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## **LETTER OF ACCEPTANCE**

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Authors	Fera Widyanata, Suhel, Wita Farla, Ahmad Syathiri, Feny Marissa

Thank you very much for submitting your article to **International Journal of Comunnity Service Learning**. We look forward to receive more articles in future.

Best Regards,



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## Basic Islamic Economics and Finance Education among Youth at Raudhatul Ulum Senior High School Sakatiga Ogan Ilir, South Sumatera

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### Abstract

*This community service targeted the youth audience, particularly the students of Raudhatul Ulum Senior High School Sakatiga, Ogan Ilir Regency, South Sumatra Province. This school was selected because Islamic Economics and Finance education has not been included in the learning curriculum, whereas it is located in a boarding school complex. Thus, the students have lack knowledge about Islamic Economics and Finance. The youth was targeted because they are a generation that is currently active, enthusiastic and productive. The main goal of this activity is that local youth as agents of change can implement the principles and concepts of Islamic Economics in their daily life, family and community to build economic progress in their village. Before carrying out the main activities of community service, the activity begins with a visit to the location, discussed with the Principal, several teachers, and student representatives. After conducting an initial survey, the service implementation team then formulates the problem and determines the theme of the community service activities to be carried out. The methods used in the implementation of community service are socialization, education, and workshops. From the results of this community service activity, it can be concluded that the knowledge and interest of teenagers in Islamic Economics and Finance have increased significantly so that they can practice it in their various daily economic activities whilst conveying it to other people, to create a prosperous Islamic economic environment.*

**Keywords:** Education, Islamic Economics, Islamic Finance, Youth Generations

### 1. INTRODUCTION

Economics and Islam cannot be separated from one another because Islam itself is a major part of the system of human life itself (way of life). Islamic teachings cover all areas of life, both in matters of worship, *muamalah*, morals and so on (Farooq, 2014). Islamic economics is a form of transformation of '*rahmatan lil-alamin*' contained in Islamic teachings that promote the values of justice. These values are translated by providing equal opportunities to all to develop the real sector. This opportunity is expected to have implications for equity and economic growth, which in the end will achieve economic prosperity as an antidote to economic conflict (Syiaifullah, 2013).

As a country with the largest muslim population, the principles and concepts of Islamic economics and finance should be easy and broad to be applied in society. The potential market for Islamic economics in rural areas can be explained by referring to the population of productive-age muslims. The data shows the number of the rural muslim population of productive age (15-64 years) as many as 66,241,249 people or 64.45% of the total rural population are Muslim (Komite Nasional Ekonomi Syariah, 2021). This can indicate that the Islamic economic system essentially has the potential to develop in rural areas, especially those where the majority of the population is Muslim.

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Islamic values and principles (*muamalah*) related to economics and finance, aimed at providing a holistically balanced benefit; include physical and mental balance, material and spiritual, individual and social, present and future, and the world and the hereafter. Islamic economics is not only based on the achievement of materialistic values, but also pays attention to spiritual and human values, including the principle of *tauhid* (one God), the principle of *maslahah* (utility), the principle of justice, the principle of social orientation, and the principle of humanity (Bank Indonesia, 2021). Islamic economic and financial values are not an exclusive concept that is only intended for Muslims, but an inclusive concept dedicated to all levels and groups of society. These values include ownership, doing business with justice, collaborations in goodness and balanced economic growth (Bank Indonesia, 2022). Furthermore, economic and financial values then become some basic principles with various instruments that can support the distribution of resources and encourage investment, optimize productive investment, and social participation for the public interest. These principles include controlling assets, distributing wealth and income, investing optimally and sharing risk, and investing productively (Gait & Worthington, 2014). The principle of controlling property and wealth is to promote the real sector and the ZISWAF mechanism. Meanwhile, productive and fair investment is an investment in the real sector that is free from *riba*, *maysir* and *gharar*, replacing it by using the principle of *mudharabah* (profit sharing). As the concept of Islamic economics which is not only about Islamic banking, but also about microfinance both social and commercial, the development of zakat and waqf, as well as the development of the real economic sector is part of the creativity of the community that can be implemented in the rural area. Islamic economics also concerns the issue of socialism and social solidarity, because the basic concept rests on the principles of justice, solidarity, anti-corruption, collaboration, and morals (Al Qaradawi, 2012).

