

TEACHING READING THROUGH KWL (KNOW-WANT TO KNOW-LEARNED) STRATEGY IN ISLAMIC ECONOMICS TEXT

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Abstract: *KWL strategy is a reading strategy used by teachers or educators to improve the students' reading skills by activating their prior knowledge, encouraging their motivation, and making the student comprehend the text holistically. The purpose of this research is to (1) apply the K-W-L Strategy in Reading Islamic Economics Text (2) know How do the students apply the K-W-L strategy in reading Islamic economics text. This research is conducted in a descriptive qualitative design. The data is collected by observation and documents. Data analysis procedure based on Creswell, Rossman & Marshall, 1) Organizing and familiarizing 2) Coding and reducing 3) Interpreting and representing. The results present that the application of K-W-L strategy is made through three steps, namely 1) Pre-reading, where the teacher or researcher created a good condition of the classroom and introducing passage, and the students filling the chart in K column 2) Whilst reading, the teacher leads the student read the text and started to write down what they want to learn in W column 3) Post-reading in which the students started to comprehend the passage, make a conclusion and stated what they have learned from text based on their comprehension in L column. The study also concluded that the KWL strategy was appropriate in teaching reading on Islamic Economics Text, and it can be applied in reading for any level of English learners.*

Keywords: *Reading; K-W-L strategy; Islamic Economics Text*

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INTRODUCTION

Reading is a process to gain new information via the medium of print. Reading is also the interaction and communication between reader and writer. When the reader tries to find the meaning of the text, it is called comprehension, and the reader understands well the contents of the text. Reading is an everyday activity for those aware of the benefits of reading. By reading, we can see the world, gain beautiful insight, and get new information we want to find out, such as reading books, pamphlets, brochures, newspapers, and so on. Generally, we read the text by both skimming and scanning; skimming is the reading strategy of the text to get general information while scanning to get specific information. We skim the headline of a newspaper; then, we scan the details or skim all chapters in a textbook to find the topic and scanned the supporting details to answer the questions.

For college students, reading is a must for various purposes, such as getting knowledge, enjoyment, information, etc. They should have highly reading habits for their academic achievement. Reading helps the students acquire more knowledge than they expected, and it helps to gain a better understanding of a topic or field of the study. But, their reading skill level depends on any kind of book they have read and how often they read.

The result of the study has done by (Florence, Adesola, Hameed, & Adewumi, 2017) shows that generally, all the College students who participated in the study read textbooks from various fields, novels, prose works, biographies, and books in their area of specialization, current affairs /informational books and magazines.

Another study by (Hidayat, 2016) showed that limited vocabulary is one of factor that make the students were very difficult in reading comprehension, to provide practical recommendations for EFL teachers to use picto-text (pictorial and textual) glosses in reading materials to help students' become familiar to the terms used in the text that will eventually improve their reading comprehension. Another study has done by (Husna, 2017) showed that Extensive reading has influenced the ability of the students' critical thinking skills. They tend to be easier in comprehending the text, such as inferring, summarizing, reasoning, and explaining. It means the higher level of text they read, the higher benefits they get from reading.

Extensive reading is different from intensive reading. Intensive reading is reading a passage, a part of a book. The students are only focused on the passage that should be discussed, where each topic of the passage is new to them, so the teacher should use kinds of method, technique, and model of learning in teaching reading and kinds of reading strategy. One of the reading strategies which is assumed an effective strategy is Know-Want to know-Learned (KWL) Strategy.

Furthermore, the study done by (Riswanto, Risnawati, & Lismayanti, 2014) showed that, *first*, there was a statistically significant difference in reading comprehension achievement between the students taught by using KWL strategy and those who were not. *Second*, KWL strategy improved the students' comprehension level and achieved meaningful learning through activating previous knowledge related to the reading text. *Third*, most of the students were more interested and comprehended the texts where the topic discussed the local culture. While the study done by (Nuncky, 2016) found that the K-W-L technique has a positive effect on reading comprehension, there was a significant difference in class when taught by K-W-L technique and those who were not. It contributes well to teaching and learning reading comprehension in Junior High School.

In the reading activity, the students had different basics skills for reading comprehension. In reading Islamic economics text, most of the students read the text, only

focusing on vocabulary was new for them and found out the meaning from the dictionary and sometimes they read the text fluently but avoid some difficult vocabularies they did not know, and eventually, they did not understand and comprehend the text. It makes the teacher uses a variety of techniques in improving their reading skills. Based on this premise, the researcher intends to conduct Teaching Reading through KWL (Know-Want To Know-Learned) Strategy in Islamic Economics Text.

