumption factor of public understanding Hiwalah

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.533 [a]	.284	.281	21 355
2	.596 [b]	.356	.351	20 294
3	.622 [c]	.387	.380	19 841

a. Predictors: (Constant), A5 (Synthesis);

b. Predictors: (Constant), A5 (Synthesis), A2 (Understanding);

c. Predictors: (Constant), A5 (Synthesis), A2 (Understanding), A1 (Knowing).

From table 5 was found the correlation factor of synthesis 0.533, with a correlation scores of determination is 0.284 it means that approximately 28.4% factor of Hiwalah (debt transferred) can be explained by indicator of synthesis, as written by the understanding indicators the correlation score 0.596 with correlation score of implementation for 0.356 which shows the 35.6%, it means that 35.6% of the factors of Hiwalah canceled (debt transferred) can be explained by indicator of synthesis and indicators understanding, on a third model correlation indicator synthesis score, understanding and knowing of 0.622 with the score of the implementation 0.387, it means 38.7% Hiwalah factor (debt transferred) can be explained by the synthetic indicator, the indicator of understanding and knowing indicator. While the tray will be explained by other indicators. Variable calculation data regression are using stepwise principle can be seen in Table 6.

Table6. Multivariate regression methods using stepwise

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	25.647	7.282		3.522	.001
	A5	3.708	.364	.533	10.194	.000
2	(Constant)	9.709	9.531		1.019	.309
	A5	2.819	.383	.405	7.361	.000
	A2	2.604	.483	.297	5.394	.000
3	(Constant)	21.104	9.838		2.145	.033
	A5	2.346	.397	.337	5.914	.000
	A2	1.869	.514	.213	3.638	.000
	A1	1.753	.485	.218	3.613	.000

a. Dependent Variable: Hiwalah.

b. Independent A5 (Sintesis), A2 (Memahami), A1 (Mengetahui).

From Table 6 above shows that the calculation of multivariate regression using stepwise principle on the first

model towards regression a_1 for 3.708 for an indicator of synthesis with a constant score 25.647, the second model towards regression a_1 2.819 for an indicator synthesis, a_2 2.604 for an indicator of understanding the constant score is 9.709. In the third model regression toward a_1 of 2.346 for the indicator synthesis, toward a_2 is 1.869 understanding indicators, towards a_3 is 1.753 to determine the indicators with constant score is 21.104. The final form of multivariate regression between public understanding of the Hiwalah can be described by the regression equation $Y = 21.104 + 2.346X_1 + 1.869X_2 + 1.753X_3$.

Before being used for the assumption purposes, this regression equation should be performed by regression interests testing. To determine the benefit of multiple regression equation degrees, test F should be done and the results are presented in Table 7.

Table 7. Linear varian of regression analysis

$Y = 21\ 104 + 2.346X_1 + 1.869X_2 + 1.753X_3$

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	47387.259	1	47387.259	103.916	.000[a]
	Residual	119476.374	262	456.017		
	Total	166863.633	263			
2	Regression	59370.866	2	29685.433	72.078	.000[b]
	Residual	107492.767	261	411.850		
	Total	166863.633	263			
3	Regression	64510.788	3	21503.596	54.624	.000[c]
	Residual	102352.844	260	393.665		
	Total	166863.633	263			

a. Predictors: (Constant), A5 (synthesis);

b. Predictors: (Constant), A5 (synthesis), A2 (understanding);

c. Predictors: (Constant), A5 (sintesis), A2 (understanding), A1 (knowing);

d. Dependent Variable: Hiwalah;

Based on the analysis of variance regression in Table 7 above is known in the first model with indicators of synthesis F score is 103.916 with sig = 0.000, known at the second model with indicators synthesis and understanding the F score is 72.078 with sig = 0.000, on the model third with indicator synthesis, understanding and knowing the F score is 54.624 with sig = 0.000, it can be concluded that regression $Y = 21104 + 2.346X_1 + 1.869X_2 + 1.753X_3$, is very significant. These findings proved that there is a correlation between public understanding of the assumption factors Hiwalah (debt transferred). Therefore, the increasement and improvement of processes Hiwalah (debt transferred) to do with the improvement and enhancement indicators of public understanding are indicators synthesis, understanding and knowing.

