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A Neuroscience-Based Model for Developing Religious Moderation: The Perspective of Muhammadiyah Ulama's Living Fatwas During the Covid-19 Pandemic in Indonesia

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Abstract

The Covid-19 pandemic has created new dynamics in religious practice, particularly in the tension between spirituality and adherence to health protocols. Lockdown policies that restricted public worship activities, such as the closure of mosques and prayer rooms, triggered various responses, including the narrative "fearing hell more than Covid-19." This article argues that the development of moderate religious attitudes can be conceptually constructed through integrating neuroscience perspectives with the living fatwa of Muhammadiyah scholars during the pandemic. This study employs a qualitative literature-based approach, drawing on key sources concerning religious moderation, Muhammadiyah fatwas related to Covid-19, and relevant literature on neuroscience in Islamic education. Data were analyzed using content analysis methods that emphasize intertextuality and conceptual articulation. The findings indicate that a moderate religious attitude is not merely normativetheological but is also closely linked to cognitive and affective processes in the human brain, as reflected in the practice of living Islam. This study reinforces the importance of fatwas as both an ethical reference and a subject of critical analysis through neuroscience within contemporary Islamic studies. The article contributes to broadening the academic framework of religious moderation through an interdisciplinary approach between Islamic studies and neuroscience.

Keywords

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Introduction

This study reveals the importance of understanding each other regarding differences in assumptions and alternatives due to fear or panic during Covid-19. One of the emerging assumptions was that "people are more afraid of hell than Covid-19." The problem is also exacerbated by the restrictions and closures of mosques and places of worship throughout Indonesia as part of a massive lockdown policy, with cases and data found especially in Yogyakarta. Religious moderation during the Covid-19 pandemic must be adopted by every individual, including Muhammadiyah members, who must follow the ulema fatwa not to become a source of the new spread of Covid-19. This means that in social activities and

worship related to religious practices, actions that potentially cause virus transmission must be avoided.

One example of a moderate attitude is not to refuse Covid-19 corpses to be buried in public cemeteries. Despite concerns about disease transmission, such refusal can create social problems and also goes against human values as well as religious teachings that teach about the importance of respecting and treating all individuals well, including the deceased. Instead, proper preventive measures include using personal protective equipment and limiting the number of participants in funeral ceremonies. Other procedures recommended by local health authorities should be followed. Thus, Muhammadiyah members can continue to worship without sacrificing their own safety or causing social tension in the community.

Research on religious moderation has always been a hot issue to discuss because the journey after the reform in Indonesia opened the door to freedom of speech and opinion. This is shown by the increasingly widespread research themes, such as Religious moderation in Indonesian diversity.³ Islamic Radicalism VS Islamic Moderation: Efforts to Build a Peaceful Islamic Face in Indonesia.⁴ Moderate Islam in Indonesia (Moderasi Muhammadiyah),⁵ with the current Covid-19 disaster, the roles of religious institutions, especially the Muhammadiyah organization, through the fatwa of the Majlis Tarjih and Tajdidnya, can provide solutions so that a moderate attitude is created in responding to the Covid-19 disaster.

The study of religious moderation from the perspective of Islamic educational neuroscience, particularly through the lens of Muhammadiyah fatwas on Covid-19, is highly relevant. Given Indonesia's religious diversity—with six officially recognized religions and several belief systems—understanding moderate attitudes is crucial. Muhammadiyah, as a major Islamic organization, plays a significant role in shaping such attitudes. During the Covid-19 pandemic, the government promoted the 3M health protocol: washing hands with soap, wearing masks, and maintaining physical distance. The latter particularly affected Islamic worship, such as congregational prayer. This adjustment, especially the requirement to maintain physical distance, sparked rejection among some Muslims. Such disagreements

¹ Never Pavari, "The Role of Apostolic Faith Mission in Zimbabwe in the Fight Against Coronavirus," *Journal of Public Administration and Governance* 10, no. 3 (2020): 306, https://doi.org/10.5296/jpag.v10i3.17690; Suyadi, Zalik Nuryana, and Niki Alma Febriana Fauzi, "The Fiqh of Disaster: The Mitigation of Covid-19 in the Perspective of Islamic Education-Neuroscience," *International Journal of Disaster Risk Reduction* 51, no. 2 (2020): 1–15, https://doi.org/doi.org/10/1016/J.ijdrr.2020.101848.

² Emory Ryan et al., "COVID-19 Patient Impact: A Survey of the Gaucher Community Involving Patients, Caregivers and Family Members Based in the US to Determine Impact of the Pandemic," *Molecular Genetics and Metabolism* 132, no. 2 (2021): S93, https://doi.org/10.1016/j.ymgme.2020.12.223; Mohammad Jailani and Suyadi, "Meditation Guidance, Spiritual Strengthening, and Mental Health for Patients with Covid-19: Neuroscience Approach," *Disease Prevention and Public Health Journal* 17, no. 2 (2023): 141–48, https://doi.org/10.12928/dpphj.v17i2.7205; Mohammad Jailani and Suyadi, "Muhammadiyah Covid-19 Islamic Boarding School: A Complete Self-Isolation Model With Neurospiritual and Psychosocial Approaches," *Islam Realitas: Journal of Islamic and Social Studies* 7, no. 2 (2021): 25–33, http://dx.doi.org/10.30983/islam_reality.v7i2.4817.

³ Agus Akhmadi, "Moderasi Beragama Dalam Keragaman Indonesia," *Jurnal Diklat Keagamaan* 13, no. 2 (2008): 45–55.

⁴ Zuhairi Misrawi, "Kesadaran Multikultural Dan Deradikalisasi Pendidikan Islam: Pengalaman Bhinneka Tunggal Ika Dan Qabul al-Akhar," *Jurnal Pendidikan Islam* 2, no. 1 (2013): 197, https://doi.org/10.14421/jpi.2013.21.197-215.

⁵ Agus Yuliyanto and Setyabudi Indartono, "The Role of Teachers in Strengthening Character Education to Prepare Students to Enter the Age of Disruption and Abundance Technology," *Advances in Social Science, Education and Humanities* Research 398, no. ICoSSCE 2019 (2020): 142–46, https://doi.org/10.2991/assehr.k.200130.030; Agus Yuliyanto, "Strategy For Strengthening Character Education In Muhammadiyah Boarding School Yogyakarta" 323, no. ICoSSCE 2018 (2019): 164–70, https://doi.org/10.2991/icossce-icsmc-18.2019.32.

triggered tensions both within and between religious communities. In this context, the neuroscience of Living Islam offers valuable insights into understanding these responses.