At State Islamic Institute of Madura, faculty of Economics and Islamic Business, the study program of Islamic Economics. For one semester, the students have additional lectures such as English for Specific purposes, namely *Telaah Teks Inggris Ekonomi Islam* which should be achieved. This lecture is categorized as *Mata Kuliah Penunjang* (Supporting Lectures). This lecture aims to engage the students in the English language classroom and encourage them to communicate in English orally and verbally in their academic and non-academic situations, and support the students in acquiring Islamic Economics competence. In this paper, the researcher will present research questions and findings concerning the following questions.

1. How to apply KWL strategy in Reading Islamic Economics text?
2. How do the students apply KWL strategy in reading Islamic economics text?

LITERATURE REVIEW

The Definitions of Reading

Reading is a simple activity. When we see the title of a book, we start to reading, when we see every single piece of paper of book we are reading. When we read the entire contents of the book, we comprehend. Reading is a process of getting new information via the medium of print. Reading is often defined in simple statements much like the following: Reading is the process of receiving and interpreting information encoded in language form via the medium of print (Urquhart & Weir, 1998), or comprehension occurs when the reader extracts and integrates various information from the text and combines it with what is already known (Kod as cited by Grabe, 2010). According to oxford learner's pocket dictionary, the verb "read" is look at and understand something written or printed, while "reading" is an act of reading something such as books, articles, etc., that are intended to be read.

Reading has different definitions for each people. According to Patricia L. Carrel and William Grabe, reading is a cognitive process, and knowledge resources are related to achieving information from the text (Carrell & Grabe, 2013). Reading is a receptive skill; the reader receives information, gets knowledge, and even pleasure and experience. Reading is an enjoyment activity for those who are aware that reading activity is connected to achievement.

Reading helps the learner acquire new information through text based on their needs or knowledge. To find out a better understanding of reading, it has been a question mark.

Reading is a process of getting new information through text, for example, reading books, magazines, comics, newspapers, etc. People argue that reading especially reading books, is quite rough to be done and even a habit because they know that reading books is hard work. According to (Grabe, 2010), reading is something many of us take for granted. And it's remarkable that so much of the world's population can read- a little more than 80 percent of the world's population can read to some extent (Elley, Tucker, and UNESCO as cited by Grabe, 2008). They can read basics forms, read the advertisement, read the newspaper, and use basics reading in their work in daily life when needed.

We can also define reading as a linguistic process. It is impossible to read without making a graphemic-phonemic connection, without recognizing the words to be read and structural phrases organizing the words, and without having a reasonable store of linguistics knowledge (morphological, syntactic, semantic) of the language of the text (Grabe, 2008). In an educational setting, reading has various purposes, and there are six purposes, including a) Reading to search for information (scanning and skimming). b) Reading for quick understanding (skimming) c) Reading to learn d) Reading to integrate information e) Reading to evaluate, critique, and use information f) reading for general comprehension (in many cases reading for interest and reading to entertain) (Grabe, 2008).

As the researcher mentions earlier, reading has two basic understandings; reading *as a decoding process and reading for meaning* that is emphasized incomprehension. To be a skilled reader is not a quick process; those need much more exercise and strategies (Namara, 2007). Reading skills represented four skills: word attack skills (decoding), comprehension, fluency, and critical reading skills. Decoding skills are defined as the ability of the reader to convert orthographic symbols into a language of sentences and paragraphs. Comprehension skills are defined as using context and knowledge to derive meaning from what is read. Fluency skills are described as reading more quickly and possessing extensive vocabulary. Critical reading skill is defined as analyzing, synthesizing, and evaluating the text is read (Hudson, 2011).

Many students have difficulties comprehending the text in the reading classroom, especially reading text for Islamic economics. Sometimes, they only focus on vocabulary rather than meaning and comprehension. This happened due to several factors; reading habits, limited vocabularies they have remembered, and motivation.

Motivation and Reading

In the reading classroom, the teacher tends to get so many difficulties in carrying out the class in an effective way. This happened due to the students' interest in reading, basic

knowledge, and motivation. To be motivated means to be moved to do something. Students with high motivation have a high positive attitude to read the text. According to experts, the students with high intrinsic motivation, a learning goal orientation, and high self-efficacy are relatively active readers and high achievers (Guthrie, Wigfield, & VonSecker, 2000).

