M-3 INSTRUCTIONAL MODEL: 
MUNAZHARAH, MUDZAKARAH, AND MUHASABAH

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Abstract
The article presents the outcome of research on 30 books of Quranic interpretations for sura al-Ghasyiah, verses 17-26, which are strongly assumed to contain pedagogic meanings, concepts, and values that can be formulated into an instructional model. The research was conducted by analyzing the keywords of the verses lexically, contextually, and hermeneutically. Then, the meanings gained were categorized, compared, contrasted, and abstracted, so that they were eventually synthesized into a main idea as a hypothetical model, termed M-3 Model. The model consists of three main instructional activities, represented in the terms munazharah, mudzakarah, and muhasabah. The three activities are a mutually completing and supporting cycle for the achievement of various instructional objectives, ultimately to improve the ability and skills of students to think systematically, logically, creatively, and innovatively through the development of potentials and fitrah (human norm). Specifically, munazharah activity is expected to result in cognitivistic knowledge (ainal yaqin), mudzarakah to develop knowledge, experience, and values into faith-based knowledge (‘ilm al-yaqin), and muhasabah to encourage the achievement of knowledge and values whose truths have been proven (haqqul yaqin), so that they will be the driving force for various activities based on law, moral, and ethics. Because the model taught by God to human beings is still hypothetical and theoretical in nature, it is suggested that the model be empirically tested to be more valid.

Keywords: Instructional Model, Munazharah, Mudzakarah, Muhasabah

Introduction
Lately, studies on the bases of religiosity, spirituality, and global and local values have gained sympathy from teachers, lecturers, and researchers. Even in 2005, the UNESCO jointly contributed to this issue by publishing a book titled Learning to Do: Values for Learning and Working Together in a Globalized World. The book especially presents a moral instructional model consisting of four stages: First, cognitive level (knowing), namely a stage of introducing certain values as facts or concepts; Second, conceptual level (understanding), which is the development of knowledge that is a fact or concept, so that the knowledge is ingrained in the self; Third, affective level (valuing), namely reflecting and affirming one’s knowledge and understanding of moral values through the processes of value selection, appreciation and application; and Fourth, the stage of active level (acting), which is manifesting the values in behaviors (UNESCO, 2005: 30).

In line with the model developed by UNESCO, Ornstein (2009: 230) has developed an instructional model aimed to guide students’ spirituality, belief, and affection. Hence, he offered a model covering (1) receiving, namely the awareness and will to accept and pay attention to objects selectively, (2) responding, which is the will to respond to new things accompanied by satisfaction, (3) valuing, namely an attempt to value and accept the new things accompanied by a commitment, (4) organization, which is an attempt to conceptualize values and manage value system to be part of one’s self, and (5) characterization, namely reflecting the values in behaviors and actualizing them as the philosophy of life.
The concerns of the aforementioned experts are well-justified because various sociological phenomena show that there are individuals and social groups who violate the universal human values. The violation is as a result of an imbalance in education, where today’s education puts more emphasis on the material rather than spiritual aspects. Hence, the above studies were aimed to formulate solutions for the social problems. The issue is: Have the instructional models been able to minimize the social problems? Or, are the solutions only symptomatic? It seems that the symptoms can be solved, but the essential issues remain untouched. It is based on those thoughts that I conducted research on an instructional model based on spiritual and religious values, aimed to solve problems in education by developing students’ mindset.

The development of mindset should begin from the development of belief and faith system of human beings in The Almighty God. If one has a strong belief, his or her behaviors will be based on rules, laws, morals, and s/he will even attempt to decorate his/her behaviors with ethical and aesthetical values. In order for human beings to have faiths, God teaches them by commanding them to observe God’s various concrete creations and the signs of God’s power. The observation is done using the senses, functioning to transfer events, forms, colors, figures, and various kinds of information to the brain, which are then processed and transformed in such a way into logical descriptions as parts of knowledge, experience, or even values.

