

Community service program (PkM): sharia financial literacy education for teachers at Mizanul Ulum Islamic Boarding School, Takalar

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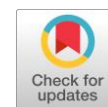
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Received 18 November 2023; accepted 10 December 2023; published 31 December 2023

ABSTRACT

Sharia financial literacy education plays an increasingly crucial role in the context of Islamic boarding schools in Indonesia. This serves as a strategic effort to strengthen the understanding of teachers regarding the principles of sharia finance and how to apply them in daily life. The specific focus on Mizanul Ulum Sanrobone Islamic Boarding School indicates the need for special attention to sharia financial literacy education. This research aims to explore the Community Service (PkM) program conducted to enhance the understanding of teachers in the boarding school regarding sharia financial literacy. The research methods include a combination of observation, interviews, and the distribution of questionnaires to teachers in the boarding school. The research results highlight an urgent need for a deeper understanding of sharia financial concepts and their implementation in daily life. The implemented PkM program successfully achieved its goals by improving the teachers' understanding of sharia financial literacy and boosting their confidence in approaching financial aspects from a sharia perspective. Through a holistic combination of research methods, Mizanul Ulum Sanrobone Islamic Boarding School has successfully developed an effective model of sharia financial literacy education. Thus, the boarding school not only serves as a place for religious education but also as an institution actively involved in equipping teachers with knowledge and skills to apply sharia financial principles in their daily lives.



KEYWORDS

Education
Sharia financial literacy
Teacher



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1. Introduction

The increasing attention to Islamic financial literacy education (LKS) in Indonesia, particularly in the context of Islamic religious education, has become more profound [1]–[4]. With the growing awareness of the importance of managing finances according to Sharia principles, Islamic boarding schools have emerged as potential platforms to develop understanding and practices of LKS among the community. One of the boarding schools actively participating in these efforts is Pesantren Mizanul Ulum Sanrobone in Takalar, which specifically focuses on financial literacy education for teachers. The importance of Sharia Financial Literacy Education (LKS) is gaining increased attention in Indonesia, particularly in the realm of Islamic education [5], [6]. With a growing awareness of the importance of managing finances in accordance with Sharia principles, Islamic boarding schools have emerged as potential platforms to develop understanding and practices of LKS within the community [7], [8]. One such boarding school actively participating in these efforts is Mizanul Ulum Sanrobone Islamic Boarding School in Takalar. This institution not only provides general Islamic education but also places special emphasis on Sharia financial literacy education, especially for the teachers. Mizanul Ulum Sanrobone serves as a tangible example of how Islamic educational institutions can act as catalysts in enhancing the public's understanding of Sharia financial principles. Through its special focus on Sharia financial literacy education for teachers, the boarding school opens space for delving into Sharia financial concepts and applying them in everyday life

[9], [10]. Therefore, Mizanul Ulum Sanrobone is not merely a place for learning religion but also a center for knowledge and practice of Sharia finance that positively impacts the surrounding community.

Islamic financial literacy education plays a crucial role in preparing the Muslim community, including the teachers in Islamic boarding schools, to face the challenges of modern finance [11]. By applying Sharia financial concepts in their daily lives, it is hoped that they can manage their finances more wisely in accordance with the principles of Islam [12], [13]. In the context of Pesantren Mizanul Ulum Sanrobone, efforts in Islamic financial literacy education are directed towards teachers as agents shaping the understanding and practices of Sharia finance within the boarding school and the surrounding community. The importance of sharia financial literacy not only impacts individuals personally but also plays a central role in building a strong financial foundation within the boarding school community [14], [15]. Teachers, as educational leaders, have a significant responsibility in instilling sharia financial values in the younger generation, creating an environment that enables the understanding and sustainable application of sharia financial principles [14], [16]. Thus, sharia financial literacy education at Mizanul Ulum Sanrobone Islamic Boarding School is not just an investment at a personal level but also a tangible contribution to the development of a more sustainable and just society.