In Desfa Yusmaliana's⁶ research, on the development of neuroscience-based creative imagination in Islamic religious learning, it was concluded that creative imagination is not a learning disorder, but a technique to optimize brain function to the maximum. Wulandari's research examines the development of positive emotions in Islamic education from a neuroscience perspective that affects student learning outcomes. Meanwhile, Rahmad Yulianto's research on moderate Islam in Indonesia, especially in the context of Muhammadiyah moderation, highlights Haedar Nashir's opinion on the importance of living a middle way in facing various problems, especially those related to religious issues. This research, although different from previous studies, is closely related to the concept of moderation studied by Inayatillah.⁷

Unlike Yusmaliana and Wulandari, who focused more on the affective and cognitive dimensions of Islamic education, this study explores religious fatwas and community responses during the Covid-19 pandemic using a social neuroscience framework. Yusmaliana's research concluded that creative imagination, rather than being a learning disorder, serves as a method to optimize brain function in Islamic learning. Wulandari emphasized the role of positive emotional development in influencing student learning outcomes from a neuroscience perspective. Meanwhile, Rahmad Yulianto examined moderate Islam in Indonesia, highlighting Haedar Nashir's emphasis on the middle path in responding to religious issues. This study differs by bridging these educational-neuroscience insights with the lived experience of Muhammadiyah fatwas and their reception, thereby filling a gap in the intersection of religious moderation, educational neuroscience, and socio-religious praxis during crisis contexts.

In the context of the complexity of modern times, the existence of harmony between religion, science, and a moderate outlook on life is becoming increasingly important. In the midst of the Covid-19 pandemic, this dynamic has become increasingly prominent, especially in the context of individual decisions and behaviors influenced by the fatwa of Muhammadiyah scholars related to this pandemic. The importance of this research lies in a better understanding of the interaction between religious moderation, neuroscience, and Islamic education in the context of global health crises such as the Covid-19 pandemic. Through this research, an in-depth understanding of how neuroscience's understanding of human behavior can help clarify the concept of religious moderation in the context of religious practice and pandemics.

This research aims to fill in the gaps in the literature related to the response of religious communities—especially Muhammadiyah residents—to the fatwas of ulama issued during the Covid-19 pandemic. The main argument of this article is that the fatwa of Muhammadiyah ulama not only serves as a guideline of religious law, but also plays an

⁶ Yusmaliana Desfa et al., "Creative Imagination Base on Neuroscience: A Development and Validation of Teacher's Module in Covid-19 Affected Schools," *Universal Journal of Educational Research* 8, no. 1 (2020): 5849–58, https://doi.org/10.13189/ujer.2020.082218.

⁷ Inayatillah, Kamaruddin, and M. Anzaikhan, "The History of Moderate Islam in Indonesia and Its Influence on the Content of National Education," *Journal of Al-Tamaddun* 17, no. 2 (2022): 213–26, https://doi.org/10.22452/JAT.vol17no2.17.

⁸ Muhammad Thohir et al., "From Disruption to Mobilization: Ire Teachers' Perspectives on Independent Learning Policy," *Cakrawala Pendidikan* 40, no. 2 (2021): 359–73, https://doi.org/10.21831/cp.v40i2.39540.

⁹ Syamsul Anwar, "Fatwā, Purification and Dynamization: A Study of Tarjīḥ in Muhammadiyah," *Islamic Law and Society* 12, no. 1 (2016): 27–44; Majelis Tarjih dan Tajdid and Pimpinan Pusat Muhammadiyah, Fatwa (2010).

important role in shaping religious moderate attitudes through the process of internalizing values that can be explained neuroscientifically in the context of Islamic education. Through the perspective of Islamic educational neuroscience, this study analyzes how these fatwas affect the perceptions, attitudes, and actions of Muhammadiyah members in dealing with the pandemic situation, especially in the implementation of worship and other religious practices. This study also discusses whether the fatwas issued are able to encourage the strengthening of religious moderation among Muhammadiyah citizens, or actually cause resistance and polarization of understanding. Thus, this article seeks to construct a new understanding of how religious moderation in the Muhammadiyah organization can be systematically built through religious authority, neuroscience approaches, and living Islam to prevent religious conflicts in times of crisis.¹⁰

This study uses a qualitative method with a literature review approach. This approach refers to literature and ethnographic data that take examples from current events, information, and events related to panic due to Covid-19. This method is relevant because it connects Islamic moderation with neuroscience in the context of Islamic education, as a union between science and religion. This research also refers to fatwas from Muhammadiyah, using postulates from the Qur'an and Hadith contained in the fatwa of the Muhammadiyah tarjih council, especially related to disaster figh.

This research is based on the argument that during the Covid-19 outbreak, several religious problems have arisen, including the emergence of refusal to obey government regulations so that Covid-19 is not easily spread with social distancing behaviors so that it has an impact on the pattern of daily ibada, which usually closes the shof when you want to pray, which must be 1 meter apart. This examines how from a neuroscience perspective responds to the behavior of people who do not obey the rules. Because all human behavior depends on the brain which commands the whole body to carry out its own functions. Apart from the health and economic aspect, of course, the attitude of religious moderation during COVID-19 is mainly experienced in the neuroscience view of Islamic education. Which is also needed comprehensively so that it can be a solution in carrying out worship and religion in the community.

Ultimately, this research is expected to provide a better understanding of how cooperation between religion, science, and policy can be improved to deal with public health challenges such as the Covid-19 pandemic. Thus, this research not only contributes to academic knowledge, but also has significant practical implications in formulating effective mitigation and adaptation strategies in overcoming this pandemic.¹¹ Therefore, the formulation of the problem that can be described and analyzed in this study is how to moderate religion in the midst of the Covid-19 pandemic?, what is the relevance of neuroscience of Islamic education during Covid-19?, how are the fatwas of Muhammadiyah Ulama on Covid-19 Management?.