According to al-‘Amili (1424: 53-54), the transformation process is intended to direct and guide human norm to be a driving force. The guidance is given to logical thinking and obedience to law, which in turn will come down to the virtues of human norm as a whole. Therefore, Allah Ta’ala does not tell the issue of belief and faith philosophically, but realistically (see al-Waqi‘ah, 56: 58-73).

Al-‘Amili (142: 55-61) further asserted that knowledge, experience, and values gained need to be processed through the following three steps:

First, human beings see, examine, and observe events, shapes, colors, figures of objects, and various kinds of information with their senses to be relayed to the brain and processed into logical descriptions as parts of knowledge and understanding. Second, the gained knowledge and experience, even values, are interactively and continuously juxtaposed with various fitrah (human norm) and potentials they own. Third, human beings evaluate, reflect, clarify, and internalize knowledge, experience, and values in to their hearts and souls. These three steps result in an opportunity to gain God’s guidance and blessings. In the views of Boud and Walker (in Foley, 2000: 235), the third step is called reflection, namely a re-assessment of the previous experiences, expression of feelings and re-evaluation of the gained experience.

The three steps of understanding are in conjunction with David Kolb’s four learning models (Lang and Evans, 2006). The first is concrete experience model that demands students to be completely engaged with an experience; Second, reflective observation, demanding students to observe experiences, test, analyze, and reflect them; Third, conceptualization, inviting students to build abstractions and make produce logical concepts and generalizations; and Fourth, active experimentation, demanding students to utilize new theories manifestly and make decision to solve problems.

The steps to gain knowledge and values are assumed to be found in Al-Quran, sura al-Ghasyiah, verses 17-26. In the verses, Allah commands human beings to observe various Allah’s creations and the signs of Allah’s almighty power. According to al-Ashfahani (n.d.), Afifi (2013), and Maher (2013), the understanding is gained from observing, contemplating, and researching. The processes of observing and contemplating employ al-bashar (vision), involving two mutually complementary activities, namely nazhara
(seeing) done by the eyes, continued with ra’a (sight), using certain nervous centers on the brain’s surface. These nervous centers in the brain (center of vision) are connected to the nerves of vision, enabling the activities of seeing and observing (Afifi, 2013).

The early observation done by nazhara (seeing) should be continued with ra’a, namely seeing shadow-figures. According to Maher (2013), ra’a occurs as a result of nazhara. Nazhara is done first, followed by ra’a. Nevertheless, not every ra’a is nazhara; for instance, the ra’a that happens incidentally, such as the one in dreams. When dreaming, human beings only “capture” items or events, without seeing and observing. Sometimes ra’a occurs deliberately and without nazhara (seeing); for example, when one repeats a shadow or act in his or her mind in order to see it again. Occasionally, ra’a is accompanied by capturing and remembering objects, and some other times it is not.

Ra’a is completed with bashara. Hence, ra’a is an activity perfected by bashara process. Thus, the term ra’a and its derivations are amply used in Al-Quran in the process of bashara, ultimately if what is meant by bashara is tadabbur (thinking) and taking lessons. The task of ra’a is in compliance with its ultimate function performed by the conscious brain that controls the whole parts of the body and human’s movements.

How to cultivate the knowledge gained from the processes of nazhara, ra’a, and bashara? How are the knowledge and experience validated, so that they can become the drive for the manifestation of religious behaviors? How is an instructional model based on the concepts and theories successfully formulated from sura al-Ghasyiyyah, verses 17-26?

These are the questions that will be elaborated in this research-based article.

**Research Method**

The research examined pedagogic meanings, concepts, and values assumed to be contained in sura al-Ghasyiyyah, verses 17-26. The values can be made references, bases, and rationales in composing an instructional model. To reveal the meanings, concepts, and values, the researcher employed a qualitative approach by applying content analysis method (Gall, 2003: 282-284; Fraenkel, 2012: 477). The method was implemented to identify various sources of data relevant to the aim of the research using a format of data collection. The data were then grouped, compared, defined, and interpreted in compliance with pedagogic contexts in an actual environment. From these series of activities, a conclusion was drawn in the form of a hypothetical or theoretical model.