The implementation of the Community Service Program (PkM) at Mizanul Ulum Sanrobone Islamic Boarding School has a primary goal, which is to enhance the understanding of teachers related to sharia financial literacy. Through this PkM, efforts are made to stimulate the understanding and implementation of Sharia Financial Literacy (LKS) among the teachers of the boarding school. The hope is that this will have a positive impact on the mindset and financial actions of both the students in the boarding school and the general community. Sharia financial literacy education is not only about understanding financial concepts in line with Sharia principles but also involves their practical application in daily life [17]. This includes aspects such as *tabarru'* (risk-sharing), fair trade transactions, and the rejection of *riba* (interest). Therefore, it is crucial for the teachers of the boarding school to have a solid foundation of knowledge related to finance and Islamic ethics in the financial context. They are not just educators in the classroom but also role models and guides for the students who will become future leaders. With the existence of this PkM program, Mizanul Ulum Sanrobone Islamic Boarding School is expected to evolve into more than just a religious education institution. The boarding school is envisioned to become a center of learning that encourages the real-world application of sharia financial principles in daily life [18], [19]. Thus, the boarding school can provide a positive contribution to shaping a generation that is not only competent in sharia finance but also has a strong foundation in Islamic ethical values.

This community service program (PkM) involves various methods and strategies, including counseling, group discussions, question and answer sessions, and the provision of information sources related to Sharia financial literacy. The program also provides an opportunity for boarding school teachers to share their experiences and perspectives regarding the implementation of financial literacy in the context of daily life in the boarding school and the surrounding community. Thus, through this participatory approach, it is expected that a strong transfer of knowledge and experience will occur among the participants of the PkM program. In the context of Pesantren Mizanul Ulum Sanrobone, efforts to build understanding of Sharia financial literacy among teachers are not without challenges. Some of the challenges faced include a lack of literature and adequate resources related to Islamic financial literacy in the local language and limited opportunities to enhance practical skills related to Sharia finance. Understanding these challenges, the PkM program is designed to provide concrete solutions and the necessary support to strengthen the learning context of financial literacy within the boarding school environment.

2. Method

The implementation of the PkM Islamic financial literacy education is delivered through a workshop at Pesantren Mizanul Ulum Sanrobone in Takalar. This workshop involves theoretical sessions, discussions, and hands-on practice with real case studies, with a total of 27 participants, including leaders of the boarding school and teachers. The identification of needs and goals for this PkM is conducted through initial surveys, interviews, and discussions with the boarding school authorities. Educational Material Development Based on the identified needs, educational materials are developed by considering the most relevant and beneficial aspects of Sharia financial literacy for teachers. These materials are presented in an interactive and applicable manner. Assessment and Evaluation Pre and post-tests are

conducted to measure participants' understanding before and after the training. Additionally, formative evaluations are carried out periodically to ensure the understanding and application of Sharia financial literacy concepts.

3. Results and Discussion

3.1. Sharia financial literacy concepts

The community service activity began with an opening session show as Fig. 1, where the PkM speakers, lecturers, and participants warmly welcomed each other, creating a friendly atmosphere. The first session focused on discussing issues related to Sharia financial literacy in the boarding school environment. The speakers presented the results of initial observations and preliminary studies, indicating a need for improvement in the understanding among teachers and leadership figures in the boarding school. Several challenges were also identified, including the low application of Sharia financial principles in daily life.

Following a shared understanding of the issues, the program continued with a group discussion session, where participants actively shared their experiences and perspectives regarding the challenges they face. This discussion served as a platform to formulate solutions and strategies that can be implemented to enhance Sharia financial literacy in the boarding school.



Fig. 1. The Opening Ceremony of the Community Service Program (PkM) by the Boarding School Leadership

The main session of the activity involves the implementation of the Sharia financial literacy program, covering the understanding of basic concepts of Sharia finance, the application of its principles in daily life, and the introduction of Sharia financial instruments. The material is presented through presentations, interactive discussions, and case studies relevant to the boarding school context. The material presentations as show in Fig. 2.

Participants showed great enthusiasm in engaging with the program and demonstrated active participation. They also had the opportunity to practice applying Sharia financial literacy concepts through simulated case studies. This learning approach is conducted with a practical method, allowing participants to internalize the concepts and implement them more effectively.