The above holistic approach to the concept of Islamic economics is highly adaptable to Islamic economics and finance to be included and promoted in rural development programs which are also expected to overcome the problems of the region. This is in line with the Sustainable Development Goals to eliminate poverty. This can be achieved by making the Islamic economy and finance a role in supporting the achievement of financial literacy and inclusion, especially microfinance which is expected to have the potential to increase the income of rural communities through growth in the real sector with the concept of profit sharing that prioritizes justice and mutual welfare. Microfinance management through a rural potential-based economy can also increase rural economic development and reduce poverty (Yosini et al., 2018).

However, the potential in rural areas has not been optimally utilized (Logor et al., 2022). It is probably because the understanding of rural communities about the Islamic economy itself is not too good (Badruzaman, 2019). The results of the National Financial Literacy and Inclusion Survey (SNLIK) conducted by OJK showed that the Islamic financial literacy index was 8.11%. This index is very low when compared to the 2016 financial literacy index of 67.82% (Otoritas Jasa Keuangan, 2021). Therefore, efforts to socialize the Islamic economic system that can reach rural areas are needed by utilizing various existing instruments. Assistance from academics is needed through community service programs so that they can be optimally directed. The development of Islamic economic and financial education is carried out based on input from the community that is adjusted to the demands of rural development to develop Islamic economic values in solving various rural development problems. In other words, by still prioritizing the local wisdom (Mistarija, 2019).

The values of Islamic Economics and Finance can be disseminated by promoting the three basic pillars, namely: sharia-compliant ownership (*al-milkiyah*), utilization of ownership (*tasharruffi al-milkiyah*), and distribution of community wealth (*tau'i al-tsarwah baina al-nas*) through a sharia-compliant mechanism (*shari'a, ai-ashlu fial-afdl' al-taqajyudu bi al-*

*hukm al-syar'*) (Fauzi, 2017). These three methods can be adapted to various local wisdoms in the area, such as developing rural potential-based areas (Diartho, 2017), developing Islamic micro-economy based on rural agribusiness (Zaenafi, 2019), and managing business and tourism through Rural-Owned Enterprises (BUMDes) (Shifa & Ilyas, 2021), (Tahu et al., 2020), (Ristiana & Yusuf, 2020), (Karim, 2019), (Fitriyani et al., 2018), and (Mustanir, 2017). There have also been many studies indicating the potential for empowerment and development of the Islamic economy through Rural-Owned Enterprises, among others are (Ismawati, 2020), (Dauri & Ricco Andreas, 2019), (Furqan & Fahmi, 2018), and (Bambang, 2017).

At Raudhatul Ulum Senior High School, Islamic Economics and Finance education has not been included in the learning curriculum. The curriculum includes all *tauhid & aqidah* but there are no specifics regarding Islamic Economics. So far, the field of economics has only been studied in general, which is more inclined toward conventional economics. In contrast, there are fundamental differences in theory, concept and implementation between Islamic and Conventional Economics. In addition, the environment in and around the school is an Islamic boarding school (located in a boarding school complex). Whereas, the social reality illustrates that Islamic boarding schools are institutions that have great potential in driving creative economy and are able to encourage the regional economy as a whole to develop and be sustainable (Misbah, 2021), (Efendy & Anisyah, 2019). Islamic boarding schools also have a function as an institution that produces human resources, and as an institution that has the power to empower families and surrounding communities (Rahman & Panorama, 2021). Besides, economic empowerment can also be carried out by empowering the community economy and The Cooperative around the Islamic boarding school environment (Syamsuri, 2020) (Bakhri, 2019), (Chusmeru et al., 2017).