Nuyadi, Zalik Nuryana, and Niki Alma Febriana Fauzi, "The Fiqh of Disaster: The Mitigation of Covid-19 in the Perspective of Islamic Education-Neuroscience," *International Journal of Disaster Risk Reduction* 51 (2020): 101848, https://doi.org/10.1016/j.ijdrr.2020.101848; Niki Alma Fauzi, "Nalar Fikih Baru Muhammadiyah: Membangun Paradigma Hukum Islam Yang Holistik," *Afkaruna* 15, no. 1 (2019): 19–42; Niki Alma Febriana Fauzi and Ayub, "Fikih Informasi: Muhammadiyah's Perspective on Guidance in Using Social Media," *Indonesian Journal of Islam and Muslim Societies* 9, no. 2 (2019): 267–93, https://doi.org/10.18326/ijims.v9i2.267-293.

¹¹ Acep Aripudin et al., "The Spiritual Experience of Chinese Muslim Minorities Post-1998 Reformation: A Study of Chinese Muslims Becoming Indonesians," HTS Teologiese Studies / Theological Studies 78, no. 4 (2022): 1–8, https://doi.org/10.4102/hts.v78i4.7648; Tasman Hamami and Zalik Nuryana, "A Holistic – Integrative Approach of the Muhammadiyah Education System in Indonesia," HTS Teologiese Studies / Theological Studies 1, no. 1 (2022): 1–10.

Result and Discussion

The Theory of Islamic Moderation in Indonesia

Referring to Akmalia's opinion¹² that Islamic religious moderation theory emerged as an attempt to confront complex challenges in the context of modernity. With an inclusive approach, this theory emphasizes the importance of understanding religious principles contextually and relevant to the conditions of the times. In his book the Ministry of Religion in the 2019 edition related to religious moderation of the Ministry of Religion (Ministry of Religion)¹³ states that Islamic moderation emphasizes values such as tolerance, mutual respect, and cooperation between religious communities. This approach emphasizes the importance of dialogue and cooperation with others to create an inclusive and peaceful society. Thus, Islamic religious moderation theory aims to bridge the gap between tradition and modernity and promote a deeper and more inclusive understanding of religion in the context of an ever-changing world.

According to Salik¹⁴ that in Indonesia, the theory of Islamic moderation has a significant role in shaping the identity and direction of religious development in a diverse society. As the world's largest Muslim-majority country, Indonesia faces challenges in maintaining diversity and ensuring interreligious harmony. In line with Muchsin's opinion¹⁵ that the theory of Islamic moderation in Indonesia emphasizes the principles of tolerance, inclusivity, and harmony between religious communities. This is reflected in the spirit of Bhinneka Tunggal Ika, which describes the spirit of unity in diversity. Through this approach, Indonesia tries to maintain a balance between religious values and the demands of modernity, while promoting peace and harmony among religious communities across the country.¹⁶

Islamic Living Neuroscience

According to Muhayati¹⁷ that Islamic Living Neuroscience is an approach that combines neuroscience knowledge with the values and teachings of Islam. This approach aims to understand how neurological processes in the human brain can relate to religious understanding and practice in the daily lives of Muslims. Through neuroscience studies, researchers seek to explain and delve into the neurological mechanisms behind spiritual experiences, such as prayer, meditation, and other forms of worship, as well as how these can affect an individual's spiritual well-being.¹⁸

In this case, Suyadi also responded¹⁹ that the application of neuroscience in the

¹² Wahyudi Akmaliah, "The Demise of Moderate Islam: New Media, Contestation, and Reclaiming Religious Authorities," *Indonesian Journal of Islam and Muslim Societies* 10, no. 1 (2020): 1–24, https://doi.org/10.18326/ijims.v10i1.1-24.

¹³ Kementerian Agama RI, *Moderasi Beragama* (Jakarta: Badan Litbang dan Diklat Kementerian Agama RI, 2019); Akhmadi, "Moderasi Beragama Dalam Keragaman Indonesia."

¹⁴ Mohamad Salik, "Conserving Moderate Islam in Indonesia: An Analysis of Muwafiq's Speech on Online Media," *Journal of Indonesian Islam* 13, no. 2 (2019): 373–94, https://doi.org/10.15642/JIIS.2019.13.2.373-394.

¹⁵ Ilyya Muhsin, Nikmah Rochmawati, and Muhammad Chairul Huda, "Revolution of Islamic Proselytizing Organization: From Islamism to Moderate," *Qudus International Journal of Islamic Studies* 7, no. 1 (2019): 45–70, https://doi.org/10.21043/qijis.v7i1.5076.

¹⁶ Joberth Tupan, Izak Y.M. Lattu, and Wilson M.A. Therik, "Spiritual Intelligence As the Politics of Multiculturalism Among Javanese Muslim Migrants in Maluku," *Journal of Indonesian Islam* 16, no. 1 (2022): 1–26, https://doi.org/10.15642/JIIS.2022.16.1.1-26.

¹⁷ Siti Muhayati, "Integrasi Materi Pendidikan Agama Islam Dan Pendidikan Pancasila Dan Kewarganegaraan Dalam Menangkal Radikalisme," *Syntax Idea* 14, no. 1 (2021): 1–13.

¹⁸ Taufiq Pasiak, "Pengantar, Antara Tuhan Empirik Dan Kesehatan Spiritual", Dalam Taufik Pasiak (Ed.), Tuhan Empirik Dan Kesehatan Spiritual, Pengembangan Pemikiran Musa Asy'arie Dalam Bidang Kesehatan Dan Kedokteran (Yogyakarta: Center for Neuroscience, Helat and Spirituality (C-NET) UIN Sunan Kalijaga, 2012).

¹⁹ Suyadi; Z Nuryana; N A Febriana, "The Figh of Disaster: The Mitigation of Covid-19 in the

context of Islamic life also involves understanding how the human brain responds to religious teachings, such as morality, empathy, and justice. These studies not only broaden our understanding of how the brain processes and respond to religious values, but can also provide insight into how these values can be applied in everyday practice to improve quality of life and social well-being.