**Results and Discussion**

This section will explain the research outcomes on Al-Quran sura al-Ghasyiyyah, verses 17-26, covering (1) lexical meanings, (2) contextual meanings, (3) interpretations from 30 books, and (4) an instructional model presenting meaning and interpretation analyses from the perspective of model theory as conclusion.
Lexical Meanings of Nazhara, Dzakara, and Hasiba

The presentation of the lexical meanings involve: (1) the word al-munazharah and other words relating to it, namely nazhara, ra‘a, and bashara; (2) the word al-mudzakarah; and (3) al-muhasabah.

Firstly, the word nazhara-munazharah is derived from nazhara, meaning using the eyes or the hearts/conscience to see and understand something. Nazhara is defined as contemplating something and checking it. An-nazhru means thoughts or knowledge gained after examining and researching. The aim of nazhara is to contemplate Allah’s creations and feel Allah’s Greatness, so that human beings will be able to realize that each creation is proof of the existence of the Creator.

Nazaraha means seeing something deliberately or incidentally, resulting in ru‘yah, namely a figure or shadow of objects seen, or not resulting in ru‘yah, such as experienced by one seeing in darkness or from a distance that is out of the range of one’s vision (al-Ashfahani, n.d.: 518-519).

Another word with the same meaning as nazhara is ra‘a, meaning seeing something visible. The act is varied according to the vision owned by each human being (al-Ashfahani, n.d.: 187-188).

Still, there is another word with the same meaning as nazhara and ra‘a, which is bashara, that means seeing or capturing a figure and object’s shadow deliberately. One of the derivations of bashara is bashirah that means an organ functioning to see sharply, also called the conscience, or the power in the eyes (al-Ashfahani, n.d.: 46-47).

Secondly, the word dzakara-mudzakarah is derived from the word dzakara that means mentioning or telling something repeatedly, so that it becomes popular and known by various groups. Hence, adz-dzikir means popular. Dzakara means reading Al-Quran orally by uttering the symbols of Holy Scriptures, or oral dzikir or with heart. Dzakara then is defined as protecting and maintaining knowledge gained through the mental process in the mind (al-hifzhu) (al-Ashfahani, n.d.: 181-182).

Thirdly, the word hasiba-muhasabah means counting or the act of calculating. One of the words derived from hasiba is hisaab, frequently defined as without limit and uncountable. Actually, the word hisab can mean that God provides human beings with an amount of rizki (sustenance) that is much more than they deserve, rizki that is not complicated, rizki that is more than what is expected, rizki whose portion is in accordance with Allah’s calculation for the welfare of Allah’s slaves, and rizki given to someone and the person is not reckoned for Allah’s gift, where the rewards given are not based on the number one deserves to receive, but it is more than that. One who does al-hisab is called al-hasiib or al-muhaasib (Al-Asfahani, n.d.: 115-116). ‘Azhim (n.d.) pointed out that the word al-muhasabah literally means tomorrow, predicting, and managing well.

The Contextual Meanings of Nazhara, Dzakara, and Hasiba

The lexical meanings of the three terms above also need to be understood in their contexts as they are used in the verses, suras, and Al-Quran as a whole. The three contextual meanings can be explained as follows:


As for the word ra‘a, it has several contextual meanings, namely: Seeing objects using the senses or tools equivalent to them (Maryam: 36, Fushilat: 29, at-Takatsur: 7, and az-Zumar: 60), seeing with al-wahmu (illusion) and at-takhayyul (imagination) (al-Anfal: 50), seeing with the mind (al-Anfal: 48), seeing using reason (an-Najm: 11-13), and knowing (Saba: 6, al-Kahfi: 39,
al-Isra: 62, al-An’am: 40 and 47, al-‘Alaq: 9, al-Ahqaf: 4, al-Qashash: 71, Fushshilat: 52, al-Ahqaf: 10, and al-Kahfi: 63). One of the derivations of ra’a is ra’yu, meaning a strong assumption concerning something (Ali ‘Imran: 13). If ra’a is coupled with ila, then the prepositional phrase will be in the same meaning as nazhara, namely seeing resulting in a lesson learned (al-Furqan: 45, an-Nisa’: 105, and al-Ghasiyah: 17-20).

