

Islamic Economic Empowerment for Al-Istiqomah Madrasah Santriwati in Karyomukti Village

Ririn Anggraeni ^{a,1,*}, Dwi Wijayanti ^{b,2}, Elsa Nisaha Rani ^{c,3}, Hendri Hermawan Adinugraha ^{d,4}, Happy Sista Devy ^{e,2}

^a Ekonomi Syariah, UIN K.H. Abdurrahman Wahid, Pekalongan

¹ ririn.anggraeni@mhs.uingusdur.ac.id; ² dwi.wijayanti@mhs.uingusdur.ac.id; ³ elsa.nisaha.rani@mhs.uingusdur.ac.id; ⁴ hendri.hermawan@uingusdur.ac.id; ⁵ happy.sista.devy@uingusdur.ac.id

* Corresponding Author

ABSTRACT

The implementation of this empowerment aims to add insight to Al-Istiqomah madrasah female students regarding the sharia economy that is related to the ethics of consumption in Islam. The implementation technique starts from coordination, determining participants, preparing the necessary tools, and evaluating activities. The method used in this empowerment is the lecture method using powerpoint media, and a question and answer session. It can be concluded from the results of this empowerment implementation that the majority of female students of madrasah al-istiqomah have not been able to apply consumption ethics in accordance with Islamic teachings, including by buying food or beverage products that have not been halal certified, buying goods that do not meet their needs (hedonism), and have not been able to identify haram and halal income.

KEYWORDS

Empowerment;
Consumption;
Ethics;
Islamic economics



This is an open-access article under the [CC-BY-SA](https://creativecommons.org/licenses/by-sa/4.0/) license

1. Introduction

In the current modern era, a new paradigm emerges originating from the economic system which is being discussed by economists both academically and practitioners. However, this paradigm still sounds foreign to the public. This is because there is still a lack of understanding of the concept. This paradigm is regarding the sharia economic system which when it comes to human relations (*hablu min annas*) in the process of implementing it adheres to Islamic principles while being guided by authoritative law, namely the Al-Qur'an and Hadith.

Sharia has been researched by previous researchers and used for reference in this community service. Sharia compliance, national governance, and cash value in Islamic Cooperation Organization countries were investigated by Chen [1]. Changes in the Practice of Congregational Prayers During the Covid-19 Pandemic in Aceh from the Maqashid al-Syariah Perspective was researched by Abdul Muthalib [2]. Reorientation of Indonesian Sharia Economic Law Politics: Political Law of Sharia Trade Law Multilevel Marketing was researched by Hidayati [3].

Sharia governance standards and the role of AAOIFI: a comprehensive literature review and future research agenda researched by Hassan [4]. The Joint Goals of BAZNAS Zakat and Sustainable Development Goals (SDGs) according to the Maqashid Al-Syariah Perspective were researched by Mazroatus Saadah [5]. The Challenge of Uniforming the Sharia Criminal Law in Malaysia was investigated by Nasohah [6].

Islamic Economics, Islamic Financial Performance and Factors Influencing It—Evidence from Indonesia researched by Menne [7]. The factors that influence the implementation of the halal assurance system (HAS) in restaurants in hotels with a sharia concept were studied by Sucipto [8]. Sharia-Based Hospitality, Competitive Advantage and Tourist Return Interest in Indonesian Tourism was researched by NASIR [9].

Progressive Law Implementation in Sharia Banking Dispute Resolution: Case Studies of Religious Court Decisions in Indonesia was researched by Hidayah [10]. Legal Reform Policy The role of the Sharia

Supervisory Board in Bank Syariah Indonesia was researched by Triasari [11]. A new model for screening Sharia-compliant companies was researched by Alnamlah [12].

“Sharia Policy” in Online Libraries (on the Internet): A Critical Analytical Study researched by Alfiando [13]. The study of Islamic finance mathematics literature was researched by Kamilah [14]. Halal Tourism Governance Based on Fatwa of the National Sharia Council on Tourism Improvement was researched by BHRUDIN [15].