The difficulties in the reading classroom are that students tend to be bored reading advanced text. They think that advanced text is full of complicated terms. This occurs if the students lack motivation in reading to boost up their reading motivation (Guthrie, 2000). In this case, the teacher has an important role in promoting motivation in reading. The examples of promoting motivation are a) Introduce new books and read material to the students b) Talk about what interest the students and why c) Provide support and scaffolding with more difficult text and tasks d) encourage students to read extensively both in school and at home e) build students' self-confidence f) Make the curriculum relevant to the students g) Create a pleasant classroom environment h) involve learners in decision-making related to reading tasks and goals i) promote effective learning strategies j) promote the development of group cohesiveness k) promote active students participation, so learning is stimulating and enjoyable (Grabe, 2008).

Reading Classroom activities

In the reading classroom, teaching reading based on (Hidayat, 2016) consists of three parts; pre-reading, whilst reading, and post-reading activities. In *Pre-reading activities*, firstly, the students are reading text by predicting the meaning of the text to know what the text tells. In predicting the meaning, the students can see from the title, key illustration, and reader questions. Secondly, *whilst reading the activity*, the students read the whole text by using a reading model or reading strategy such as skimming and scanning. Thirdly, *in the post-reading activity*, the students have given responses creatively to the information of the text.

Table 1.
 Comprehension Strategies (Paries et al. in Hudson, 2011)

Pre-reading Strategies	While-Reading Strategies	Post-Reading Strategies
Establishing a good physical environment	Checking comprehension throughout the reading activity	Appreciation of text and writer
Setting reading purpose	Identifying the main idea	Revisit pre-reading expectations
Accessing prior knowledge	Making inferences	Review notes, glosses, text markings
Asking questions based on the title	Recognizing patterns in the text structure	Reflect on text understanding

Semantic mapping	Looking for discourse markers	Consolidate and integrate information
Skimming for the general idea	Monitoring vocabulary knowledge	Review of information
Pre-viewing the text: examining headings, pictures, title, etc.	Predicting the main idea of each paragraph	Elaborate and evaluate
Reviewing instructions	Glossing	Determine what additional information is needed
Identifying text structure and genre	Comparing what is read with what is known	Apply new information to the task at hand
Determining what is known about the topic	Evaluating the value of what is being learned	Relate the text to own experience
Predicting what might be read	Re-reading text or skipping ahead	Critique the text

Extensive Reading

We found that amount of engaged reading predicted reading achievement on the National Assessment of Educational Progress (NAEP). Students who read independently for enjoyment, take books from libraries, and read for substantial amounts of time are relatively higher in achievement. (Guthrie, Schafer, & Huang, 2001: 159). The ability to read extended texts for long periods is a hallmark of fluent reading. No other set of reading activities or reading practice can substitute for reading a longer text with reasonable comfort and without needing to stop constantly, and without feeling fatigued or overwhelmed (Grabe, 2008).

Typically, an ER program would require students to read tens of thousands (and sometimes hundreds of thousands) of words each semester of easily graded readers that they can read fluently and enjoyably without needing a dictionary. A core principle of ER is to get the students to read as naturally and as fluently as possible at their level of proficiency (Waring & Husna, 2019).

The Definitions of KWL

Know-Want to know- and Learned, as known by the KWL strategy, is one of the reading strategies acknowledged by Donna Ogle to activate students' knowledge and encourage active thinking in science to develop and straighten writing. A KWL chart is divided into three columns; K (What I Know); W (What I want to know), L (What I learned). This interactive study approach also shows how reading, writing, research, and observation further develop their knowledge of a particular subject (Klack, 2014).

The strategy involves recording ideas during each of the three stages of the reading process, pre-reading, during reading, and post-reading. During the pre-reading stage (K), students are asked to explain what they know about the topic they will be reading about. This stage is used to activate prior knowledge. As the students share their ideas, it is typical for some disagreements to occur, and they begin to question what they know. From these disagreements, teachers can help students formulate questions to clarify any certainty they may have. In the during-reading stage (W), students are again asked what they wonder or find out in further reading. During the post-reading phase (L), students explained what they had learned from the reading and other activities, and the class discussed what had been learned, which questions have been answered, and what new questions have emerged (Macceca, 2014).

KWL represents a three-stage instructional process for understanding texts; what students Know, what they want to know, and what they have Learned. The approach combines activating prior knowledge, planning, goal setting, monitoring key points, evaluating text information, and relating text information to reading goals (Blachowicz & Ogle, 2002; Ogle, 1986). While this strategy approach is widely known and commonly used, only limited and indirect empirical research confirms its effectiveness (Grabe, 2010).