Fig. 2. Material Presentation Session by Resource Person

Islamic financial literacy refers to an individual's understanding and skills in applying financial principles that align with Islamic teachings [20]. This encompasses comprehension of concepts such as riba (usury), zakat (charitable giving), halal investments, as well as principles of justice and sustainability

in financial management [21]. Islamic Context and Boarding Schools Pesantren Mizanul Ulum Sanrobone in Takalar has a strong Islamic religious background. Islamic financial literacy becomes crucial as it provides a framework in line with Islamic principles for financial management, aligning with the values highly esteemed by the boarding school. Demografi participants as show in Fig. 3.

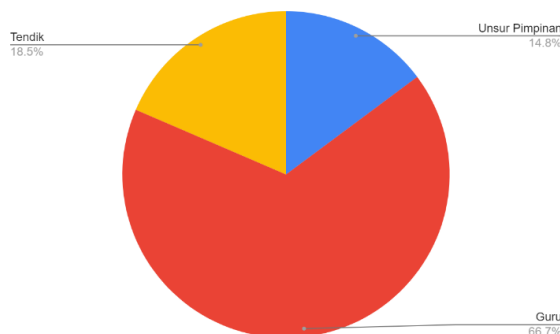


Fig. 3. Demografi Participant

In a series of this PkM event, all participants involved in this activity have undergone pre-tests and post-tests. The purpose of these tests is to evaluate the extent of the training's influence on the improvement of Sharia financial literacy. The results from the pre-tests and post-tests conducted during the training show positive developments in the understanding and skills of the participants.

3.2. Implementattion Sharia financial literacy

Before the workshop commenced, a pre-test was conducted to measure the initial understanding and competency levels of the teachers related to Sharia financial literacy. After the workshop concluded, a post-test was conducted to evaluate the extent of the competency improvement gained by the participants.

The analysis of the pre-test and post-test results indicates a significant increase in the competency of the teachers after attending the workshop. The rise in scores between the pre-test and post-test serves as an indicator of success in the implementation of this community service activity. The following table represents the results of the pre-test and post-test for the training participants as show in Fig. 4.

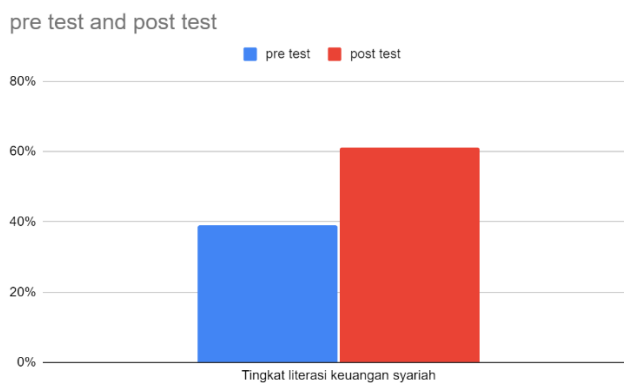


Fig. 4. Result Pre and Post Test

From the results of the pre-test and post-test in the Community Service Program (PkM) on Sharia Financial Literacy Education at Pesantren Mizanul Ulum Sanrobone in Takalar with a total of 27 participants, there is an improvement in teachers' understanding of Sharia financial literacy. The results indicate that the pre-test level of Sharia financial literacy was relatively low at 39.38%, but there was an increase in the post-test. Additionally, the pre-test and post-test results show a significant difference in participants' financial literacy before and after the training, indicating an improvement in teachers' understanding of Sharia financial literacy.

The analysis of gain scores in the experimental and control groups can also be used to determine the difference in participants' financial literacy levels before and after the training. Furthermore, the pre-research survey results indicate that the level of Sharia financial literacy among participants before the

training was only 35.7%, falling into the low category but improved after the training. Therefore, it can be concluded that this PkM activity has successfully enhanced teachers' understanding of Sharia financial literacy, as reflected in the significant improvement shown in their pre-test and post-test results.

Islamic financial literacy is the ability of individuals to understand and apply the principles of Islamic finance in managing their finances [22], [23]. At the Mizanul Ulum Islamic Boarding School in Sanrobone, Takalar, enhancing Islamic financial literacy is crucial due to the significance of understanding and practicing the principles of Islamic finance in daily life. As a teacher in this Islamic boarding school, I am aware of the challenges faced in teaching Islamic financial literacy and would like to share guidance to improve understanding and skills in this regard.