Islamic Sharia-Based Curriculum Development at Islamic Universities in Aceh: Study of the Implementation of Aceh Qanun Number 9 of 2015 was researched by Sulaiman [16]. Gramophones, Banknotes and Brimmed Hats: Sharia under Colonial Rule was researched by Yahaya [17]. Toward the Black-Litterman with a Sharia-compliant asset pricing model: a case study on the Indonesian stock market during the COVID-19 pandemic researched by Subekti [18].

The determinants of sharia life insurance productivity in Indonesia were studied by Sukmaningrum [19]. Using a regime shift model in Sharia-compliant stocks: assessing the performance of discriminated risk appetite investors was investigated by Saleem [20]. Analysis of the Decision of the Sharia Court Judge on the Child Rape Case in Langsa City was investigated by Muzakkir [21].

The development of chatbots for interactive services on sharia contracts using natural language processing (NLP) was researched by Miharja [22]. A collection of data on political connections, Sharia, and abnormal returns around M&A announcements on the Indonesian stock market was researched by Wahyono [23]. Sharia-Based Customs in Unrecorded Marriage Rules (Case Study in Rembatan Village, West Sumatra) was investigated by Khalilurrahman [24].

Sultan's Law and Islamic Shari'a in the Courts of the Ottoman Empire: An Analysis of the Existence of Secular Law studied by Fatarib [25]. The influence of Profitability, Size and Sharia Supervisory Board of Bank Syariah Indonesia on Disclosure of Islamic Social Reporting was studied by Fachrurrozie [26]. Fatwa of the Ulema Council on Freedom of Expression on Social Media: Maqashid Sharia Perspective researched by Arisandy [27].

The Struggle for Adat and Sharia: The Classical Dilemma of Settlement of Inheritance in Javanese and Minangkabau Ethnic Communities in Indonesia is researched by Elfia [28]. Mohammed Arkoun's thoughts on Sharia Deconstruction: Historical and Anthropological Approaches were examined by Syar'i [29]. Beyond the Sharia State: Public Celebration and Everyday State-Making in the Malay Islamic Kingdom of Brunei Darussalam.

Changes in technology, science and thinking in Islamic society which are increasingly critical, make people aware of various important aspects of national economic life which until now have not been realized in any form. This is evidenced by the existence of various forms of consumer ethics in society that are not in accordance with Islamic teachings, including among children. This is because children still need guidance to build good and correct habits. In addition, technology that cannot be avoided every year is developing rapidly, making it easier for children to receive information automatically. This makes it easy to influence them without having to think twice about making a decision.

Even though the growth of the Islamic economy in Indonesia still has enormous potential. Indonesia is a country with an average population of Muslims as well. Therefore a commitment is needed to continue socializing the sharia economy to the community, especially to this alpha generation. The alpha generation is the children born to the millennial generation. This generation cannot be separated from technology and on the other hand makes the alpha generation easily influenced by gadgets. Therefore, the authors conducted a socialization of Islamic economics regarding the ethics of consumption in Islam.

Socialization of Islamic Economics to female students of the Al-Istiqomah madrasah in Karyomukti Village, Kesesi District, Pekalongan Regency aims to socialize with this topic to increase understanding and build awareness of these female madrasah students where they still receive minimal material. Initiating socialization for the alpha generation is expected to later be able to implement their knowledge in daily life so that female students can be more selective and control themselves in consuming according to Islamic teachings. In addition, Santiwati should be more aware of consumption practices that are not in accordance with Islamic teachings, such as excessive shopping, prioritizing wants rather than needs, and not being able to distinguish between halal and haram products.