Introduction and education of Islamic economics on life daily basis should be done from the earliest possible age, especially for children and teenagers, so that in the future they can become effective agents of change to bring village change in a better direction. Through community service, academics/scholars can educate people to understand how to apply Islamic economic values and concepts in their daily lives while helping them build villages. This community service is considered important because it aims to instill the foundation of Islamic economic values and concepts from an early age in young rural communities. By increasing Islamic economic and financial literacy, awareness will be formed to avoid elements of *gharar*, *maysir*, *riba* and transactions that are forbidden in Islam while increasing awareness of Islamic financial planning from an early age. Through this community service activity, it is expected to be able to apply characterized education, education that fosters each person's character as a seed to become a person of noble character both for oneself, family, and society (Hibana et al., 2015). Therefore, education on Islamic economic values and concepts is important to be disseminated, especially to young people who are the most productive and creative groups, so it is very good to provide input in the form of Islamic economic concepts and values so that they can practice and develop them for village development. Hence, it is necessary to provide education and understanding of Islamic economics and finance, not only theories and concepts but including how these teenagers can implement them in everyday economic life, family and community. It is expected that eventually the implementation can be transmitted to all levels of society in their village and can be part of the strategy for developing the village.

## 2. METHOD

Before carrying out the main activities of community service, the activity begins with a visit to the location with several visits in September 2022. Discussed with the Principal and several teachers as well as determining the place and time for the implementation of service activities including discussing with student representatives so that the knowledge gained that will be given can be conveyed properly with the right methods and media. Another goal is to

see the situation and conditions in the school and check the facilities that will be needed during the event so that the target of activities is achieved. After conducting an initial survey, the service implementation team then formulates the problem and determines the theme of the community service activities to be carried out. The methods used in the implementation of community service are socialization, education, and workshops. It aims to be able to provide positive and maximum results.

This community service was carried out for several days through several methods of activity. They are socialization; lectures, interactive discussions and group games. The socialization and lectures were delivered by a team of lecturers. The theme of the material given is Islamic Economics, ZIS, Islamic Finance and Islamic Banking. In each of these themes, participants gain knowledge about fundamentals; concepts; principles; *aqad* (contracts) in Economics, Finance, Islamic Banking & ZIS. Interactive discussions and grouping games were guided by a team of college students. In this method, participants are invited to sharpen their analytical power so that they can contribute to becoming agents of change in improving the surrounding environment to act following the principles of Islamic Economics starting with oneself. Evaluation is carried out by distributing post-test and pre-test questions related to the material presented and examples of their implementation in everyday life.

### 3. RESULTS AND DISCUSSION

#### Result

This community service activity was carried out with face-to-face meetings (offline) for several days in early October 2022 at the laboratory and classroom rooms of Raudhatul Ulum Senior High School Sakatiga, Ogan Ilir Regency. This community service activity with the theme of Islamic economics and finance education among teenagers involved the team of the Faculty of Economics, Sriwijaya University, they are lecturers and students, 11th and 12th grade students of Senior High School Raudhatul Ulum Sakatiga, Ogan Ilir Regency.

The material presented is about the basic meaning and purpose of Islamic Economics and how its role and implementation in daily life both personally and within the family and its application in society. Also added material on *Zakah, Infaq & Sodaqoh* (ZIS), how to manage assets or income with zakat and its implementation in daily life both personally, within the family and community.



Figure 1. Socialization of Basic Islamic Economics

On the next day's community service activities, the material was presented on Islamic Finance and its *aqad* (contract), how to implement it in daily life both personally, within the family and its application in society. Furthermore, the material about *riba*, *gharar* and *maysir* was also conveyed, particularly about *riba* because unwittingly the practice of *riba* is the most common in society (Sunarto, Bustomi, et al., 2021). In addition, basic knowledge of Islamic Banking was also presented. In delivering the material, it is also interspersed with ice breaking to increase the enthusiasm of the participants in paying attention to the material.



**Figure 2.** Education in Basic Islamic Economics & Finance

Evaluation is carried out by distributing pre-test and post-test related to the material presented and examples of their implementation in everyday life. The results of the recapitulation of the post and pre-test carried out showed that about 80% of the participants gained a significant increase in score. This means that overall this activity has succeeded in increasing participants' knowledge in the field of Islamic Economics and Finance. In addition, the results of the feedback discussion with the participants showed that they were very happy to be given education about Islamic Economics and Finance because they could practice it in their daily lives. This means that the activity has had a positive impact and is right on target.

