

INTRODUCTION TO SHARIA ECONOMICS FROM AN EARLY AGE FOR ELEMENTARY/MIDDLE SCHOOL STUDENTS: INSTILLING ISLAMIC VALUES IN DAILY LIFE

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ABSTRACT This community service activity aims to introduce the concept of Sharia economics to elementary and middle school students. The activity was conducted on December 14, 2024, using a hybrid method, with the primary format being pre-recorded online videos. The video content emphasized the fundamental principles of Sharia economics, focusing on the importance of halal and haram in daily life. The purpose of this activity was to instill the values of honesty, justice, and ethical financial practices in students while teaching them how to manage money and assets in accordance with Islamic teachings. The activity also discussed the importance of consuming halal products and avoiding haram activities. Feedback from the students showed an improvement in their understanding of halal and haram as well as the positive impact of ethical behavior in daily life. Recommendations for future activities include interactive sessions to enhance student engagement and understanding.

KEYWORDS: *Sharia Economics, Halal and Haram, Ethics, Education, Financial Literacy.*

1. INTRODUCTION

Sharia Economics is a system of managing wealth and resources in accordance with Islamic principles, emphasizing honesty, justice, and the avoidance of harm. In its implementation, this system governs all financial aspects, including the acquisition, utilization, and distribution of wealth, ensuring compliance with Islamic law. Honesty serves as the foundation of every transaction, ensuring transparency and mutual trust among all parties involved. Justice is also highly emphasized, ensuring that no party is unfairly disadvantaged or excessively benefited.

As a key component of Sharia economics, the concepts of halal and haram provide the primary guidelines distinguishing what is permissible and what is prohibited in managing wealth and resources. This aims to prevent harm, both to individuals and society, by ensuring that all economic activities are conducted ethically and align with Islamic values. Therefore, Sharia economics is not solely profit-oriented but also focuses on achieving sustainable blessings and benefits. (Asyhad & Handono, 2017) In the context of Indonesia's diverse society, where Islamic values are an integral part of daily life, educating the younger generation about the concepts of halal (permissible) and haram (prohibited) in economic practices is crucial. These concepts not only teach them to distinguish what is allowed and forbidden according to Islamic law but also provide a moral foundation for their financial decisions. By understanding the principles of halal and haram, the younger generation can manage their resources more wisely, from how they are acquired to how they are used. This education is not only relevant to Muslim individuals but also has a positive impact on fostering a more just and ethical society. Therefore, introducing Sharia economics from an early age not only supports the development of Islamic character but also contributes to social harmony in a pluralistic community. (Saputra et al., 2023)

The target audience for this community service program is elementary and middle school students in Malaysia, using a relevant and contextual learning approach tailored to their age group. The program aims to introduce the principles of Sharia economics, particularly in understanding the importance of halal and haram concepts in everyday economic activities. The main focus includes learning how to earn money through halal means, making purchases in compliance with Sharia law, and managing financial transactions with integrity and fairness. Early introduction to Sharia economic values aims to shape an ethical and Islamic mindset, helping students grow with a strong sense of responsibility in their economic actions. With a solid understanding of halal and haram, students not only learn to distinguish between right and wrong but also understand the importance of maintaining blessings in every transaction. Previous research indicates that teaching ethical financial principles at an early age significantly impacts students' behavior and decision-making. By establishing this foundation, the program not only instills Islamic values in their lives but also prepares a young generation capable of making positive contributions to society in the future. (Tedy & Yusuf, 2020)

Sharia economics education among children serves as an important foundation in building a generation that is aware of Islamic financial principles (Asnita et al., 2024). At an early age, children have a high capacity for learning and are easily able to absorb the values taught, including those related to halal and haram. Instilling Islamic values in financial management, such as honesty, justice, and responsibility, can have a lasting positive impact. This effort aims not only to enhance

their financial awareness but also to help shape a strong Islamic character. The program is designed to introduce the basic concepts of Sharia economics with a simple and relevant approach for elementary and middle school students in Malaysia. Activities include an introduction to halal and haram, Sharia-compliant saving practices, and simulations of fair transactions. The hope is that through this education, students will not only understand the importance of halal financial management but also be able to apply it in their daily lives.