2. Method

The implementation of this community service activity was addressed to a group of female students from Madrasah Al-Istiqomah in Karyomukti Village, Kesesi District, Pekalongan Regency on June 3 2023. The socialization of this service used the method of delivering lectures through PowerPoint media and also followed by a question and answer session between female students. The implementation of community service activities is shown in Figure 1. The figure shows that the implementation of community service activities consists of the following activities

1. Coordination with the ustadzah or teacher of female students at Madrasah Al-Istiqomah Karyomukti Village, determining the time for the implementation of community service for Santriwati.
2. Determining empowerment participants, namely selecting female students aged 12 at Madrasah Al-Istiqomah Karyomukti Village.
3. Preparation of activities supporting tools, such as preparing materials to be delivered through power point media and laptops, as well as preparing the room space to be used, and cellphones for documentation.
4. Evaluation of activities

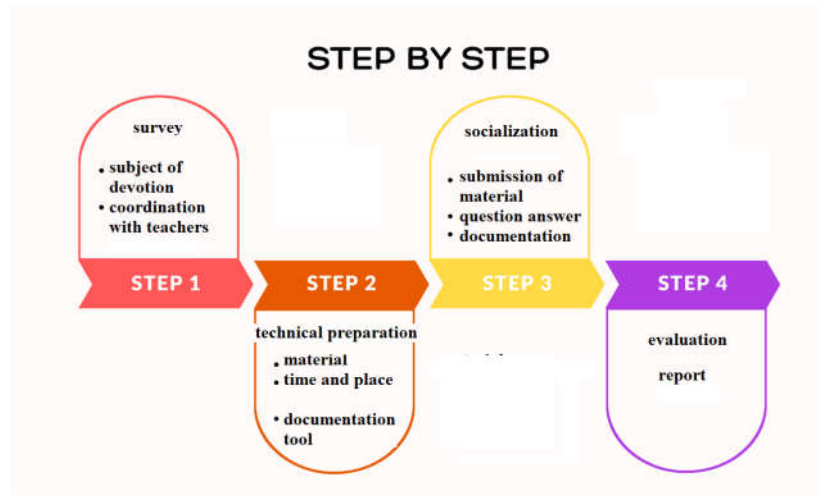


Fig. 1. Implementation of community service activities

Service activities for Santriwati Madrasah Al-Istiqomah Karyomukti Village by conducting socialization and question and answer about sharia economic material which focuses on the topic of discussion regarding consumption behavior in accordance with Islamic teachings. The implementation of socialization activities is shown in Figure 2. The figure shows that this socialization activity uses three methods namely

- a. Lecture method is one of the learning methodologies for conveying learning information to participants which is carried out verbally and face to face directly. By using this method, it will be easier for the speaker to explain the material. In order for participants to easily understand sharia economic knowledge material regarding consumption ethics in Islam, the presenters used PowerPoint as a supporting medium.
- b. The question and answer method, this method is carried out after the material is given to the female students of the Al-Istiqomah madrasah. This is intended so that female students can understand comprehensively the material presented, so that it can be implemented in everyday life.
- c. Evaluation is carried out by inviting female students to explore and recall the material previously explained.