Meanwhile, the word bashara-bashar means an organ functioning to see, namely the eyes (an-Nahl: 77, al-Qamar: 50, and al-Ahzab: 10), an organ seeing sharply (an-Naml: 13 and al-Isra: 12), the power in qalbu (the heart/conscience) that functions to understand (Qaaf: 22 and an-Najm: 17), and as a metaphor for ‘ain (an-Nur: 30). One of its derivations is dzakara, namely dzkir, which contextually means the act of remembering Allah done by reading Al-Quran (al-Anbiya: 10, 54, and 24; Shad: 8; and az-Zukhruf: 44).

Secondly, the term dzakara-mudzakarah, which contextually means the act of remembering something using the heart/conscience and the mouth (al-Baqarah: 2000). This term has a number of derivations, among them is adz-dzikr that means a popularly good name (Shaad: 8 and az-Zukhruf: 44), the attributes and terms inherent to the Prophet Muhammad (ath-Thalaq: 10), and remembering something known, learned, and understood, but forgotten (al-Kahfi: 63). Another derivation is tadzkirah, which means a medium used to remember something in order not to forget, or to remember something forgotten (al-Muddatsir: 49 and 54; al-Ashfahani n.d.: 181-182).

Thirdly, the term hasiba-muhasabah shows a meaning of being sufficient (at-Taubah: 59), namely sufficient according to oneself, others, and God; questioning and asking for responsibility for a deed (ath-Thalaq: 8 and al-Insyiqaq: 8), evaluating what has been done (al-Anbiya’: 47, an-Nisa’: 6 and 86), explanation of material’s values quantitatively or qualitatively (al-Baqarah: 212 and ath-Thalaq: 8), calculation (accounting) and arithmetic (al-Isra: 12 and Yunus: 5), the granting of a mandate (Yusuf: 55), documenting and witnessing the results of a record or accounting (an-Nisa: 6), and accounting quickly (al-Baqarah: 202 and al-An’am: 62).

One of the derivations from hasiba-muhasabah is al-muhasib, namely one who counts and does recording (al-Isra: 35), one who owns the knowledge of and masters arithmetic and recording (Yunus: 5), one who is honest and competent (al-Qashash: 26, Yusuf: 55), one who is precise and just (al-Anbiya’: 47), impartial (ar-Rahman: 8-9), and applying moral noble values (Ali ‘Imran: 132).

Interpretations of Munazharah, Mudzakarah, and Muhasabah

The explanations of lexical and contextual meanings above are not appropriate to be referenced in understanding the pedagogic concepts and values contained in sura al-Ghasiyah: 17-26. Therefore, some of the interpretations expressed by the clergies in 30 books of interpretation specifically related to the terms Munazharah, Mudzakarah, and Muhasabah are revealed below.

Munazharah

The group of verses containing rhetorical questions about camels, the sky, mountains, and earth, consists of 4 verses, namely verses 17, 18, 19, and 20. The keyword that needs to be considered in this group of verses is the word unzhur, which literally means see or observe. The literal meaning is not appropriate to be referred in generating a valid formulation. Then, how do the clergies interpret the command in the verses?

The clergies have interpreted the phrase afala yanzhuruna... as seeing, observing, and witnessing various creations of Allah, some of them are camels, the sky, mountains, and earth. The activity is meant in order to
arrive at a conclusion that all those objects show the existence of Allah and Allah’s power, including the power to awaken human beings from their tombs and create the amazing Heaven (Abdullah, 1423: 124; Al-Qaththan, n.d.: 430; Al-Qurthubi, 1964: 34; Muhammad, 1383; Al-Baidhawi, 1418: 307); Az-Zuhaili, 1418: 213; Al-Jaza’iri, 1424: 562; Hatim, 1419: 1542). Meanwhile, Al-Maraghi (1365:137), Lajnah ‘Ulama Al-Azhar (1416: 903), and Quthub (1412: 3899) interpreted the phrase as “thinking of the creation of God’s beings and contemplating it.”