Introducing Sharia economics to elementary and middle school students can be done through various engaging and age-appropriate educational methods. One effective approach is an integrated curriculum (Tedy & Yusuf, 2020), Where the Sharia economics material is adapted into the school curriculum, this subject can be taught either as a standalone subject or as part of Social Studies (IPS), providing students with a broader context in understanding Islamic economic values. Dian, in her article "Literacy Review of the Islamic Economic Education Curriculum in Educational Institutions in Indonesia," emphasizes the importance of Sharia economics education from an early age to shape students' mindset and values. The article suggests integrating Islamic economic education into the local curriculum and extracurricular activities, such as the establishment of Sharia-based cooperatives, which can serve as an inspiration for programs at the elementary and middle school levels. Furthermore, the emphasis on aligning the curriculum with industry needs demonstrates that this education is not only important for moral knowledge but also for preparing the younger generation to be competent in Sharia economics in the future. (Dian & Nadia, 2023)

Muspiroh, in her journal, writes that integrating Islamic values into the teaching of natural sciences (IPA) is essential for building a holistic learning approach. This approach adopts the principles of tawhid, knowledge, and ethics, while encouraging synergy between general knowledge and religious knowledge (non-dichotomous). Natural science education integrated with Islamic values not only appreciates the existence of natural sciences as general knowledge but also positions Islamic studies as a moral foundation in the learning process, with the goal of shaping students who are virtuous and responsive to the needs of society. (Muspiroh, 2013) This is relevant to the community service activity that the author is conducting, which aims to introduce the concept of Sharia economics to elementary and middle school students. The goal of this activity is to instill values of honesty, justice, and ethical financial management in accordance with Islamic teachings. Just as natural science education integrated with Islamic values seeks to connect religious principles with daily life, the introduction of Sharia economics also aims to link religious principles with everyday practices. Using a hybrid method and video content that emphasizes the importance of halal and haram, this activity serves as a concrete step in building students' character, ensuring they are not only intellectually intelligent but also have a strong spiritual foundation.

Additionally, practical activities such as the "Let's Save Movement" program serve as an effective method to teach students not only theory but also real-world practices in financial management according to Sharia principles. Through this activity, students are encouraged to understand the importance of saving in a halal manner, both in terms of how the money used for saving is earned and its intended use. By instilling this awareness from an early age, students can grasp that the wealth they acquire and utilize must come from halal sources and be managed in accordance with Sharia law.

This activity also teaches students to avoid practices that are contrary to Islamic values, such as saving from earnings obtained through haram means or using savings for inappropriate purposes. In this way, students not only develop responsible financial habits but also learn to distinguish between halal and haram in every financial decision they make. This program is expected to help students internalize the importance of blessings in their wealth, which will have a positive impact on their lives in the future.

The author, in this community service activity, uses training and workshop methods to help students understand the basic concepts of Sharia economics. This training is supported by interactive learning videos specially created to introduce the material in a visual and engaging way. The learning videos include explanations about the differences between Sharia and conventional economics, the concepts of halal and haram in finance, as well as simple simulations of Islamic financial management. With this interactive approach, students not only learn the theory but also actively engage in understanding and applying Sharia economic principles in their daily lives.

Sharia economics is a financial management system based on Islamic teachings, emphasizing values such as justice, honesty, and blessings. Amidst the challenges of modernization, these values are often overlooked, making it crucial to introduce Sharia economics from an early age. Children who understand the concepts of halal and haram, as well as how to earn and use wealth correctly, are likely to have a strong moral foundation in their lives. The material presented in this program includes a basic understanding of halal and haram, the importance of honesty in transactions, and how to distinguish between halal and haram financial products. By providing interactive education, such as discussions, educational games, and Sharia transaction simulations, children will find it easier to understand and apply the concepts of Sharia economics. This education is expected to help shape a young generation that is not only financially intelligent but also firmly adheres to Islamic values in every aspect of life.

2. METHOD

This community service activity was conducted on December 14, 2024, in a hybrid format, combining online learning and recorded videos. The 45-minute video was designed to be easily understood by elementary and middle school students, focusing on the basic concepts of Sharia economics, including the definitions of halal and haram, as well as their application in daily life. The material presented includes concrete examples such as halal food, ways to earn money halal, and the importance of ethical behavior in financial transactions. The main goal of this activity is to instill values of honesty, justice, and responsibility in money management, while also introducing the importance of halal and haram concepts in financial decision-making. After watching the video, students are encouraged to discuss with teachers or parents any uncertainties they encounter related to halal and haram products or daily financial practices. Through this activity, students are encouraged to always act honestly in transactions, avoid haram activities such as lying or cheating, and consciously choose halal products in their lives.

3. RESULT AND DISCUSSION

3.1 Result

Implementation of the International Community Service Program (PKM)



Figure 1. Banner of International Community Service Program

The International Community Service Program (PKM) V, held from December 9-14, 2024, aimed to strengthen cross-cultural collaboration and empower teachers and students through education. This activity was conducted in a hybrid format across two countries, Thailand and Malaysia.

The series of events took place at the Lukmanul Hakeem School Hall, Yala, Thailand on Friday, December 13, 2024, and at the Muhammadiyah Guidance Center, Kampung Baru, Malaysia

on Saturday, December 14, 2024. With the theme "Empowering Teachers and Students Through Education and Cross-Cultural Collaboration," this event was designed to build synergy in the education sector while strengthening cross-cultural ties in Southeast Asia.