3 implementation methods

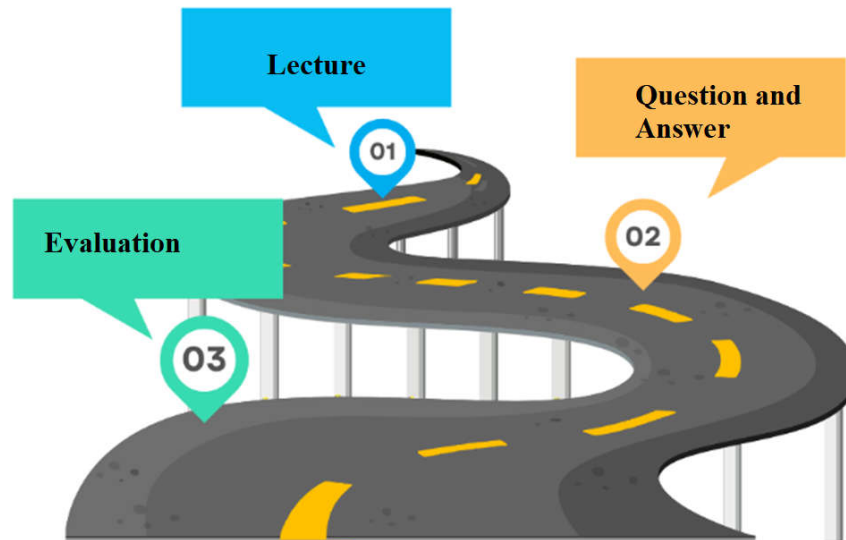


Fig. 2. implementation method

3. Results and Discussion

The implementation of socialization activities for the students of madrasah al istiqomah is a form of a series of events carried out in a structured manner as shown in Figure 3. The figure shows that the topic of the material chosen is in accordance with the research subject, namely girls from the alpha generation. At the beginning it was explained that the alpha generation is more literate in technology than the previous generation, so that all forms of information will be more easily accessible, including the world of fashion. As a girl, of course, you are interested in the world of fashion and want to update on every development, especially now that marketplaces or online shops have appeared in many ways. All desires are easy to realize and most are difficult to control. Thus, the seeds of a consumptive spirit arose to fulfill desires without thinking twice and the list of needs was missed. Therefore, through the topic of consumption ethics in Islam, the author wants to provide knowledge to female students so that they will always be self-controlled and careful in consuming.



Fig. 3. Submission of Materials

The word "ethics" may sound foreign to female students, so in the first material the author describes using language that is easy to understand, that ethics means the same as behavior, manners or procedures as shown in Figure 3. The figure shows that the term "ethics" comes from ancient Greek. The Greek word *ethos* in the singular has many meanings: the usual place of residence: meadow, stable; habits, customs, morals, character; feeling, attitude, way of thinking. In the plural form (*ta etha*) it means: custom. And this last meaning is the background for the formation of the term "ethics" which the great Greek philosopher Aristotle (384-322 s.M.) has already used to denote moral philosophy.



Fig. 4. The Meaning of Ethics

Meanwhile, the word "consumption" is explained by the sentences "eat" and "use" shown in Figure 5. The figure shows that consumption in relation to Islamic behavior is that a Muslim cannot be free when he wants to eat or consume. Not all food and drinks are free for consumption, and not all goods are free to use. The origin must be clear, goods and food obtained halal. A child prefers a color picture, so the writer includes several pictures and explains how they relate to consumption. In conventional terms, consumption aims to satisfy consumers' self-satisfaction regardless of needs. In Islam satisfaction in consumption is referred to as *masalah* where in its fulfillment it prioritizes needs.



Fig. 5. Definition of Consumption

On the third slide material the presenter provides pictures related to consumption shown in Figure 6. The picture shows that there are several things that must be considered in consumption, including:

- a. Halal logo

When a Muslim wants to consume food or drink, he must know that the food and drink has been verified by the MUI with a halal label. If the logo is not listed, the consumer must know its origin, starting from the materials used, the manufacturing process to how it is sold.

- b. Income derived from stolen proceeds

A person may not steal other people's property, even if the stolen proceeds are used to make ends meet. If a person needs money to fulfill his needs, then that person must work using his own business in a way that is blessed by Allah SWT. As stated in Q.S Al-Maidah verse 38 which means, "Men who steal and women who steal, cut off their hands (as) revenge for what they do and as punishment from Allah SWT. And Allah is Mighty and Wise."

c. Animals that are forbidden in Islam

Islam prohibits consuming some animals that are classified as unclean. As for the types of animals, several types of animals that are unlawful for consumption, there are 3 types [Legal Prohibition on Consuming animals, firia], namely:

1. Animals that are forbidden in the explanation of the Koran, for example carrion, blood, pork, meat of animals slaughtered in the name of other than Allah, which are suffocated, beaten, fallen, gored, eaten by wild animals, and those slaughtered for idols.
2. Animals that are forbidden according to hadith, for example khimar or tame donkeys (domestic donkeys)
3. Animals that are forbidden through general argument, for example wild and fanged animals, all birds that have claws or sharp nails, animals that are prohibited from being killed, such as ants, bees, hud-hud birds, and frogs.