Some other clergies interpreted yanzhuruna as seeing and observing various miraculous creations of God (‘Izzat, 1383: 47; Umar, 1420: 387), witnessing and observing Allah’s creations visible in daily life (as-Samarqandi, n.d.: 575; As-Suyuthi, n.d.: 805), and directing the gaze to Allah’s creations (Al-Baghai, 1420: 246; al-Khathib, n.d.: 746), among others is observing Allah’s big creatures, but bowing to small things, namely camels (az-Zujaj, 1988: 318).

Even though the activities of seeing, examining, and contemplating are contained in an istifham (interrogative) sentence, the meaning remains that Allah commands human beings to see and contemplate God’s creations to erase the doubts in their hearts (Al-Maturidi, 2005: 512; As-Sam’ani, 1977: 214). On the other hand, Ath-Thayyib (1412: 206), Lajnah Ulama Al-Azhar (1416: 904), and Quthub (1412: 3899) interpreted the sentence as having an insulting tone directed to non-Muslims because they do not want to or willingly contemplate various creations of Allah.

The activity of yanzharu is done by contemplating Allah’s creations, from which one learns lessons (‘Abbas, n.d.:509; Ash-Shabuni, 1997:526). Through the group of verses, Allah commands human beings to see what is in Allah’s creations as postulations demonstrating Allah’s power (al-Mawardi, n.d.: 262).

The ultimate aims of the activities are to draw a conclusion (istidlal) of the truth of kiamat or the Judgment Day (Ar-Razi, 1420: 143), to demonstrate the perfect nature of Allah’s creations and blessings (Ishaq, 1422:189; Isma’il, 2007: 379; ‘Izzat, 1383), and to erase the doubts in the hearts of non-Muslims (Al-Maturidi, 2005; As-Sam’ani, 1977:214). The latter aim is in accordance with the context surrounding the revelation of sura al-Ghasiyah verses 17-26, namely the astonishment shown by non-Muslims over God’s explanation about Heaven. Thus, Allah asks in return, “Will they not regard the camels, how they are created?” Even though the statement is interrogative in form, the verse actually commands human beings to think of the creation of camels, which are very familiar to them (az-Zuhaili, 30: 214). The question aims to encourage human beings to see Allah’s creations while accompanied by contemplation and lesson-learning of them (ash-Shabuni, 1977: 526; al-Qinwaji, 15: 206).

Despite the accordance with the reasons behind the revelation of the verse, the command to observe is directed to non-Muslims, and the meaning is universal, namely it equally applies to the Muslims.

From the above interpretations, it can be concluded then that Munazharah is an act of seeing with the eyes (mu’ayanah), paying attention, witnessing(musyahadah), observing (mulahazhah), contemplating (tafakkur), and thinking (tadabbur) about what lies behind Allah’s creations. The activity is done using the senses, or tools equivalent to the senses, al-wahmu (illusion), at-takhayyul (imagination), reason, and conscience, aiming to make a conclusion (istidlal) that all Allah’s creations and verses show the existence of Allah, His perfection of power, Allah’s wisdoms, and the goodness in His creations. The conclusion will increase the faith, experience, and knowledge of one who does munazharah.