According to (Ros & Vaughn, 2002), Know-Want to Know-Learned (KWL) consists of three basic stages 1) Know: In the K stage or Know, the students access their background knowledge to the text by listing what they already know about a specific topic. 2) Want: In the W stage, want the students to determine what they want to know by making questions related to the topic. 3) Learn: And finally, assess what the students learn in the L stage or Learn, which means the students start to learn the topic that is given by the teacher (Tsaqib, 2017).

Thus, the KWL strategy is one of the reading strategies used by teachers or educators to improve the students reading skills through activation of their prior knowledge, encourage their motivation in reading, and make the student comprehend the text holistically in reading comprehension. KWL strategy can apply in *pre-reading* activity to know what the students know about the topic (K), *whilst reading* activity to know what the students want to learn about the topic (W), and *post-reading* activity to know what the students have learned about the topic (L).

METHOD

Research Design

This study applied descriptive qualitative research; data were gathered from *observation, documentation, and interviews*. The descriptive method was a method used to examine the status of human groups, an object, a condition, thoughts, and the events that will

occur (Sugiyono, 2009). Qualitative research is a process of inquiry to understand human behavior by building complex, holistic pictures of the social and cultural settings in which such behavior occurs. It does so by analyzing words rather than numbers and reporting the detailed views of people who have been studied (Latief, 2011).

Operational Definitions

KWL strategy is a reading strategy that uses questioning to activate prior knowledge, understand metacognition, and write to learn. In the first step, students were brainstormed what they knew about the reading topic alone or with others. Next, students write what they want to learn about the topic. Lastly, students read the material and share what they have learned (Riswanto et al., 2014).

Subjects

Data were gathered from subjects of the students at the study program of Islamic Economics and the students at study program of Islamic Accounting, semester 2, for eight classes that passed *Bahasa Inggris* subject and have taken *Telaah Teks Inggris Ekonomi Islam* and *Telaah Teks Inggris Akuntansi Syariah* which has two credit points. The total amount of students were 278 students. They had 100 minutes in class, 15 minutes pre-reading, 55 minutes whilst reading, and 30 minutes post-reading activities per week.

Technique for Collecting the Data

Observation

Observation is a basics method for obtaining data in qualitative research. Observation refers to the data gathering that involves the use of visual sense and all the senses necessary to get valid and reliable data (Latief, 2014). Field Notes are the instrument for collecting the data during observation. *Fields notes* are the data collection instrument used in this research.

Document and Artifacts

Document here refers to a wide range of written, physical, and visual materials, including what other authors may terms artifacts. Documents may be personal such as autobiographies, diaries, and letters: official such as files, reports, memoranda, or minutes (Ary, Jacobs, Razavieh, & Ary, 2010).

Documentation can be *public records* student transcripts, mission statements, annual reports, policy manuals, student handbooks, strategic plans, and syllabi. *Personal Documents*: First-person accounts of an individual's actions, experiences, and beliefs. Examples include calendars, e-mails, scrapbooks, blogs, Facebook posts, duty logs, incident reports, reflections/journals, and newspapers. *Physical Evidence*: Physical objects found within the

study setting (often called artifacts). Examples include flyers, posters, agendas, handbooks, and training materials (Bowen, 2009). *The document* is used as a data collection instrument in this research.

Interview

The interview is one of the techniques for collecting data for this research. The interview is one of the most widely used and basic methods for obtaining qualitative data. Interviews are used to gather data from people about opinions, beliefs, and feelings about a situation in their own words (Ary et al., 2010). Interview questions are usually open-ended questions so that in-depth information will be collected. There are several types of interviews, including, Phone, Face-to-Face, Online (Ary et al., 2010). *The interview* is used as a data collection instrument in this research, both individual and focus group interviews.

Data Analysis Procedure

The data gathered must be analyzed immediately. The data analysis procedures used in this research are based on (Creswell, 2012; Rossman & Marshall, 1995) as follows:

1) Organizing and Familiarizing

Organizing means the researcher organizes all the data gathered; field notes, video recordings, audiotapes must be put into a form ready for analysis. Familiarizing means the researcher must be familiar with all the data collected, *reading* and *re-reading* notes and transcript *viewing* and *reviewing* videotapes.

2) Coding and reducing

Coding is about developing the concept from the raw data, identifying categories and themes, and their refinement. The most common approach is to read and re-read all the data and sort them by looking at units for meaning-word, phrases, and sentences, subjects' ways of thinking, behavior patterns, and events that seem to appear regularly and that seem important.