5. Discussion

From the results of this research, it is known that the public understanding and Hiwalah (debt transferred) had a high level, increasing the public understanding and Hiwalah due to the knowledge, understanding and experiences that people can run Hiwalah process that is based on the law of the Islamic religion.

From the research it is known that the lack of correlation differences between the public understanding by men and women, it is different with Hiwalah, the results showed that there is a difference between Hiwalah (debt transferred) by men and women. This shows a common public understanding between men and women, this similarity was evidence that the public has a good understanding between men and women, the absence of these differences give a positive value to society, which showed that men and women have the knowledge and understanding in the community, The understanding of something is very important in efforts to repair and to resolution of problems that occur. Society is always trying to improve the knowledge and understanding of an event or phenomenon. In connection with Hiwalah (debt transferred) Islam justifies Hiwalah and allow it, because it is needed. Imam Bukhari and Muslim narrated from Abu Hurairah that the Prophet SAW said meaning: "to postpone payment for people who are capable of injustice. And if one of the guests at opt (in hiwalah) to a rich man who is able to accept it".

Islam as an universal religion and thorough, looking at economic activity, in which debts are also included, as the demands of human life. On the other hand, economic activity is one of activity which is recommended and has dimensions of worship in a significant intensity (Lopez, 2000).

Allah SWT said that Hiwalah rescued the treasures and meet public needs. Sometimes people need to liberate dependents debt to be transferred to another person. Certainty, debts into one of the requirements Hiwalah. Certainty purchase price, therefore, there is no dispute about the debt number that must be responsibility. Agreement means, among which owed by people in Lavish liability has been agreed about the kinds of debt, his size, and payment deadlines others. The loss of the liability debt. With devolution that debt. Debt People who have been freed from their responsibilities, and those who have been entrusted with the responsibility to have full obligation to fulfill that responsibility (Rifai, 1978).

From the results of the research also make that there is correlation between public understanding of Hiwalah (debt transferred), as seen from the correlation between the indicator and whole of public understanding variable, suggests that Hiwalah can occur well if their public understanding is good also about Hiwalah the one who runs the activities Hiwalah (debt transferred) without knowing the meaning and legal run Hiwalah then it will not go well, in the implementation of Hiwalah requires an understanding that all parties do the activities of Hiwalah implementation (debt transferred), and it is executed in accordance with regulations in the teachings of the Islamic religion, Hiwalah implementation is expected to reduce the burden on people lives, so it can the public welfare, in addition Hiwalah intended for social activities, their helping each other among fellow became a cornerstone in the Hiwalah activity.

6. Conclusion

Hiwalah (debt transferred) becomes an option in solving people problems related to accounts payable that had plagued them. Hiwalah implemented by regulation in the Islamic religion, the implementation of Hiwalah will not harm the parties associated with the accounts payable. Hiwalah activities contained in the noble values and social ideals which is as high as helping in his favor. Therefore, the activity was basically Hiwalah for someone must be based on sincere intentions in an effort to help the others in goodness. Basically, because the nature and purpose Hiwalah is helping, then the transaction is detached from the element of commercial and profit-oriented businesses (*profit orientit*).

People understand and comprehend Hiwalah activities (debt transferred), Hiwalah implemented the public based on the rule of Islamic religious teachings, activities of Hiwalah is not taking advantage or disadvantage, but to providing help and assistance among others, so that their mutual concern in society.

For that, in implementing of Hiwalah (debt transferred) requires comprehension and understanding of all parties involved, the Hiwalah importance. Each of the parties involved are expected to run Hiwalah accordance with the teachings of the Islamic religion as a basis of Hiwalah, in the absence of such rules, the Hiwalah will not run well.

In public life Hiwalah can apply at all levels of society, both the people who live in the village and those who live in the city. Based on thinking of hiwalah thought to have been known by the public when they relate between one person and another, of course, based on the teachings of the Islamic religion.

In Islamic law, Hiwalah included in the category of *fiqh mu'amalah*, therefore the Islamic principles that is applied in Hiwalah are the principles of *fiqh mu'amalah*. Principle ofKnowledge*fiqh mu'amalah* is especially important to conduct a review of the transaction Hiwalah implemented in public life. So as to minimize any problems associated with the Hiwalah.

With the Hiwalah run in public life, it is expected their social ties that high among others, for the Hiwalah run with a conscience to help each other, not for profit, it is highly recommended in the teachings of the Islamic religion, to help each other and help each other become Hiwalah priority in every activity.

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