d. Usury

In the Shafi'i school, usury is interpreted as a transaction with a certain reward for which the equal measure is not known or the size of the time when a transaction occurs with a delay in the delivery of the two goods being exchanged or one of them. Abdul Aziz z bin Abdullah bin Baz not only forbids bank interest, but he also forbids working at a bank in which it carries out usury.

e. Bribe

In Islam, acts of bribery or the like are prohibited, as explained in Surat al-Baqarah verse 188, "And do not be part of you eat the property of the other half of you in a vanity way and (do not) bring (affairs) the property to the judge, so that you can eat part of the property of another person by (doing) sin, even though you know".



Fig. 6. Things that must be considered in consumption

The stage after the presentation of the material is the question and answer session shown in Figure 6. The figure shows that during this session the female students hesitated to ask questions until finally no one asked, so the researcher tried to ask the female students back in order to build a pleasant atmosphere. Researchers try to add cases that should be done and which cases should be avoided and not done, and invite them to think and answer the choice between the two and what is the solution. The answer choices that can be made by students are "may" or "no. The researcher also explained, "If younger siblings have money and want to buy clothes they like, but at the same time there are books that must be paid for. So

which should the younger siblings come first?". Santriwati unanimously answered "LKS book". From questions like that, it can be said that they can understand the material presented properly. At the end of the socialization event, the presentation of the material was repeated in outline.



Fig. 7. presentation of the material and questions and answers.

4. Conclusion

The implementation of empowerment for female students of the Al-Istiqomah madrasah which has been carried out regarding knowledge of the sharia economy in Karyomukti Village, can be used as a provision to become a consumer in accordance with the ethics of consumption in Islam. So it can be concluded that the majority of madrasah al istiqomah female students have not been able to apply consumption ethics in accordance with Islamic teachings. They are often negligent as consumers, including by buying food or beverage products that are not yet halal certified, buying goods that do not meet their needs (hedonism), and have not been able to identify haram and halal income. Based on the results of empowering these female students, it is necessary to provide education and assistance to all levels of society, both from an early age, youth, youth, and parents in order to have knowledge of the sharia economy so that they are able to become good consumers and in accordance with Islamic teachings. It is hoped that the implementation of empowerment concerning consumption ethics in Islam for Al-Istiqomah madrasah female students can understand and apply it in daily life with the proper ethics of a Muslim, namely by not spending excessive wealth or money and things that are not needed. A Muslim must also avoid all illegitimate practices, including usury practices, money stolen from things that do not belong to us.

Acknowledgment

This empowerment activity was carried out with the help of Al-Istiqomah madrasah students. Therefore, we thank the management of the Al-Istiqomah madrasa in Karyomukti Village, who has given permission and helped carry out this empowerment activity.

Author Contribution

The activity plan in order to implement Islamic Economics for Santriwati Madrasah Al-Istiqomah in Karyomukti Village.

Funding

Special thanks to the internal funder for community service from the UIN K.H. Abdurrahman Wahid, Pekalongan.

Conflict of Interest

The authors declare no conflict of interest.