3) Interpreting and representing

Interpreting involves reflecting on the words and acts of the study's participant and abstracting essential understanding from them. Interpretation is about bringing out the meaning, telling the story, explaining, and developing a plausible explanation. Representing is to report by themes, topics, or cases and demonstrate these through descriptive detail. Some findings are best represented visually, and newer technologies provide alternatives for how qualitative research is shared. Performance ethnography and some other approaches often present findings in an alternative format-for example, using multimedia presentations or theater.

RESULTS AND DISCUSSION

Results

Field Note 1

07.30 a.m. to 12.30 p.m.

State Islamic Institute of Madura

Faculty of Economy and Islamic Business

Islamic Economic Study program

B-Class, 33 students, Telaah Teks Inggris Ekonomi Islam

First Notes

The sixth-meetings of telaah teks Inggris Ekonomi Islam

I went to campus at six past half with my motorcycle. I predicted I was coming in late for fifteen minutes. I filled my motorcycle's fuel at gas station. A quarter past seven, when I arrived at my campus, I parked my motor cycle in front of the office. I met with an office boy, he gave me warm smile.

In office, I met Mrs. Heny Triana Ningsih, she was greeting me, then I told her I have schedule for teaching at 07.00 O'clock but I was coming late. She was so busy in her desk.

I walked to the class. My students were waiting me, it was 07.30 a.m. I was so embarrassed because I was late. They felt OK. I greet them with salam, they answered my greetings. Then I directly power LCD projector, I provided them with power-point presentation then I let them focus on the screen. They started to read silently. The topic was Profit and Lost sharing.

10 minutes later I asked them to read loudly, two or more students raise their hand, then I asked Syaiful Bahri to reading loudly, his friends listened to him, he was fluent but he made some mistakes in pronouncing the words.

I gave explanation what was profit and lost sharing for about 35 minutes, they listened carefully, some of them look bored, probably, and they think it was old method or my explanation was hard to be understood. Then I gave them some question related to text in the slides. They could answer well. A quarter to nine the meeting was end, I thanked to them, I felt happy because they join my class was very enthusiastic.

From *first* observation, the researcher had taken interpretation that the discipline of the lecturer in the classroom gave negative impact on the students' perspective towards their own lecturer. Probably, the students were fine because they were adult learner, but the disciplined value was lacking. The students' responses to the material were fairly good; they were active students, but only a few who comprehended the text well. The using multimedia material was a good way but the teaching method of explaining more toward the text discussed and read by the students not really appropriate with teaching reading particularly in reading comprehension. Thus, the researcher attempted to apply KWL strategy for reading.

Applying KWL Chart

The first step in applying KWL chart made KWL chart was self, the KWL chart was made based on the theory of KWL chart, then giving the example of KWL chart. The example here was to make the students easily understand what KWL was and how to apply then.

Table 2.

The Blank of KWL Chart

What I know (K)	What I Want to Know (W)	What I Have Learned (L)

Table 3.

KWL chart Water Cycle

What I know (K)	What I want to know (W)	What I have Learned (L)
Water on earth is always changing	How do these changes happen?	Adding or subtracting heat makes the cycle work. If heat is added to ice, it melts.
Its repeating changes makes a cycle	What is the importance of the water cycle?	If heat is added to water. It evaporates. Evaporation turns liquid water into a gas called water vapor.
As water goes through its cycle, it can be a solid (ice), a liquid (water), or a gas (water vapor)		The water cycle involves the exchange of energy which leads to temperature changes.

Source: <https://www.edrawsoft.com/template-KWL-water-cycle.php>

Steps for Applying KWL Chart

1) Pre-reading

In the pre-reading activity, the lecturer greets the students with *salam*. Asking their condition and give small talks dealing with the topic will be discussed. After opening, the lecturer distributes the text will be discussed. Let them read the text by skimming or even only read the title. Sometimes, in this stage, some students will ask for some new vocabularies that are really a hardship for them, but the lecturer should avoid it in the pre-reading. The lecturer started to explain the usage of the KWL chart to the students briefly; then, the

lecturer provided the KWL chart and asked them to fill the blank table in the K column to know what they knew about the topic in the text.

2) Whilst Reading

In the whilst reading activity, the lecturer leads the student to read the text carefully and focus on the text. To make it efficient, the students write down anything they want to learn about the text in the W column. For about 10 minutes before reading the text holistically. Then the lecturer gives keywords or synonyms of vocabulary they don't master, 5-10 vocabularies, not more than that, to make the students more independent, such as opening the dictionary on their own.

3) Post Reading

In the post-reading activity, the students will comprehend the text well and conclude by their comprehension, then lead the students to write down what they have learned from the text they have read. The detailed steps can be seen in the appendix.