Before we can teach Islamic financial literacy, it is important to comprehend the fundamental principles of Islamic finance. These principles include the prohibition of usury, engaging in fair and honest transactions, investing in halal businesses, and sharing wealth with those in need [24]–[26]. In the educational context of Mizanul Ulum Islamic Boarding School, it is essential for teachers to have a strong understanding of these principles to effectively impart them to the students.

One way to gain a deeper understanding of Islamic finance is through study and research. Teachers can attend training sessions and seminars on Islamic finance, read relevant books and articles, and engage in discussions with experts in the field. By acquiring a strong understanding of the principles of Islamic finance, teachers can confidently teach Sharia financial literacy to students at Mizanul Ulum Islamic Boarding School.

Despite its importance, teaching Sharia financial literacy also presents its own challenges at Mizanul Ulum Islamic Boarding School. One major challenge is the lack of resources and suitable materials. Most educational curricula do not specifically cover Sharia financial literacy, so teachers must seek and develop their own resources. This can be a time-consuming and energy-intensive task, but it is crucial to ensure that students receive a comprehensive education on Islamic finance.

Furthermore, there are challenges in motivating students to learn Sharia financial literacy. At Mizanul Ulum Islamic Boarding School, students often prioritize religious studies and other formal education. Therefore, it is important for teachers to create an engaging and relevant learning environment for students by connecting Sharia financial literacy to everyday life and providing real-life examples of its benefits.

To enhance Sharia financial literacy at Mizanul Ulum Islamic Boarding School, effective strategies are needed. Here are some strategies that teachers can employ:

- Integrating Islamic Finance into the Curriculum.

One effective strategy is to integrate Islamic finance into the existing curriculum [27]. Teachers can identify opportunities to teach Islamic financial principles in relevant subjects such as mathematics, economics, and business. For instance, in mathematics class, teachers can impart concepts like calculating zakat and profit-sharing in business.

- Resources for Teaching Sharia Financial Literacy

Besides integrating Islamic finance into the curriculum, teachers also need appropriate resources to teach Sharia financial literacy [21]. These resources can include books, videos, and interactive learning materials. Teachers can search for these resources in libraries, on the internet, or collaborate with organizations focused on Sharia financial literacy. With high-quality resources, teachers can deliver effective education to students at Mizanul Ulum Islamic Boarding School.

- Collaboration with External Organizations and Experts

Collaboration with external organizations and experts is a crucial strategy to enhance Sharia financial literacy at Mizanul Ulum Islamic Boarding School. Teachers can invite Islamic finance experts to give lectures and training to students and education staff. Additionally, teachers can collaborate with organizations dedicated to Sharia financial literacy to receive advice and support in developing the curriculum and resources.

After implementing the above strategies, it is important to evaluate the effectiveness of Sharia financial literacy education at Mizanul Ulum Islamic Boarding School. This evaluation can be done through

knowledge tests, classroom observations, and feedback from students and education staff. By evaluating the effectiveness of Sharia financial literacy education, teachers can identify the strengths and weaknesses of the implemented approach and make necessary improvements.

To provide inspiration and real-life examples, it is crucial to study case studies of successful implementations of Sharia financial literacy in other boarding schools. Through these case studies, teachers can learn best practices, challenges faced, and outcomes achieved. This can assist teachers at Mizanul Ulum Islamic Boarding School in developing a more effective approach to teaching Sharia financial literacy.

4. Conclusion

Enhancing Sharia financial literacy at Mizanul Ulum Islamic Boarding School is a crucial and beneficial effort in preparing students for the future. By understanding the principles of Islamic finance and implementing appropriate strategies, teachers can assist students in developing the knowledge and skills necessary to manage their finances in accordance with Islamic principles. In the future outlook, it is essential to continually innovate and adapt to developments in Sharia finance. Teachers at Mizanul Ulum Islamic Boarding School should stay abreast of trends and changes in this field, continually seek resources, and collaborate with experts and external organizations. By doing so, we can consistently improve Sharia financial literacy and provide quality education to the students.

Acknowledgment

The author expresses gratitude to the Muslim University of Indonesia for providing financial support for this community service activity.

Declarations

Author contribution. All authors contributed equally to the main contributor to this paper. All authors read and approved the final paper.

Funding statement. None of the authors have received any funding or grants from any institution or funding body for the research.

Conflict of interest. The authors declare no conflict of interest.

Additional information. No additional information is available for this paper.

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