References

- [1] N. Chen and M.-T. Yu, "Sharia compliance, national governance, and value of cash in Organization of Islamic Cooperation countries," *Humanit. Soc. Sci. Commun.*, vol. 10, no. 1, p. 24, Jan. 2023.
- [2] S. Abdul Muthalib, T. M. Jakfar, M. Maulana, and L. Hakim, "Changes in Congregational Prayer Practices During the Covid-19 Pandemic in Aceh from Maqashid al-Sharia Perspective," *AL-IHKAM J. Huk. Pranata Sos.*, vol. 16, no. 2, pp. 421–449, Dec. 2021.
- [3] T. Hidayati, M. Umar, and F. Azhari, "Political Reorientation of Indonesian Sharia Economic Law: Legal Politic of Trade Law on Sharia Multilevel Marketing," *Mazahib*, vol. 21, no. 2, pp. 245–290, Dec. 2022.
- [4] M. K. Hassan and M. Raza Rabbani, "Sharia governance standards and the role of AAOIFI: a comprehensive literature review and future research agenda," *J. Islam. Account. Bus. Res.*, vol. 14, no. 5, pp. 677–698, Jun. 2023.
- [5] Mazroatus Saadah and Uswatun Hasanah, "The Common Goals of BAZNAS' Zakat and Sustainable Development Goals (SDGs) according to Maqasid Al-Sharia Perspective," *AL-IHKAM J. Huk. Pranata Sos.*, vol. 16, no. 2, pp. 302–326, Dec. 2021.
- [6] Z. Nasohah, Z. I. Zakaria, and Z. Mohd Kusrin, "Cabaran Penyeragaman Undang-Undang Jenayah Syariah di Malaysia," *Int. J. Islam. Thought*, vol. 22, no. 1, Dec. 2022.
- [7] F. Menne, S. Mardjuni, M. Yusuf, M. Ruslan, A. Arifuddin, and I. Iskandar, "Sharia Economy, Islamic Financial Performance and Factors That Influence It—Evidence from Indonesia," *Economies*, vol. 11, no. 4, p. 111, Apr. 2023.
- [8] S. Sucipto, R. Fadhila, and R. Astuti, "Factors affecting the adoption of halal assurance system (HAS) at a restaurant in sharia concept hotel," *IOP Conf. Ser. Earth Environ. Sci.*, vol. 924, no. 1, p. 012053, Nov. 2021.
- [9] A. NASIR, W. WARIDIN, D. D. ISKANDAR, I. SUSILOWATI, and A. HIDAYAT, "Shariah-Based Hospitality, Competitive Advantage and Tourists' Revisiting Interest on Indonesia Tourism," *J. Environ. Manag. Tour.*, vol. 13, no. 8, p. 2134, Dec. 2022.
- [10] N. Hidayah and A. Azis, "Implementation of Progressive Law in Sharia Banking Dispute Settlement: Case Study of Religious Court Decisions in Indonesia," *Ulumuna*, vol. 27, no. 1, pp. 227–257, Jun. 2023.
- [11] D. Triasari and F. De Zwart, "The Legal Reform Policy on the Shariah Supervisory Board Role's in Indonesian Shariah Banks," *BESTUUR*, vol. 9, no. 2, p. 113, Nov. 2021.
- [12] A. Alnamlah, M. K. Hassan, A. Alhomaidi, and E. Smolo, "A new model for screening Shariah-compliant firms," *Borsa Istanbul Rev.*, vol. 22, pp. S10–S23, Dec. 2022.
- [13] D. Alfianto, J. N. Elquthb, Qurtubi, and I. P. Rachmadewi, "'Sharia Policy' in Online Libraries (on the Internet): A Critical Analytical Study," *Inf. Sci. Lett.*, vol. 12, no. 4, pp. 1031–1046, Apr. 2023.
- [14] W. N. Kamilah, N. Sumarti, and K. A. Sidarto, "Literature study on sharia mathematical finance," 2021, p. 030002.
- [15] M. BHRUDIN, "Halal Tourism Governance Based on the Fatwa of the National Sharia Council on Tourism Improvement," *J. Environ. Manag. Tour.*, vol. 13, no. 7, p. 2058, Dec. 2022.
- [16] S. Sulaiman, "Development of Islamic Sharia-Based Curriculum in Islamic Universities in Aceh: A Study on the Implementation of Aceh Qanun Number 9 of 2015," *Ulumuna*, vol. 27, no. 1, pp. 89–114, Jun. 2023.
- [17] N. Yahaya, "Gramophones, Paper Money, and Brimmed Hats: Sharia under Colonial Rule," *Law Soc. Inq.*, vol. 46, no. 4, pp. 1275–1280, Nov. 2021.
- [18] R. Subekti, A. Abdurakhman, and D. Rosadi, "Toward the Black-Litterman with Shariah-compliant asset pricing model: a case study on the Indonesian stock market during the COVID-19 pandemic," *Int. J. Islam. Middle East. Financ. Manag.*, vol. 15, no. 6, pp. 1150–1164, Nov. 2022.
- [19] P. S. Sukmaningrum, A. Hendratmi, S. binti A. Shukor, M. R. Putri, and R. P. Gusti, "Determinants of sharia life insurance productivity in Indonesia," *Heliyon*, vol. 9, no. 6, p. e16605, Jun. 2023.
- [20] H. M. N. Saleem and N. A. Ahmad-Zaluki, "Using regime-switching models in Sharia -compliant stocks: performance assessment of investors with discriminated risk-appetite," *Nankai Bus. Rev. Int.*, vol. 12, no. 4, pp. 599–617, Nov. 2021.
- [21] M. Muzakkir, "The Analysis of the Decisions of the Sharia Court Judges on Child Rape Cases in the City of Langsa," *Al-Istinbath J. Huk. Islam*, vol. 7, no. 2, p. 409, Dec. 2022.