In the context of Living Islam, neuroscience is used to illustrate how Islamic teachings can shape mindsets and behaviors that support a balanced life between spirituality and the material world. It includes an understanding of how religious practices, such as fasting, zakat, and jihad, have not only spiritual significance but also neurological impacts that can strengthen an individual's mental and emotional health.²⁰

Neuroscience Taufiq Pasiak's Perspective

Taufiq Pasiak, a scientist specializing in neuroscience, highlighted the importance of paying attention to the science of intelligence, brain quality, and the development of human intellect.²¹ Today, the understanding in the field of Islam still does not fully accept that reason is the primary function of the brain, as described in neuroscience. In response to this, Suyadi in Kasno emphasized the need to develop a discipline that integrates the mind and brain as described in the Qur'an with neuroscience.²²

This scientific field generally studies brain health indicators as an instrument to improve intelligence. In contrast to neurology which tends to focus on healing sick brains, Islamic education plays a role in ensuring that students have a brain that is not only normal but also healthy. This is expected to overcome the challenge of low quality of the human brain and encourage the progress of the nation in the future. This concept is in line with the Progressive Islam approach embraced by Muhammadiyah, which combines the bayani, burhani, irfani approaches, as well as the advancement of science and technology.²³

In the perspective of Pasiak quoted by Suyadi, Islamic neuroscience makes an important contribution in enriching the understanding of the Islamic religious learning process. Pasiak emphasized the importance of understanding how the human brain reacts to Islamic religious learning, including understanding Qur'anic verses, hadiths, and other religious concepts. With this knowledge, educators can design more effective and adaptive learning strategies, according to the needs and characteristics of learners in internalizing Islamic teachings.²⁴

Pasiak also highlighted the importance of maintaining a balance between the use of modern technology in learning and Islamic religious values. For him, an understanding of brain function and cognitive processes can help in selecting and integrating educational technologies that are in accordance with the principles of Islam. Thus, Islamic neuroscience

Perspective of Islamic Education-Neuroscience," *International Journal of Disaster Risk Reduction IJDRR*_2020 (2020): Article Inpress.

²⁰ Tajul Arifin et al., "Proteksi Diri Saat Pandemi COVID-19 Berdasarkan Hadits Shahih," *Living Islam: Journal of Islamic Discourses* 1, no. 2 (2020): 1–15.

²¹ Taufiq Pasiak, *Tuhan Dalam Otak Manusia: Mewujudkan Kesehatan Spritual Berdasarkan Neurosains* (Bandung: Mizan, 2016).

²² Suyadi Kasno, "Aql Dan Otak Dalam Kajian Neurosains Dan Implikasinya Pendekatan Saintifik Dalam Pendidikan Islam," *Muaddib: Studi Kependidikan Dan Keislaman* 1, no. 2 (2019): 154–77.

²³ Taufik Pasiak, Brain Based Learning Merupakan Teknik-Teknik Pembelajaran Yang Mengacu Pada Kerja Otak Dengan Mengelola Gaya Belajar, Mengolah Informasi, Pola Respon Dan Penggunaan Imajinasi (Bandung: PT Mizan Pustak, 2012).

²⁴ Taufiq Pasiak, *Tuhan Dalam Otak Manusia, Menujudkan Kesehatan Spritual Berdasarkan Neurosains* (Bandung: Mizan, 2012); Hermala Fitriani and Zuhair Abdullah, "Relevansi Konsep Neurosains Spiritual Taufiq Pasiak Terhadap Psikoterapi Sufistik," *JOUSIP: Journal of Sufism and Psychotherapy* 1, no. 2 (2021): 141–60, https://doi.org/10.28918/jousip.v1i2.4458.

in Pasiak's perspective not only provides insight into the learning process, but also supports efforts to maintain conformity between the use of modern technology and Islamic religious values.²⁵

Muhammadiyah Fatwa Related to Covid-19 in About Living Islam

Muhammadiyah's fatwa related to Covid-19 reflects a balanced approach between the demands of science and Islamic values in dealing with this pandemic.²⁶ Muhammadiyah, as one of the largest Islamic organizations in Indonesia, issued a fatwa emphasizing the importance of maintaining mutual health and safety as part of religious obligations. This fatwa advises Muslims to follow the government's directions regarding the health protocols that have been set, such as the use of masks, maintaining physical distance, and vaccination, as a form of social and humanitarian responsibility. ²⁷

The fatwa also reminded Muslims not to get caught up in the spread of false information or conspiracies related to Covid-19, which can cause fear and hinder efforts to deal with the pandemic effectively. Muhammadiyah emphasized that supporting the government's efforts in controlling the spread of the virus is part of obedience to religious teachings that prioritize common interests and concern for others.²⁸

From a neuroscience perspective, the public's acceptance of the Muhammadiyah fatwa during the pandemic is influenced by the work of the prefrontal cortex, which is the center of decision-making and morality. A logical, scientifically based fatwa can stimulate rational reactions that calm public anxiety. This shows that the integration of neuroscience and Islamic law can strengthen the effectiveness of da'wah and fatwas. Muhammadiyah combines normative postulates with rational and empirical approaches, which make people feel spiritually and scientifically safe, considering that their fatwas are based on medical data and the principle of benefit.

The concept of living fatwa reflects fatwas that are not only legalistic, but also actualized in the daily lives of the people. Muhammadiyah fatwas during the pandemic became a reference in socio-religious practices, both in the implementation of worship, health protocols, and the handling of Covid-19 corpses. The fatwa is alive because it is accepted, understood, and implemented by the community. This proves that fatwa is not just a normative text, but a dynamic and contextual socio-religious product, which continues to interact with the needs of the ummah and the development of science.

Muhammadiyah's fatwa during the pandemic became an important foundation in building an inclusive, scientific, and solution-oriented model of religious moderation. The fatwa not only emphasizes legal aspects, but also the value of humanity, public health, and adherence to science. This model strengthens Islam's position as a religion of rahmatan lil-'ālamīn that is able to respond wisely to the challenges of the times. From the perspective of Islamic living, this fatwa is part of the reconstruction of religious values that are moderate, responsive, and rooted in the principle of benefits and the collective good of humanity.

Khodijah²⁹ stated that in the context of Living Islam, this fatwa also emphasizes the

²⁵ Saifuddin Zuhri Qudsy, "Pesantren Online: Pergeseran Otoritas Keagamaan Di Dunia Maya," *Living Islam: Journal of Islamic Discourses* II, no. 2 (2019): 170–83; Rezky A. Yastab, Taufiq Pasiak, and Sunny Wangko, "Hubungan Kinerja Otak Dan Spiritualitas Manusia Diukur Dengan Menggunakan Indonesia Spiritual Health Assesment Pada Pemuka Agama Di Kabupaten Halmahera Tengah," *E-Biomedik (eBM)* 2 (2014).

²⁶ Ahmad Najib Burhani, "Comparing Tablighi Jamaat and Muhammadiyah Responses to COVID-19," ISEAS Perspective 75, no. 2020 (2020): 1–10.

²⁷ Ahmad Najib Burhani.