Below is the example of teaching reading through the KWL strategy on reading Islamic Economic Text during pandemic Covid 2019.

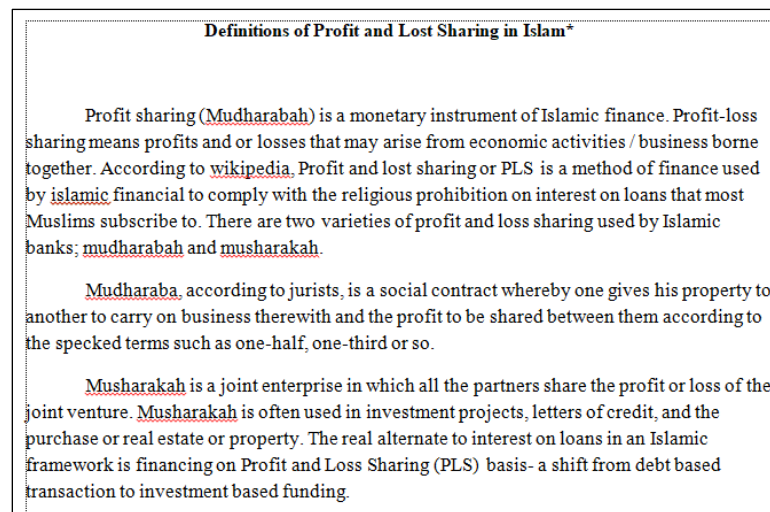


Figure 1. The result of teaching reading through KWL strategy on reading Islamic Economics Text during pandemic Covid 2019.

Firstly, the researcher gave the blank KWL chart (table 2) to the student, then distributed the text "profit and loss sharing" should be read by the student (figure 1). The researcher informed her to read the text firstly, then filling the KWL chart. The result of this activity can be seen in figure 2. Subject of this research was changed; it was because of the pandemic Covid 2019. The subject was the student at *Bimbingan and Konseling Islam (BKPI) IAIN Madura*.

However, the result of this study showed that the student could access prior knowledge at the pre-reading activity (K column) related to the topic, "Mudharabah is the monetary instrument of Islamic finance" then in W column, "I want to know social contract whereby one gives his property to another to carry on business." In the L column, "I have learned definitions of profit and loss sharing."

The researcher then gave the KWL chart for the second meeting. The researcher explained again what the steps should be done in the KWL chart. The result of this study showed in figure 4. The student in the K column listing what already known about the topic based on the text, "Musyarakah is a joined enterprise in which all the partner share the profit and loss of the joint venture," and in the W column, students clarified what they wanted to learn by making questions, "What is Mudharabah?". And for the L column, students write down what has already been learned, "profit and loss sharing is a method of finance used by Islamic financial to comply with the religious prohibition on interest on loans that most Muslims subscribe to."

What I know (K)	What I want to know (W)	What I have learned (L)
Mudharabah is a monetary instrument of Islamic finance	I want to know social contract whereby one gives his property to another to carry on business	I have learned definitions of profit and loss sharing

Name : Nur Dhanik
 NIM : 18518022027
 Study program : PSE

Figure 2. The result of the student in filling the KWL Chart in 1st meeting

The chart is under the title Profit and loss sharing in Islam. The student is asked to fill the KWL chart. In the What I know (K) column, the student wrote, "Mudharabah is a monetary instrument of Islamic finance." In the What I Want to Know (W) column, the student wrote, "I want to know social contract whereby one gives his property to others to carry on Business." In the What I have Learned (L) column, it is written that "I have learned the definition of profit and loss sharing."

Profit and Loss Sharing in Islam

What I know (K)	What I want to know (W)	What I have Learned (L)
Musyarakah is a joint enterprise in which all the partners share the profit and loss of the joint venture.	What is definition Mudharabah?	Profit and loss sharing is a method of finance used by Islamic financial to comply with the religious prohibition on interest on the loan that most Muslim subscribe to.

Name : Nur Samudra

NIM : 191110200021

Study program : ISKFI

Figure 3. The result of the student in filling the KWL chart in the 2nd meeting

The chart is under the title "Profit and Loss Sharing in Islam," the student who asked for filling the KWL chart is the same student. In the What I know (K) column, the students wrote, "Musyarakah is a joint enterprise in which all the partners share the profit and loss of the joint venture." In the What I Want to Know (W) column, "What is definition Mudharabah?". In What I Have Learned (L), "Profit and Loss sharing is a method of finance used by Islamic financial to comply with the religious prohibition on interest on the loan that most Muslim subscribe to."