Mudzakarah

The second group of the final verses of sura al-Ghasiyah pertains to the command to give warnings, consisting of 4 verses,
namely 21, 22, 23, and 24. The keywords that need to be heeded in this group of verses are *fadzakkir* and *innama anta mudzakkir*, which literally mean “remind them and thou are but a reminder”. To understand the phrases more deeply, the substances of the interpretations from 30 scribes are presented:

The interpretations of clergies for the phrase *fadzakkir innama anta mudzakkir* can be grouped into three main meanings, namely to warn/remind, to advise, and to appeal. However, in general the clergies interpreted the phrase as reminding or warning human beings of the blessings given by Allah. The warning is given because human beings have forgotten the blessings. The activity of reminding is the main duty of Prophet Muhammad. Even though the task is especially given to the Prophet, his followers or anybody who has the ability to remind others are commanded to give warnings as well (Abdullah, 1423: 747; Al-Jaza’iri, 1424: 562; Ar-Razi, 1420: 146; Ath-Thayyib, 1412: 207; Az-Zuhaili, 1418: 216; Hatim, 1419: 1543; Ishaq, 1422: 190; ‘Izzat, 1383; Lajnah Ulama Al-Azhar, 1416: 904; Muhammad, 1383; and Quthub, 1412: 3900).

The interpretation of *fadzakkir*... as advising, frightening, encouraging human beings to do good deeds, and cautioning them not to do any violations has been put forward by ‘Abbas, (n.d.: 509), Al-Baghwai (1420: 246), Al-Baidhawi (1418: 307), Al-Maraghi (1365: 137), Al-Mawardi (n.d.: 262), Al-Qurthubi (1964: 37), As-Sam’ani (1977: 215), and Ash-Shabuni (1977: 526-527).

Meanwhile, Al Khathib (n.d.) interpreted the phrase as appealing to The Prophet (Peace Be upon Him) to tell Allah’s power and the various blessings Allah gives to non-Muslims and to Muslims themselves. If the non-Muslims behave badly, the Prophet is commanded by Allah not to pay back their bad deeds, but return the deeds by advising them (Al-Maturidi, 2005: 513-514).

The information used to give advice, warning, appeal, and encouragement are Allah’s teachings, the hereafter, the universe spanning before human beings, various blessings given by Allah, the revelations showing Allah’s power, and the doom in the hereafter (Khatib, n.d.; Al-Qaththan, n.d.: 430; Al-Quasyairi, n.d.: 722; as-Samarqandi, n.d.: 575; As-Suyuthi, n.d.: 805; Az-Zujaj, 1988: 319; Az-Zamaksyari, 1407: 745; Isma’il, 2007: 380; and Umar, 1420: 387).

If the aforementioned interpretations are related to the contextual and lexical meanings, the term reminding emerges because human beings forget. The act of remembering things that are forgotten is called *al-hifzhu* (memorizing), emphasizing the maintenance and guarding of knowledge in the mind. If knowledge, experience, and the internalized values in the mind are recalled, the act is called *mudzakarah*, namely an effort of strengthening knowledge and experience by remembering (*dzakara*), memorizing and maintaining (*muqafazah*), and delivering or advising oneself and others.

**Muhasabah**

In the previous group of verses, it has been mentioned that Allah commands the Prophet Muhammad (PBUH) to give warnings to human beings, to frighten them with punishment, to advise, and to remind them. These warnings and advice are significant to be heeded and practiced because human beings will be assumed responsible for what they do in the hereafter. Then, how about the interpretations of the group of verses explaining the last stage from the two stages previously explained? Verses 25 and 26 explain the end of humans’ lives and the end of all activities. The keyword in this group of verses is *al-hisab*. To understand the meaning of this word, what follows are interpretations of clergies concerning the term.

Based on the data gained from 30 books of interpretation, it is found that the interpretations for the word *al-hisab* can be categorized into two groups.
Firstly, *al-hisab* means to reckon the deeds of human beings for certain wisdom, to reckon what has been done and record everything, both big and small, both little and much, and to reckon the sins human beings have done (Al-Baghawi, 1420: 246; Al Khathib, n.d.; Al-Maraghi, 1365: 138; All-Maturidi, 2005: 514; Al-Qaththan, n.d.:430; Al-Qurthubi, 1964: 37; As-Sam’ani, 1977:215; As-Samarqandi, n.d.: 578; Ash-Shabuni, 1977: 527; Hatim, 1419: 1544; Ishaq, 1422: 190; ‘Izzat, 1383: 49; Lajnah ‘Ulama Al-Azhar, 1416: 904; Umar, 1420: 389).