²⁸ SIiti Khodijah Nurul Aula, "Peran Tokoh Agama Dalam Memutus Rantai Pandemi COVID-19 Di Media Online Indonesia," *Living Islam: Journal of Islamic Discourses* 3, no. 1 (2020): 125–48.

²⁹ Aula.

importance of maintaining a balance between medical and spiritual efforts in facing the test of this pandemic. The people are invited to continue to carry out worship by paying attention to the applicable health protocols, as well as strengthening their faith and trust in Allah SWT in facing this ordeal. Muhammadiyah as an Islamic institution that is progressive and responsive to social conditions also invites its people to play an active role in helping others who are economically and socially affected by this pandemic. The following is an illustration of the framework of the Muhammadiyah living fatwa development model based on neuroscience during the Covid-19 period:

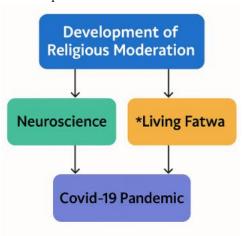


Figure 1. Model Conceptual Living Fatwa Muhammadiyah COVID-19 in Indonesia **Source**: Jailani, M. (2025). Model of Neuroscience-Based Religious Moderation Development Perspective of Living Fatwa of Muhammadiyah Ulama in the Covid-19 Period in Indonesia.

Referring to Figure 1, the development of religious moderation during the Covid-19 pandemic can be understood through an interdisciplinary approach, namely neuroscience and living fatwa. Neuroscience explains the human brain's response to moderate religious doctrine and behavior in crisis situations, while living fatwa responds to the needs of the ummah dynamically based on local contexts. The two complement each other to produce rational and applicable moderation. In the context of a pandemic, this approach is able to present humanist and solutive religious fatwas based on scientific understanding and the collective experience of Muslims in Indonesia.

The type of research used in this paper is a literature review (*Library research*) where as a way to dig up information or data sourced from scientific papers, journal articles, books, and other sources of literature.³⁰ The method used is descriptive qualitative with content analysis (*Content Analysis*) where it explains in depth this or the information contained in the data source (Emzir, 2012). Data collection is carried out by collecting studies related to the research which are then presented descriptively.³¹

The primary data sources of this research are the Announcement Letter of the Central Executive of Muhammadiyah Number 02/MLM/I.0/H/2020 concerning the outbreak of corona virus disease 2019 (Covid-19) and the Circular of the Central Executive of Muhammadiyah Number 02/EDR/1.0/E/2020 concerning the guidance of worship in

³⁰ R R Diana et al., "Parental Engagement on Children Character Education: The Influences of Positive Parenting and Agreeableness Mediated by Religiosity," *Cakrawala Pendidikan* 40, no. 2 (2021): 428–44, https://doi.org/10.21831/cp.v40i2.39477; E Prasetiyo and A R Baswedan, "Implementation of Character Education by Establishing a Special Task Force in Muhammadiyah Karangkajen Elementary School," *International Journal of Scientific and Technology Research* 9, no. 3 (2020): 121–27.

³¹ Sugiyono, Metode Penelitian Kuantitatif Kualitatif Dan R&D, 1st ed. (Bandung: Alfabeta, 2017).

the emergency condition of Covid-19.32

Religious Moderation Perspective of Muhammadiyah Fatwa in the Covid-19 Era

During the Covid-19 pandemic, this study found that people's religious moderation attitudes decreased. This can be seen in various socio-religious aspects, both in the implementation of worship and in maintaining harmony in religion. Examples are refusals to comply with health protocols such as washing hands with soap in running water, using masks, and maintaining distance to prevent the spread of the coronavirus. This affects worship patterns, especially in the context of physical distance between worshippers in prayer (*shaf distancing*). Some members of the community view that the meeting of the prayer shaf is part of the obligation of worship, which raises the question of how to carry it out in the midst of a pandemic like today. This view refers to the fatwa of the Tarjih and Tajdid Council of Muhammadiyah.

From the perspective of Islamic living neuroscience, disobedience to commands such as obedience needs to be understood more deeply as to why this happens. The role of the intuitive brain becomes important here, which includes universal empathic attitudes. During the Covid-19 pandemic, it is important to use rational reasoning over rationality (supra rational). This intuitive brain region helps in taking a moderate stance or middle way to avoid the spread of Covid-19. All worship and daily activities must be limited to minimize the risk of transmission. Religious organizations such as Muhammadiyah have issued guidelines, such as the Circular of the Central Executive of Muhammadiyah Number 02/EDR/I.0/E/2020 concerning the guidance of worship in the Covid-19 emergency, which is based on the fatwa of the Tarjih and Tajdid Council of the Central Executive of Muhammadiyah dated March 24, 2020.

One of the relevant theories is the concept of maslahah (public interest) in Islamic law. This theory allows for adjustments to changing situations and conditions, including in dealing with disasters or pandemics such as Covid-19. The Muhammadiyah fatwa that issues guidelines related to health protocols and vaccination can be understood as an implementation of this concept of maslahah, where the public interest in maintaining health and preventing the spread of diseases is a priority.³³

Moderation in religion is also relevant in the flexibility approach to emergency situations. In Islam, this principle of flexibility allows for adaptation to unusual conditions with appropriate solutions, but still adheres to religious principles. The fatwa from Muhammadiyah that regulates worship procedures such as congregational prayers in mosques or the implementation of hajj during the Covid-19 pandemic reflects this flexible approach. Thus, Islamic moderation has significant relevance to the fatwas issued by Muhammadiyah in the era of the Covid-19 pandemic. Concepts such as maslahah (public interest) and flexibility are the basis for making policies that maintain the health and safety of the people, while still taking into account religious values and achieving a balance between spiritual and material aspects.³⁴

³² Arifin et al., "Proteksi Diri Saat Pandemi COVID-19 Berdasarkan Hadits Shahih"; Wahyudin Darmalaksana, *Metode Penelitian Kualitatif Studi Pustaka Dan Studi Lapangan*, *Pre-Print Digital Library UIN Sunan Gunung Djati Bandung*, vol. 1 (Bandung: UIN Sunan Gunung Djati Bandung, 2020).

³³ Mohammad Jailani and Suyadi, "The Impact of Neuroscience-Based Modern Islalamic Educatioan on the Aspect of Creative Imagination and Development of Religious Moderation on Madura Island," *Islam Transformatif* 6, no. 2 (2022): 157–72, http://dx.doi.org/dx.doi.org/10.30983/it.v6i2.5793; Rahmatina Awaliyah Kasri and Niken Iwani S Putri, "Fundraising Strategies to Optimize Zakat Potential in Indonesia: An Exploratory Qualitative Study," *Al-Iqtishad: Jurnal Ilmu Ekonomi Syariah* 10, no. 1 (2018): 1–24, https://doi.org/10.15408/aiq.v10i1.6191.

