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STRENGTHENING SHARIA ECONOMIC LITERACY THROUGH HALAL TRANSACTION EDUCATION TO THE COMMUNITY OF TELUK BAKUNG VILLAGE, TANJUNG PURA DISTRICT

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ABSTRACT

Sharia economic literacy is an important factor in shaping people's economic behavior in accordance with Islamic sharia principles. However, there are still many rural communities who do not understand the concept of halal transactions comprehensively so that daily economic practices are still dominated by habits without paying attention to the aspects of contracts, transparency, and justice. This research aims to analyze the strengthening of sharia economic literacy through halal transaction education to the people of Teluk Bakung Village, Tanjung Pura District. The study used a qualitative method with ***Norman Fairclough's Critical Discourse Analysis (CDA)*** *approach. Data was obtained through observation, in-depth interviews, Focus Group Discussions (FGD), and documentation, then analyzed through three dimensions of CDA, namely text analysis, discursive practices, and social practices. The results of the study show that halal transaction education is able to increase public understanding of the concept of sharia economics, the principle of contracts, the prohibition of usury, gharar, and maysir, as well as encourage changes in attitudes in applying the values of honesty, openness, and responsibility to economic activities. Education also forms a collective awareness that halal transactions are part of the implementation of Islamic teachings as well as an instrument for community economic empowerment. This study concludes that halal transaction education is an effective strategy in strengthening sharia economic literacy and supporting the realization of village economic development that is fair, sustainable, and based on sharia values.*

Keywords: *Sharia Economic Literacy, Halal Transactions, Public Education, Critical Discourse Analysis, Sharia Economics.*

INTRODUCTION

The sharia economy is one of the economic systems that is growing rapidly in various countries, including Indonesia (Irawan, H., et al. 2021). This system is not only oriented towards economic growth, but also places the values of justice, balance, transparency, and benefits as the main foundation in every economic activity. All economic activities from a sharia perspective must be carried out based on the provisions of the Qur'an and Hadith, so that every form of transaction carried out by the community not only has economic consequences, but also has worship value (Kholid Albar, S. E. I., et al. 2026). The application of sharia economics cannot be separated from the level of public understanding of transaction principles in accordance with Islamic law.

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Indonesia, as a country with the largest Muslim population in the world, has enormous potential in developing the sharia economy (Saputri, O. B. 2020). Various sectors such as Islamic banking, Islamic cooperatives, Islamic microfinance institutions, halal industry, zakat, infaq, alms, productive waqf, and sharia-based micro-businesses have experienced significant development in recent years. This growth shows that the sharia economy has become one of the important instruments in national economic development. These institutional advances have not been fully followed by increasing public literacy regarding the concept and practice of the Islamic economy, especially in daily transaction activities. Sharia economic literacy is the ability of individuals to understand economic concepts, principles, products, and mechanisms based on Islamic sharia so that they are able to make accurate economic decisions (Hayati, J. N. 2025). A good level of literacy will shape people's economic behavior in accordance with Islamic values, such as avoiding the practice of usury, gharar (ambiguity), maysir (speculation or gambling), fraud, and various forms of transactions that are detrimental to one of the parties. Low sharia economic literacy can cause people to carry out economic activities without understanding the halal aspects and the validity of the contracts used in transactions (Yusuf, Y. 2025).

This phenomenon is still widely found in rural communities. Most people have carried out buying and selling activities, borrowing and borrowing, business cooperation, and other trade transactions based on habits that have been inherited from generation to generation without understanding the basis of Islamic law that governs them (Andriyani, T. 2019). This condition does not always indicate a deliberate violation of sharia, but is more caused by limited access to information, lack of educational activities, and lack of assistance regarding correct sharia economic practices. There are still various forms of transactions that have the potential to contain elements of unclear contracts, interest that resembles riba, and other practices that are not in accordance with sharia principles (Chandraningtyas, A. S., et al. 2025). One of the approaches that is considered effective to increase public understanding is through halal transaction education (Maulidiyah, I. 2026). This education not only explains the halalness of a product, but also emphasizes the importance of the transaction process that is carried out correctly according to Islamic law. Halal transactions include various aspects, ranging from the clarity of the contract, honesty in providing information, agreements made voluntarily, the absence of fraudulent elements, and the fulfillment of the rights and obligations of each party involved. The public not only understands what is allowed to be traded, but also understands how the transaction mechanism must be carried out in accordance with sharia provisions.

Providing halal transaction education has an important meaning because people's economic activities basically take place every day (Maharani, D., & Yusuf, M. 2020). Buying and selling activities in traditional markets, micro businesses,

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trading agricultural products, livestock, and various household economic activities are an inseparable part of the life of the village community. If these transactions are carried out in accordance with sharia principles, it will not only provide economic benefits, but also create trust, improve business ethics, strengthen social relations, and encourage the creation of sustainable community welfare.

Teluk Bakung Village, Tanjung Pura District, is one of the areas that has quite diverse community economic activities. The livelihood of the community includes the agriculture, plantation, small trade, services, and micro businesses sectors which are the main source of income for families. These economic activities show great potential in the development of a community-based sharia economy. The implementation of sharia economic principles in daily life still faces various challenges. Some people do not fully understand the difference between halal transactions and transactions that contain elements of usury, gharar, and economic practices that are not in accordance with Islamic law. The development of digital technology has also brought major changes to the community's transaction patterns (Fikri, M., & Junaidi, A. 2024). The use of digital payment applications, online shopping, application-based loans, and various digital financial services is increasingly accessible to rural areas. This change provides many benefits in terms of efficiency, but on the other hand it also presents new challenges because not all people are able to distinguish between financial services that are in accordance with sharia principles and services that are contrary to Islamic provisions. This condition shows that increasing sharia economic literacy is increasingly urgent so that people are able to make economic decisions wisely and responsibly.