According to Ar-Razi (1420: 147) and Quthub (1412: 3900), the acts of accounting and calculating all the deeds of human beings are done in “Field of Mahsyar”, then Allah pays back human beings’ due wholly. The acts of accounting and paying back are the authority of Allah the Most Just. The accounting is done precisely to execute justice, which is probably not obtained by someone while living on earth (Az-Zamaksyari, 1407: 746; Abbas, n.d.: 509). Because of its precision, verse 26 is also interpreted as a combination between promises and threats (Al-Mawardi, n.d.: 263; Al-Baidhawi, 1418: 308). It means that God threatens human beings in order to behave well because God will account for all their deeds and pay them back without missing anything.

Secondly, *al-hisab* is interpreted as paying back what humans beings have done in the world. Allah will never let them and their deeds away. Allah will pay good or bad deeds human beings have done in the world (Abdullah, 1423: 746; Al-Qusyairi, n.d.: 723; As-Suyuthi, n.d.: 806; and Muhammad, 1383). This is in conjunction with ath-Thayyib who interpreted that human beings will die and return to Allah, then Allah will account for their deeds so that they will get their just due (Ath-Thayyib, 1412: 208; Ishaq, 1422; Al-Jaza’iri, 1424: 563). Allah will pay the due justly and fully in the hereafter without missing anything, both small and big dues, a little or much.

If the interpretations above are connected to the whole contextual meanings of Al-Quran, it becomes clear that *al-hisab* refers to the act of accounting or assessing oneself meaningfully, accounting activities that are material in nature, evaluating various issues related to certain activities, and conveying the results of the activities to other parties.

The true accountant, recorder, and granter of recompense is Allah Ta’ala. Nonetheless, human beings can also be recorders and accountants. However, as an accountant, or *al-muhasib*, s/he has to be just, mastering accounting, honest and competent, precise, impartial, and applying noble moral values (Ali ‘Imran: 132).

The activity of *muhasabah* is done by determining and collecting data from an act; recording, classifying, and analyzing the data based on certain concepts or principles in compliance with the desired aims; and conveying the results of *muhasabah* to interested parties to be used for decision making.

According to Gharbi (2013), the word *hasiba* and its derivations are expressed in Al-Quran for more than 100 times. It is inarguable that the frequency demonstrates the significance of *al-hisab* in various aspects of human life.

### M-3 Model

Based on the semantic, lexical, and interpretative analyses of the terms *munazharah*, *mudzakarah*, and *muhasabah*, it can be stressed here that the process of gaining knowledge, experience, and values occurs through the use of the senses that will relay various kinds of information to the brain. Then, the information is processed with *tafakur* and *tadabbur* (*munazharah*), so that the process results in realistic knowledge and faith (‘ain al-yaqin). The knowledge and faith are strengthened, maintained, internalized, and interpreted using the power of reasoning and conscience (*mudzakarah*),
so that knowledge whose truth is proven is born (‘ilm al-yaqin). Such knowledge needs to be continually evaluated and reflected by validating, considering its strengths and weaknesses, documenting, and presenting or preaching it (muhasabah), so that valid and truth-tested knowledge is born (haq al-yaqin).

The above flow of thoughts is termed by the researcher as M-3 Model, namely an instructional model consisting of munazharah, mudzkarah, and muhasabah. If the three steps are elaborated into the model by Seller and Miller (1985: 191), and then connected to the above lexical, contextual, and interpretative analyses, the model would be like the following:

**Orientation**

The M-3 Model aims to develop the potentials, power, and fitrah (human norm) awarded by God to human beings, so that they will be servants who serve God proportionally in their positions as khalifah (Allah’s representatives) on earth, in order to achieve happiness in the world and the hereafter. The potential development can be seen through seeing, examining, observing, witnessing, thinking, contemplating, evaluating, and reflecting the universe, and making a conclusion that is internalized into the soul continuously, so that it becomes faith that encourages human beings to behave in accordance with sharia (Islamic laws) and noble morality.