³⁴ Salik, "Conserving Moderate Islam in Indonesia: An Analysis of Muwafiq's Speech on Online

In the midst of the Covid-19 pandemic, the importance of religious moderation became clear when some individuals ignored health protocols for religious reasons, such as not complying with the rules to prevent the transmission of the virus. This attitude shows the need for a fair attitude and the best choice in practicing religious teachings, without sacrificing social responsibility and overall public health. Coronavirus disease desease 2019 (COVID-19) is caused by SARS-COV-2. The outbreak of COVID-19 that was first reported in Wuhan, Hubei province, China on December 31, has now quickly spread to all parts of the world without exception. Current evidence suggests that the virus originated in wild animals and birds To date, more than 2,800 deaths and 87,000 confirmed positive cases have been reported worldwide, making COVID-19 a major health concern. The current coronavirus (COVID-19) outbreak with an epicenter in Wuhan has been declared a global pandemic by the World Health Organization (WHO) in March 2020.³⁵

As of September 12, 2020, Indonesia has recorded 210,940 positive cases of COVID-19 and 8,544 deaths due to this virus. Since the first case was announced on March 2, 2020, the number of cases has continued to rise in the country. DKI Jakarta became the epicenter of the spread with 51,635 cases and 1,368 deaths, while East Java had the highest death rate in Indonesia, reaching 2,717 people. East Java also occupies the second position with 37,455 cases, followed by Central Java and West Java. Indonesia, as one of the largest countries in Asia with a population of 270 million people, has a ratio of 790 cases per 1 million population. This pandemic has also had a serious impact on the global economy.³⁶

In 2020, the implementation of the hajj pilgrimage was limited to only a few people from Saudi Arabia itself. Around the world, Muslims are facing adjustments in the implementation of their worship due to the COVID-19 pandemic, including in terms of the rules of worship fiqh. The response from Muslims, including in Indonesia, has varied and reflects an uneven level of knowledge about COVID-19 and a lack of fully moderate religious understanding. The importance of moderation in Islam in dealing with this pandemic is not only related to the implementation of worship, but also in efforts to implement health protocols to prevent the spread and transmission of COVID-19. This is reflected in various excessive attitudes of rejection. As illustrated in the following rejection slogan:



Figure 2 Refusal in matters of worship

The importance of taking a middle approach in dealing with COVID-19 needs to be

Media."

³⁵ Rachel Golin et al., "PEPFAR's Response to the Convergence of the HIV and COVID-19 Pandemics in Sub-Saharan Africa," *Journal of the International AIDS Society* 23, no. 8 (2020): 1–5, https://doi.org/10.1002/jia2.25587.

³⁶ Tience Debora Valentina et al., "Making Meaning of Religious Values in Preventing a Fatal Suicide Act of a Bisexual Youth with Borderline Personality Disorder: A Qualitative Study," *Jurnal Psikologi* 48, no. 1 (2021): 80, https://doi.org/10.22146/jpsi.56713.

continuously increased so as not to cause a new spread of this virus. How this pandemic is understood from the perspective of Islamic education neuroscience is an interesting thing to explore.

Islamic Living Neuroscience in the Time of Covid-19

The Covid-19 virus outbreak that has been running for almost one year is currently causing uncomfortable conditions in the midst of the community such as: anxiety, fear of contracting the Covid-19 virus outbreak. This attitude is very influential with our daily life patterns. Covid-19 in the perspective of Islamic educational neuroscience. When the Covid-19 outbreak occurred, irrational attitudes emerged in responding to it, including:

- 1. The attitude of refusing to obey health protocols includes the 3 M's (Washing hands with soap in running water, wearing a mask and maintaining distance).
- 2. The emergence of residents' refusal to bury bodies affected by Covid-19 because it will be a source of transmission.
- 3. Rejection and intimidation of health workers who were evicted from their rents because they could infect the surrounding residents.

Living Islamic neuroscience during Covid-19 presents a unique perspective in understanding how knowledge about neuroscience can be integrated with Islamic values to face the challenges of this pandemic. In this context, neuroscience is not only seen as a scientific study of the functioning of the human brain, but also as a tool to understand individual responses and behaviors in dealing with crisis situations such as Covid-19. This approach encourages combining neuroscientific knowledge of mental and physical health with Islamic teachings on balance, patience, and effort in the face of the trials facing humanity.³⁷

Living Islamic neuroscience also highlights the importance of maintaining brain health as an integral part of maintaining overall health. In this pandemic, attention to mental health has become crucial given the impact of stress, anxiety, and social isolation experienced by many individuals. An understanding of brain neuroplasticity, which is the brain's ability to adapt and change throughout life, provides the basis for the development of effective strategies for maintaining emotional and mental balance during the pandemic.³⁸

Neuroscience in the perspective of Living Islam emphasizes the importance of a holistic approach in understanding people's religious responses, including in the context of education during the Covid-19 pandemic. Although the main focus of this article is on the development of religious moderation, the discussion of learning strategies is relevant as a form of actualization of the value of moderation in life practice. The integration of knowledge about cognitive and emotional processes with Islamic spiritual values can enrich adaptive and inclusive learning approaches. This includes the use of educational technology that remains rooted in Islamic ethical values and supports the health and welfare of the ummah comprehensively.³⁹

³⁷ Muhammad Faiz Rofdli; Suyadi, "Tafsir Ayat-Ayat Neurosains (The' Aql in the Qur'an and Its Relevance to the Development of Critical Thinking in Islamic Education)," *Jurnal At-Tibyan: Jurnal Ilmu Alqur'an Dan Tafsir* 5, no. 1 (2020): 138–52, https://doi.org/10.32505/tibyan.

³⁸ Mifedwil Jandra et al., "Oceanic Verses of the Qur'an and Their Pointers To Technological Solutions," *Heritage of Nusantara: International Journal of Religious Literature and Heritage* 8, no. 2 (2019): 243–68, https://doi.org/10.31291/hn.v8i2.339.