Discussion

The researcher stated the 1st research question, How to apply KWL strategy in Reading Islamic Economics text? It was answered in the paper that applying the KWL strategy in Reading Islamic Economics text is done through three steps, namely *pre-reading*, *whilst reading*, and *post-reading*. In the pre-reading activity, the lecturer greets the students, asking their condition and giving small talks dealing with the topic. After opening, the lecturer distributes the text will be discussed. The students then read the text by skimming or even only read the title. The lecturer started to explain the usage of the KWL chart to the students briefly; then, the lecturer provided the KWL chart and asked them to fill the blank table in the K column to know what they have known about the topic in the text.

In the whilst reading activity, the lecturer leads the student to read the text carefully and focus on the text, and the students write down anything they want to learn about the text

in the W column. For about 10 minutes before reading the text holistically. Then the lecturer gives keywords or synonyms of vocabulary they don't master, 5-10 vocabularies, not more than that, to make the students more independent, such as opening the dictionary on their own.

The last step is the post-reading activity. The students will comprehend the text well and conclude by their comprehension, then lead the students to write down what they have learned from the text they have read.

In the 2nd research question, the students apply the KWL strategy in reading Islamic economics text is by the chart that was filling by the students as follows: In the first meeting, the chart is under the title "Profit and Loss Sharing in Islam," the student is asked for filling the KWL chart. In the What I know (K) column, the students wrote something that they already knew. In the What I Want to Know (W) column, they wrote what they want to know. In the What I have Learned (L) column, they wrote the points that they have already learned from the reading text. Those steps were done in two meetings.

The results in the first meeting were influenced by the researcher's teaching technique, who only provided Islamic text Profit and Loss Sharing to the students without explaining what the text was about and what and how the KWL chart should be used. Then in the second meeting, the researcher gave the same Islamic text Profit and Loss Sharing by giving more explanations and descriptions to the students and guide them to fill the KWL charts correctly.

The unexpected result of this research was that the subject or the student who was asked to filling the KWL chart was from other study programs, maybe this material was different from the students' background, but the exciting result the students could filling the KWL chart efficiently and correctly, it was because she was in the 5th semester and she had good background knowledge or habit in reading. So, how do the students apply the KWL strategy in reading Islamic economics texts? It was answered.

In filling KWL chart, indirectly, the student learned how to identify the main idea of the text and which supporting details, but in this case, she tended to derive some new vocabulary rather than the meaning in the first step of the KWL chart, vocabulary such as *monetary*, *finance*, *social contract*. In the pre-reading activity, the function KWL chart was to recall background knowledge or to activate their prior knowledge related to the topic. The student who was familiar with the terms *mudharabah* and *musarakah*, *profit and loss sharing* would easily accept the text's topic, and the students who were unfamiliar with these terms would focus on the sentences that explicitly existed in or got the hardship in the meaning of the text. In the second step of the KWL chart, the students continued reading and attempted to identify which one the part of the text she did not understand, which one the sentences wanted to translate into Indonesia, or what the things related to the text she wanted to learn in the form

of questions *what is mudharabah?*. The third step of the KWL chart was what have the students already learned about the topic. She could explain what the topic was about or the definitions of mudharabah and musarakah.

The Complicating Factors in Teaching Reading

Lack of comprehension of text

In finding that stated on fields note, *I walked to the class. My students were waiting for me, and it was 07.30 a.m. I was so embarrassed because I was late. They felt OK. I greeted them with salam, and they answered my greetings. Then I directly powered the LCD projector. I provided them with a power-point presentation then I let them focus on the screen. They started to read silently. The topic was Profit and Lost sharing.*

Teaching reading is hard work. It takes several times to understand the students and to make them understand. Tolerance is one way to make our class was still effective in the teaching and learning process. The discipline of the researcher or lecturer was needed for the next meeting. Reading text can be done in the class by technology, perhaps it was interesting activity, every student can payed attention to the screen, but it did not make the students satisfied in reading text or like reading the book, or sometimes it made the students were not focused on comprehension of text, it just reading for general information or we called skimming.

At the fourth paragraph was on fields notes stated, *"10 minutes later I asked them to read loudly, two or more students raise their hand, then I asked one of the students to read loudly, his friends listened to him, he was fluent, but he made some mistakes in pronouncing the words."* In this case, the educator measured the students' capability in fluency skills, how their pronunciation, intonations, and fluency on reading.