Figure 2. Video during the outreach session.

This community service was conducted through a participatory education approach. The material was delivered in the form of lectures, interactive discussions, and hands-on practice, involving elementary and middle school students. The topics discussed included:

1. Definition of Islamic Economics

Islamic economics is a system that governs the management of wealth according to Islamic teachings. The main principles in Islamic economics are honesty, justice, and responsibility. Participants are taught that every economic action, both in acquiring and using wealth, must consider Islamic ethics and morals. Practical examples provided include the importance of sharing with those in need and avoiding practices such as usury (riba) or fraud in transactions. (Dr. Kholidah, M.Ag, Dr. Putra Halomoan HSB et al., 2016)

2. Halal and Haram

Halal refers to anything that is allowed by Allah, both in terms of how it is obtained and how it is used. On the other hand, haram refers to anything that is prohibited by Allah because it may harm oneself or others. Examples of halal include consuming food with a halal label, while examples of haram include eating pork or engaging in transactions involving fraud. This understanding is emphasized to make participants aware of the importance of blessings in the sustenance they earn. (GEMA RAHMADANI, 2015)

3. How to Determine Halal or Haram

Participants are taught three main steps to ensure the halal status of a product or action: (Ahmad Farid Mubarak S.Pd.I, 2023)

- Check the Halal Label: Before purchasing a product, check for a halal label that is recognized by official institutions.
- Honesty in Transactions: Every transaction should be carried out with transparency and without any elements of fraud.
- Consult with Parents or Teachers: If uncertain about the halal or haram status of something, participants are taught to ask those who are more knowledgeable, such as parents, teachers, or religious leaders.

4. RESULTS AND DISCUSSION

The outcomes of this activity show several positive developments among the participants, which can be grouped into key points. The following is a description of the impacts and results achieved:

1. Basic Understanding of Islamic Economics, The participants succeeded in understanding that Islamic economics prioritizes the principles of honesty, justice, and responsibility in financial management. Through discussions and practical examples, they realized that actions like sharing with others or avoiding usury have positive impacts on both individuals and society.
2. Awareness of Halal and Haram, The children began to recognize the difference between halal and haram, both in food, beverages, and daily transactions. They were given an understanding of the importance of choosing food with a halal label and avoiding actions that could harm others, such as lying or stealing. This awareness forms the foundation for developing a lifestyle in accordance with Islamic teachings.
3. Implementation of Islamic Values, The participants showed motivation to apply Islamic values in their daily lives. Examples include sharing with friends in need, being honest in all situations, and saving for good purposes. They also learned that blessings can be achieved through halal means, both in earning and using wealth. This activity instilled the awareness that blessings are not just for individual needs, but also contribute to the well-being of society as a whole.

This activity also created a new awareness that halal and haram do not only apply to food, but also extend to financial products and various other aspects of life. The participants understood

the importance of ensuring halal in every action and decision they make, so that the principle of blessings can be felt in every aspect of life.

After watching the video, a survey was conducted to assess the students' understanding of the material presented. The results showed a significant improvement in their awareness of halal and haram, as well as how these principles are connected to their daily lives.

Table 1. Student Feedback on Understanding Halal and Haram

Category	Pre-Test (%)	Post-Test (%)	Change (%)
Understanding of halal and haram	50%	90%	+40%
Ability to apply halal practices	45%	85%	+40%
Knowledge of halal food and products	60%	92%	+32%
Awareness of halal earning methods	47%	88%	+41%

From the survey results, it is evident that students showed a significant improvement in their understanding of halal and haram, with a focus on applying these concepts in their daily activities. Many students reported that they now pay more attention to food labels and are more careful in how they earn and spend money. Although the video-based method was effective, future activities could include other activities such as discussions, role-playing, or quizzes to increase student engagement and help them practice applying these concepts interactively.

4. CONCLUSION

This community service activity successfully introduced the concept of Islamic economics, particularly concerning halal and haram, to elementary and middle school students. The hybrid learning format, using online videos, proved effective in delivering the material, and the positive feedback from students indicates that they gained a better understanding of ethical economic practices. Future activities should include more interactive sessions to deepen students' understanding and encourage them to apply these values in their daily lives. This community service activity succeeded in enhancing participants' understanding of the importance of Islamic economic principles in everyday life. Education about halal and haram serves as the first step in instilling Islamic values, contributing to the formation of a young generation that is honest, fair, and

responsible. Moving forward, continued programs are needed to deepen the material and expand the reach of the education.

Recommendations For Future Activities

- a. Integrate interactive features such as live Q&A sessions or role-playing to make learning more engaging.
- b. Provide follow-up activities that can help students apply the concepts of halal and haram in real-life situations.

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