³⁹ Afzal Javed et al., "Reducing the Stigma of Mental Health Disorders with a Focus on Low- and Middle-Income Countries," *Asian Journal of Psychiatry* 58, no. December 2020 (2021): 102601, https://doi.org/10.1016/j.ajp.2021.102601; Syamsul Arifin, "Islamic Religious Education and Radicalism in Indonesia: Strategy of de-Radicalization through Strengthening the Living Values," *Indonesian Journal of Islam and Muslim Societies* 6, no. 1 (2016): 93–126, https://doi.org/10.18326/ijims.v6i1.93-126.

By being demimic, the Islamic Living Neuroscience in the time of Covid-19 is not only a scientific approach to understanding brain function and psychological response to the pandemic, but also an effort to enrich and deepen the understanding of how Islam can provide guidance and solutions in facing global challenges such as Covid-19. This integration inspires efforts to maintain a balanced physical and mental health, as well as promote the values of justice, solidarity, and togetherness in living through crises together as human beings.

Fatwa of Muhammadiyah Ulama on Covid-19 Mitigation

Religious moderation in the midst of the Covid-19 pandemic is a phenomenal discussion, several existing socio-religious cases make us think so that when a disaster occurs, there are no rifts among the people so that they divorce. However, the integrity of readiness in facing disasters is certainly full of enthusiasm and devotion. Because this continues to erode among the people, it will decrease immunity when the immune system decreases, making it easier for this virus to enter.

Therefore, the attitude of Muhammadiyah through the Tarjih and Tajdidnya Council has issued its fatwa written in the circular letter of the Central Executive of Muhammadiyah Number 02/EDR/I.0/E/2020 dated March 24, 2020 concerning the guidance of worship in the condition of the Covid-19 emergency. This circular is a refinement of the Muhammadiyah Central Executive Announcement Letter Number 02/MLM/I.0/h/2020 concerning the outbreak of Coronavirus Disease (Covid-19) and Number 03/I.0/B/2020 concerning the Implementation of Friday Prayers and Congregational Fardu During the Coronavirus Disease (Covid-19) Outbreak.

In order to carry out this, in accordance with the direction of the Muhammadiyah Central Leadership, the Tarjih and Tajdid Council of the Muhammadiyah Central Leadership, the Tabligh Council of the Muhammadiyah Central Executive, the General Health Advisory Council of the Muhammadiyah Central Executive, and the Disaster Management Institute of the Muhammadiyah Central Executive, and the Muhammadiyah Covid-19 Command Center (MCCC) have coordinated and held a joint meeting on Saturday, March 21, 2020 AD and determined several decisions. In the content of this joint decision, 19 points of attitude towards Covid-19 are spawned. This research focuses on points 15 to 17 pages 15 -17. There it was discussed what became a polemic in the midst of the community.

First, point 15 reads: The care of Covid-19 corpses from death to burial, is carried out in accordance with the standard health protocols issued by the authorities, for example the Decree of the Minister of Health of the Republic of Indonesia No. 300/Menkes/SK/IV/2009 concerning Guidelines for Handling Influenza Pandemic Epidemic Epicenters Item B.3.6)⁴⁰. Medical and Laboratory Response: Infection Prevention and Control, Surveillance, and Initiation of Corpses and the circular letter of the Directorate General of Islamic Community Guidance of the Ministry of Religion of the Republic of Indonesia Number P-002/DJ. III/Hk.00.7/03/2020 concerning Imbaun and the implementation of the Covid-19 Handling Protocol in Public Areas within the Directorate General of Islamic Community Guidance of the Ministry of Religion of the Republic of Indonesia Item E.4 Appeal for the implementation of the Covid-19 Protocol for the Management of the Remains of the Paishan.

Second Point 16 reads: If it is considered emergency and urgent, the body can be buried without bathing and shrouded, in order to avoid the funeral personnel from exposure to Covid-19 with consideration of the principles of sharia law that Allah does not burden His servants except to the extent that he is able to do so, what the Prophet PBUH ordered

⁴⁰ Keputusan Menteri et al., "Mexican Strain") 1 (2009): 1–5.

to be carried out according to his ability, there is no harm and harm, harm must be eliminated, difficulty in providing convenience, Urgent circumstances are equated with emergencies, and harm is limited according to its proportion, and preventing harm takes precedence over harm. The obligation to bathe and nourish the body is a normal condition, while in abnormal conditions an emergency law can be enforced. The following are the postulates that are held:

- 1. First, Allah does not burden a person but as far as he is able to do it (QS. Al-Baqarah [2]:282),
- 2. Second, a hadith from Abu Hurairah, from the Prophet (saw) that he said:... and if I command you to do something, do it to the best of your ability (Hadith muttafaq'alaih),
- 3. Third, it is not permissible to do harm and cause harm,
- 4. Fourth, harm must be eliminated,
- 5. Fifth, difficulties can bring convenience,
- 6. Sixth, an urgent situation can be equated with an emergency, whether the emergency is general or special,
- 7. Seventh, harm is limited according to its level,
- 8. Eighth, preventing harm is prioritized over bringing benefits.

Third Point 17. The implementation of funeral prayers can be replaced with supernatural prayers at their respective homes. The condolence activities were carried out on a limited basis by paying attention to matters related to Covid-19 management or carried out online. This is as explained in the hadith,

From Abu Hurairah (he narrated): The Messenger of Allah (peace and blessings of Allah be upon him) once broadcast the news of the death of King an-Najasyi, then he went out to the place of prayer with his companions, he lined them up (forming a saf) and he performed takbir four times (invisible prayer for the death of King an-Najasyi) [HR al-Bukhari].

Analyzing the response of the Fatwa of the Tarjih and Tajdid Muhammadiyah scholars that the attitude of the middle way or better known as religious moderation can be realized in all lines of society. Therefore, it is necessary to strengthen the understanding of religious fiqh during normal and abnormal conditions or the atmosphere of the Covid-19 pandemic. Because moderation in worship like this is very necessary when we are experiencing something that is happening, not only covid-19, in disaster or war conditions or better known as emergencies.

Muhammadiyah distinguishes between punishment (curse) and disaster, stating that Covid-19 is a disaster that requires a strong response from the community. They have issued various proclamations and decisions to coordinate efforts to overcome Covid-19, including regulating worship procedures during this pandemic to maintain the safety of Muslims. Strategically, Muhammadiyah implements social/physical distancing policies, establishes MCCC, and collaborates with the government and all parties to effectively overcome the impact of Covid-19.