In addition, evaluation is also carried out through discussions with related parties such as school principals, teachers and students to get input regarding their needs to improve and improve community service programs in the future. From the results of the discussion, it can be seen that they need assistance in the field of knowledge and management of the halal industry (halal based-MSMEs). So this can be used as a consideration for implementing future community service programs. The development of MSMEs in the Islamic boarding-school area is very good for empowering existing economic potential because it has a positive impact on MSMEs around it, not only increasing business income but also knowledge of Islamic finance, including Islamic marketing methods (Cahyani et al., 2021).



Figure 3. Pre and Post-Test

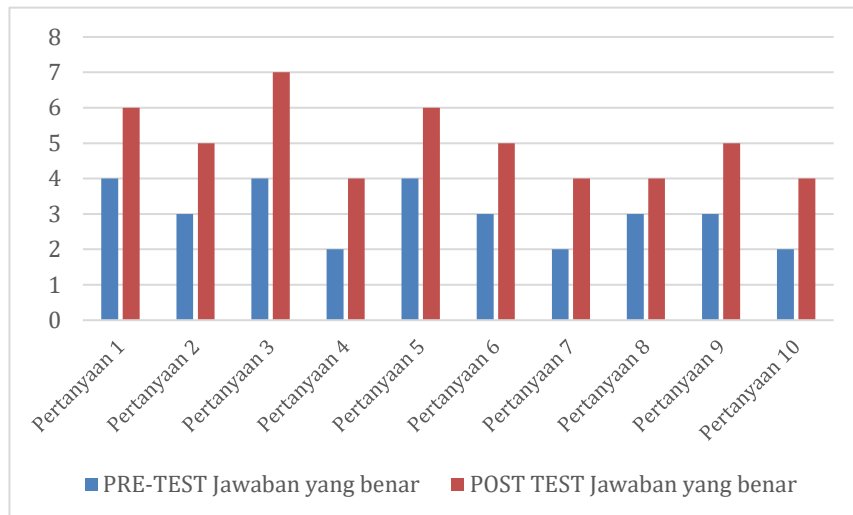


Figure 4. The Result of Pre and Post-Test

## Discussion

After the presentation of the material was completed, it was continued with interactive discussions between participants and the lecturer team guided by the college student team. This discussion activity is more interesting because it is packed with various games on Economics, ZIS, Islamic Finance & Banking which are assisted and guided by the college students. One of the games that attracted the most attention from the participants was Mini Islamic Bank. It is hoped that in the future educational institutions, particularly Islamic boarding schools, will be able to play a role in this economic development, by establishing financial institutions internally, in this context by establishing Mini Sharia Banks, through collaboration with existing Islamic banks (Sunarto, Aulia, et al., 2021)

At the end of the discussion and games, a self-introspection session was also given to the participants on whether their daily activities were under the principles of Islamic Economics and Finance. This is intended to sharpen their analytical power so that they can

contribute to becoming agents of change in improving the surrounding environment to act following the principles of Islamic Economics starting with oneself. Moreover, several participants thought about the opportunity for a catering business in the environment around schools and Islamic boarding schools. This is a brilliant idea, besides being able to practice the principles of Islamic Economics in this business, this can also improve the welfare of the community (Yaqin et al., 2021).

Evaluation is carried out by distributing post-test and pre-test related to the material presented and examples of their implementation in everyday life. The evaluation of this activity is an illustration of the success of community service activities in Sakatiga Village. All participants support the implementation of this community service activity to create a prosperous Islamic economic environment. The success of this activity is expected to improve the welfare of the village economy in the future with local youth as agents of change being able to play a role in planning and implementing village development programs based on the principles and concepts of Islamic Economics both in daily life, family and community to build economic progress in their village.

It is suggested that future community service activities can be continued in this village with the theme of assisting in the field of knowledge and management of the halal industry (halal based-MSMEs), according to the results of the evaluation discussion.

#### 4. CONCLUSIONS AND SUGGESTIONS

This community service activity carried out by a team of lecturers and college student team of the Faculty of Economics, Sriwijaya University with the theme Islamic Economics and Finance Education among youth at Senior High School Raudhatul Ulum Sakatiga, Ogan Ilir Regency has been running smoothly and received a positive response from the target audience.

It can be concluded that overall the participants have understood the material and this community service activity has resulted in a significant increase in the knowledge and interest of teenagers in Islamic Economics and Finance. They can practice it in their various daily economic activities in order to create a prosperous Islamic economic environment.

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