The assumption that needs to be fulfilled by M-3 Model is the existence of loving teachers who are exemplary, creative, critical, and avid in doing research and making all their activities as forms of worshipping God. In practice, M-3 Model holds onto the principle that the acts of munazharah, mudzkarah, and muhasabah cannot stand by themselves, but one activity is the basis of other activities as a mutually perfecting cycle. In addition, the instruction should depart from concrete things, containing the daily environment or students’ habits, and later on is directed to conceptual, theoretical, and abstract things.

**M-3 model** is executed through the following three stages:

a. **Munazharah Stage**

The stage consists of three main sub-stages, namely nazhara, ra’a, and bashara. The three sub-stages can be put in order as shown below:

- **Nazhara**
  - (a) seeing with the eyes (mu’ayanah)
  - (b) witnessing (musyahadah)
  - (c) observing (mulahazah)

- **Ra’a**
  - (a) seeing with the senses or their equivalents
  - (b) seeing with al-wahmu (illusion)
  - (c) seeing with at-takhayyul (imagination)
  - (d) seeing with reason
  - (e) assuming strongly

- **Bashara**
  - (a) seeing with the eyes
  - (b) using the power of the eyes
  - (c) seeing with the power of heart/conscience (qalbu)
  - (d) using the heart/conscience that sees sharply

b. **Mudzkarah**

- a) remembering Allah by reading Al-Quran and calling Allah’s names
- b) uttering something repeatedly
- c) revealing peculiar attributes of something
- d) remembering something forgotten (al-muhafazhah),
- e) doing the act of remembering (mudzakarah)
- f) remembering the media of remembrance (tadzkirah)
- g) expressing what is in the heart orally

c. **Muhasabah**

- a) using numbers
- b) asking for responsibility for the deeds done
c) evaluating self for what has been done
d) recording and accounting
e) documenting and presenting the results of recording
f) reflecting what has been done

The Relationship between Teacher and Student
In implementing M-3 Model, teacher plays the role of mursyid (guide), one who develops the potentials of children (murabbi) and acts as a model for his/her students (uswah hasanah). Teacher and students are supposed to work together in conducting the three instructional stages.

Reaction Principle
The main reaction principle is that teacher and students should attend, remind, strengthen, evaluate, reflect, and assess each other justly. The principle is reflected in the morphological meanings of the terms munazharah, mudzakarah, and muhasbah.

Human Resource and Infrastructure Support
M-3 Model requires support from a reliable, creative, and committed teacher to educate the students; s/he has to like researching, be a good example, and a mursyid for the students. The model does not require specific facilities, except when the actual condition for observation has to be transformed into audio-visuals.

The Impact of the Instruction
M-3 Model is expected to give birth to students who have true understanding of knowledge, are sensible to their environments, able to cooperate in self-development, and possess logical, critical, and objective thinking skills, for what is nurtured by M-3 Model is ways of thinking and solving problems.

Conclusions
The research has successfully formulated a hypothetical or theoretical model called M-3 Model. The model consists of three main activities, represented in three main key terms, namely munazharah, mudzakarah, and muhasbah. Each of the activities cannot stand apart, but the activities are interconnected and mutually supporting in achieving the objectives of instruction. The three activities are a continuously moving cycle, completing each other.

The instructional model can be used to achieve various instructional objectives, ultimately to improve the skill and ability to think systematically, logically, creatively, and innovatively through the development of human beings’ potentials, power, and fitrah (human norm). Hierarchically, the activity of munazharah can produce cognitivistic knowledge (’ainal yaqin), while the activity of mudzakarah can give birth to knowledge, experience and values internalized into the heart/conscience (‘ilm al-yaqin), and the activity of muhasbah can result in knowledge, experience, and values that have been evaluated, reflected, and validated (haqqul yaqin), so that they become the drive, encouragement, and reference one’s behavior.

As the model taught by God to human beings is still hypothetical and theoretical in nature, the model needs to be tested empirically and continuously.

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