In people's lives, religion is indispensable as a guide to behavior and provides peace of mind. The community needs religious references and guidance in relation to the implementation of mahdah and muamalah worship. There we see that the implementation of prayer services is carried out at a distance to anticipate the transmission of Covid-19. Especially in the guidance for prayer worship, especially the law of praying with saf distanced, a circular letter was issued by the Central Executive of Muhammadiyah Number 05/I.0/E/2020 dated June 4, 2020. (Muhammadiyah P. P., 2020). Straightening and closing the saf is part of the perfection of prayer. Therefore, closing the saf is highly recommended in normal prayer conditions and without any danger or threatening emergency.⁴¹

⁴¹ Inayatillah, Kamaruddin, and Anzaikhan, "The History of Moderate Islam in Indonesia and Its

This is as explained in the hadith of the Prophet:

From Abu Hurairah [narrated] that the Prophet (peace and blessings of Allaah be upon him) said: ... and establish saf in prayer because the upright is one of the good prayers [HR. al-Bukhārī].

From Anas [narrated] from the Prophet (peace be upon him), he said: Straighten your safs because indeed the straightness of the saf includes the upright prayer [HR. al-Bukhārī].

From Anas bin Mālik (narrated) he said, the Messenger of Allah (peace and blessings of Allah be upon him) said: Straighten your safs because the straightness of the safs is part of the perfection of prayer [HR. Muslim].

From Anas [narrated], the Messenger of Allah (peace and blessings of Allah be upon him) turned to us before takbiratul ihram and said: Gather and straighten it out, for I can see you from behind me [HR. Ahmad].

As for the conditions that are not normal where they are still not free from the threat of the Covid-19 outbreak, social distancing can be done to protect themselves from danger. This is in accordance with the hadith of the Prophet:

It is not permissible to do harm and cause harm [HR. Ibn Mājah].

In conditions like this, distance does not eliminate the value (reward) and perfection of congregational prayer, because the Covid-19 outbreak is a sharia law that allows the implementation of worship abnormally. This is in line with the spirit of the hadith of the Prophet (peace be upon him): If a servant falls ill or goes to safar, then his reward will be recorded as if he is not safar and in good health [HR. al-Bukhārī].

Ibn Ḥajar al-'Asqalānī explained that the meaning of this hadith is that if a person when he does not travel far or when he is healthy he usually does a deed, then when there is an uzur he takes rukhsah or abandons some of the deeds that he usually does, while in his heart he is determined that if it is not because of this deed, he will still do it, then he is recorded to still get the reward of the deed even though he does not actually do it. So, stretching the saf or making distance between congregations and each other in congregational prayers in mosques or musalas in current conditions is allowed.

Referring to the fatwas of Muhammadiyah scholars on Covid-19 management, they have given important directions in efforts to fight the spread of the virus. Some fatwas issued by Muhammadiyah include the following⁴²:

- 1. Health Protocols: Muhammadiyah has emphasized the importance of implementing health protocols such as wearing masks, maintaining distance, washing hands, and avoiding crowds. This aims to protect yourself and others from virus transmission.
- 2. Counseling and Education: Muhammadiyah's fatwas also emphasized the importance of counseling and education to the public about Covid-19, including its mode of transmission, symptoms, and prevention measures. This aims to increase public awareness about the dangers of the virus and the importance of following health protocols.
- 3. Vaccination: Muhammadiyah has supported the vaccination program as one of the important steps in overcoming Covid-19. They issued a fatwa affirming that vaccination

Influence on the Content of National Education."

⁴² Biyanto, "The Typology of Muhammadiyah Sufism: Tracing Its Figures' Thoughts and Exemplary Lives," *Indonesian Journal of Islam and Muslim Societies* 7, no. 2 (2017): 221–49, https://doi.org/10.18326/ijims.v7i2.221-249; Syamsul Anwar, "Developing a Philosophy of Scientific Advancement in Muhammadiyah Higher Education Institutions Based on Al-Islam and Kemuhammadiyahan (AIK) Principles," *Afkaruna: Indonesian Interdisciplinary Journal of Islamic Studies* 17, no. 1 (2021), https://doi.org/10.18196/afkaruna.v17i1.9017; Abd Madjid, Hilman Latief, and Aris Fauzan, "Honoring the Saint through Poetry Recitation: Pilgrimage and the Memories of Shaikh Abdurrahman Siddiq Al-Banjari in Indragiri Hilir," *Religions* 13, no. 3 (2022), https://doi.org/10.3390/rel13030261.

- is part of efforts to maintain public health and safety, and warned against being influenced by incorrect information about vaccines.
- 4. Adjustment of Worship: Muhammadiyah's fatwas also provide guidance on adjustments to worship during the pandemic, such as temporarily eliminating congregational prayers in mosques or following health protocols when performing the hajj. This aims to minimize the risk of virus transmission during worship.

Thus, the fatwas of Muhammadiyah scholars on the management of Covid-19 emphasize the importance of maintaining the health and safety of the community through the implementation of health protocols, counseling and education, support for vaccination programs, and adjustments to worship in accordance with pandemic conditions. This approach reflects the principle of religious moderation that is balanced between text and context, and responsive to the needs of the people. From a neuroscience point of view, a calming and rational fatwa is able to reduce collective anxiety. Meanwhile, the living fatwa shows that Islamic law that lives in the community must be adaptive and solutive in dealing with emergency situations such as pandemics.

Conclusion

This study reveals the significant impact of Muhammadiyah fatwas during the Covid-19 pandemic on members' perceptions and behaviors in practicing religious duties responsibly. These fatwas provided clear guidance for worship during the crisis while encouraging adaptive religious understanding aligned with social realities and human needs. However, challenges in community adherence persisted, potentially increasing transmission risks. The findings also emphasize how these fatwas, widely accepted by the public, contributed to reducing religious tensions and fostering interfaith harmony. The concept of religious moderation, supported by Islamic educational neuroscience, is presented not as a speculative theory but as a framework to understand rational responses to crisis. While promising, this study is limited in scope regarding Islamic organizations and viewpoints. Future research should explore religious moderation through broader interdisciplinary and organizational lenses to further develop a contextualized model of living Islam in disaster settings like the pandemic.

Author Contribution Statement

Mohammad Jailani contributed as the sole initiator, data collector, data analyst, and drafter of the article. The author takes full responsibility for all aspects of this work.

Statement of Interest

The author declares no conflicts of interest. There were no financial or non-financial conflicts during the research process, including data collection, data analysis, and collaboration with research partners. All research data used in this study is reliable and credible in quality.

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