Monotonous Teaching Technique in reading

In the last paragraph that there was on fields note, *I explained what was profit and lost sharing for about 35 minutes, and they listened carefully, some of them look bored, probably, and they think it was old method or my explanation was hard to be understood. Then I gave them some questions related to the text in the slides. They could answer well. A quarter to nine, the meeting ended, I thanked them, and I felt happy because they joined my class and were very enthusiastic.*

Giving more explanations about the 'topic' discussed like 'speech' is an old learning strategy, however this kind of teaching method still relevant for today, but sometimes it was monotonous teaching, some of the students were lazy to read and learn about the text, and another can answer the questions well. In addition, some students were challenging in the

meaning of the vocabularies of text. This is due to their prior knowledge of the text were different. So that is why the KWL strategy is one of the appropriate strategies in reading skills.

The study has done by (Riswanto et al., 2014) showed that, first, there was a statistically significant difference in reading comprehension achievement between the students who were taught by using the KWL strategy and those who were not. While the study done by (Nunky, 2016) found that the KWL technique has a positive effect on reading comprehension, there was a significant difference in class when taught by the KWL technique and those who were not. It contributes well to teaching and learning reading comprehension in Junior High School. The study Teaching Reading through Know-Want to Know and Have Learned (KWL) strategy found that KWL strategy was appropriate for teaching reading on Islamic Economics Text. The student has been motivated to read, cultivate the text's curiosity, and practice restating what they have learned from the text. It can be applied in reading for any level of learners.

The weaknesses of this study were that this strategy can not be applied in the big class that involved the whole students of the course, the Islamic economics text was derived from limited sources, and the limitation of this study was reading Islamic Economics Text.

CONCLUSION

This study was Teaching Reading through Know-Want to Know- Learned (K-W-L) strategy on Islamic economics Text. In teaching reading, the teacher uses methods, techniques, models of learning, and kinds of reading strategies. One of the reading strategies assumed as effective is the Know-Want to know-Learned (KWL) Strategy. KWL represents a three-stage instructional process for understanding texts; what students Know, what they Want to Know, and What they have Learned. KWL is a reading strategy to activate the student's prior knowledge related to the text. To apply the Know-Want to Know and Learned (KWL) strategy in teaching reading consists of three steps; 1) Pre-reading, the teacher or researcher created a good condition of the classroom, introducing passage, and the students filling the chart in K column 2) Whilst reading, the researcher leads the student read the text and started to write down what they want to learn in W column 3) Post-reading, the students started to comprehend the passage, make a conclusion and stated what they have learned from text based on their comprehension in L column. This study has found that the KWL strategy was appropriate, particularly in teaching reading. Reading Islamic Economics text through Know-Want to Know and Learned (KWL) strategy, the student, has been motivated to read, cultivate the curiosity of the text, and encourage the students to restate what they have learned from the text. KWL Strategy can be applied in reading for any level of English learners.

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Appendixes

(The Details of the Course Activities)

Meetings	The ability that is expected to get in the final of learning session	Learning Indicators	Criteria & Evaluation Form	Materials	Learning Method (Time allocation)	Grade (%)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Able to explain the course of <i>Telaah Teks Inggris Ekonomi Islam</i>	The students are able to: - Explain the goal of the course <i>Telaah Teks Inggris Ekonomi Islam</i> - Mention instructional materials - Explain the method of the course	Criteria: - Accuracy and Mastery	<i>Introduction and overview of the course</i>	Speech, Group Discussion (100 minutes)	
2	Able to Explain the reading text entitled <i>Bank Rate</i>	- Reading - Mention the technical terms - Explain the contents	Criteria: - Accuracy - State Rhetorical Analysis clearly	<i>Bank Rate</i>	Strategy: Drilling on the vocabulary, discussion on the theme, exercises (100 minutes)	
3	Able to explain the reading text entitled <i>Islamic banking</i>	- Reading - Answer the questions - Find the technical terms of Islamic banking - Identify rhetorical analysis - Retelling	Criteria: - Accuracy - Ability to answer correctly - The mastery of sentences - The mastery of materials have been read	<i>Islamic Banking</i>	Modeling the way, Drilling on the vocabulary, discussion, Rhetorical Analysis, exercises. (100 minutes)	
4	Able to explain the reading text entitled <i>Profit and Loss Sharing</i>	- Reading - Answer the questions - find the technical terms of Islamic banking - identify rhetorical analysis - retelling	Criteria: - Accuracy - Answer correctly - The mastery of sentences - the mastery of materials have been read	<i>Profit and lost sharing</i>	Strategy: Everyone is a Teacher Here Modeling the Way Drilling on the vocabulary Developmental discussion Rhetorical Analysis Exercises. 100 minutes	
5



Figure 4. Filling the KWL chart



Figure 5. Reading text and filling KWL chart