-
- [22] M. N. D. Miharja, M. H. Fahamsyah, and A. T. Nugroho, "Chatbot development on an interactive services on Sharia contracts using natural language processing (NLP)," 2023, p. 020132.
- [23] B. Wahyono, "Dataset on political connections, Sharia, and abnormal returns surrounding M&A announcement in the Indonesian stock market," *Data Br.*, vol. 38, p. 107378, Oct. 2021.
- [24] M. Khalilurrahman, E. Eficandra, and D. Alfianer, "Sharia-Based Customs in Unregistered Marriage Rules (Case Study in Rambatan Village, West Sumatra)," *Al-Istinbath J. Huk. Islam*, vol. 7, no. 2, p. 595, Dec. 2022.
- [25] H. Fatarib, M. Meirison, D. Saharuddin, M. Bahar, and S. S. Karimullah, "Sultan's Law and Islamic Sharia in The Ottoman Empire Court: An Analysis of The Existence of Secular Law," *Al-Istinbath J. Huk. Islam*, vol. 8, no. 1 May, p. 117, May 2023.
- [26] Fachrurrozie, A. Nurkhin, A. Wahyudin, A. Mamnukhin Kholid, and I. Agustina, "The effect of profitability, size and Shariah supervisory board of an Indonesian Islamic bank on the Islamic social reporting disclosure," *Banks Bank Syst.*, vol. 16, no. 3, pp. 84–92, Sep. 2021.
- [27] D. P. Arisandy, A. Asmuni, and M. S. Albani Nasution, "The Majelis Ulama's Fatwa on Freedom of Expression On Social Media: The Perspective of Maqashid Sharia," *Al-Istinbath J. Huk. Islam*, vol. 7, no. 2, p. 481, Dec. 2022.
- [28] E. Elfia, S. Surwati, and B. Bakhtiar, "The Struggle of Custom and Sharia: Classic Dilemma of Inheritance Settlement in Javanese and Minangkabau Ethnic Communities in Indonesia," *Al-Istinbath J. Huk. Islam*, vol. 8, no. 1 May, p. 75, May 2023.
- [29] M. Syar'i, "Mohammed Arkoun's Thought on Sharia Deconstruction: A Historical and Anthropological Approach," *Mazahib*, vol. 21, no. 2, pp. 291–314, Dec. 2022.
- [30] D. M. Müller, "Beyond the Sharia State: Public Celebrations and Everyday State-Making in the Malay Islamic Monarchy of Brunei Darussalam," *Asian J. Law Soc.*, vol. 9, no. 3, pp. 418–439, Oct. 2022.