Various research results show that the level of sharia economic literacy has a close relationship with people's economic behavior. Individuals who have a good understanding of Islamic economics tend to be more selective in choosing financial products, more careful in making transactions, and more trusting in Islamic financial institutions. People who have a low level of literacy tend to make economic decisions based on habits or information that is not necessarily correct (Sihaloho, F. A. 2024). Literacy improvement must be carried out systematically through educational activities that are easy to understand, contextual, and adapted to the social conditions of the local community. The implementation of halal transaction education is not only aimed at increasing public knowledge, but also encouraging changes in economic attitudes and behaviors. The success of an educational program can be seen from increasing public awareness in applying the principles of honesty, transparency, fairness, and responsibility in every transaction. This change in behavior is expected to be able to create a healthier, more competitive, and Islamic economic ecosystem in the village. Halal transaction education is an important part of the process of empowering the community towards sharia-based economic independence.

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Strengthening sharia economic literacy also contributes to the achievement of sustainable development goals. Improving the quality of human resources through economic education will encourage the growth of micro businesses, strengthen family economic resilience, reduce economic practices that are detrimental to society, and increase Islamic financial inclusion. People who have good sharia economic literacy will be better able to manage resources productively while maintaining moral integrity in economic activities.

This research is important because there are still limited studies that specifically integrate halal transaction education as the main strategy in improving the sharia economic literacy of the community at the village level. Some of the previous research focused more on aspects of Islamic financial institutions, interest in using Islamic banking products, or the level of Islamic economic literacy in general. Studies on how the process of halal transaction education can shape changes in knowledge, attitudes, and economic behavior of village communities still need further deepening. This research is expected to be able to make an academic contribution to the development of sharia economic studies based on community empowerment while providing practical recommendations for village governments, educational institutions, religious leaders, and various stakeholders in developing sustainable sharia economic literacy improvement programs. This research is directed to analyze the condition of the community's sharia economic literacy, identify the form of halal transaction education that is in accordance with the characteristics of the village community, and evaluate the contribution of this education in improving the understanding and practice of transactions in accordance with sharia principles. The results of the research are expected to be a model of community empowerment that is able to strengthen the implementation of sharia economics from the grassroots level so as to support inclusive, equitable, and common benefit-oriented economic development.

METHOD

This study uses a qualitative research method with the Critical Discourse Analysis (CDA) approach developed by Norman Fairclough (Fairclough, N. 2013). This approach was chosen because it is able to reveal how the discourse on sharia economics and halal transactions is understood, produced, and practiced by the community in their daily lives. The research not only focuses on the meaning of the language used by informants, but also analyzes the relationships between texts, social practices, and cultural contexts that influence people's understanding of halal transactions. The location of the research is in Teluk Bakung Village, Tanjung Pura District. The research informants were determined by purposive sampling, including religious leaders, village officials, MSME actors, traders, and people who are active in economic activities. The research data consisted of primary data obtained through participatory observation, in-depth interviews, and Focus Group Discussions (FGD), as well as secondary data sourced from village documents, regulations, sharia economic literature, and previous research results. Data analysis was carried out interactively following the Miles, Huberman, and Saldaña models combined with Fairclough's Critical Discourse Analysis framework. The stages start from data collection, transcription of interview results, data reduction, coding, theme categorization, then analyzed on three dimensions of CDA, namely text analysis to identify the language choice and meaning used by the informant; discursive practice to understand the process of production, dissemination, and acceptance of halal transaction discourse; and social practice to explain the relationship of discourse with the social, cultural, economic, and religious conditions of the people of Teluk Bakung Village. The validity of the data is maintained through source triangulation techniques, triangulation techniques, member checking, and peer discussion (peer debriefing). The results of the analysis are expected to be able to provide a comprehensive picture of the level of sharia economic literacy of the community and formulate an effective halal transaction education model as an effort to strengthen the community-based sharia economy.

Research Results

Research on Strengthening Sharia Economic Literacy through Halal Transaction Education to the Community of Teluk Bakung Village, Tanjung Pura District was carried out through field observations, in-depth interviews, Focus Group Discussions (FGD), and documentation. The informants consist of village officials, religious leaders, MSME actors, traders, housewives, youth, and the community who are active in economic activities. The analysis was carried out using Norman Fairclough's Critical Discourse Analysis (CDA) approach so that it not only identifies the level of public understanding, but also examines how the discourse on halal transactions is produced, understood, and practiced in social life.

The results of the study show that most people are familiar with the term sharia economics, but their understanding is still limited to the prohibition of riba and the existence of Islamic banks. The majority of informants do not understand that halal transactions include clarity of contracts, honesty in the delivery of information, willingness of both parties, and the absence of elements of gharar, maysir, and fraud. This condition shows that the community's sharia economic literacy is still at the basic conceptual stage and has not been fully realized in daily transaction practices. Observations of trade activities at the village level show that most transactions are carried out based on habits and trusting relationships between economic actors. The buying and selling mechanism takes place simply without adequate explanation of the rights, obligations, and forms of contract used. Although this practice is not always contrary to the sharia, the lack of understanding

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of the principles of halal transactions has the potential to cause misunderstandings in the event of disputes in the future. Interviews with MSME actors show that they have an interest in implementing sharia economic principles, but still experience limited access to information and training. Most of the informants stated that so far they had never participated in educational activities that specifically discussed halal transactions from the perspective of sharia economics. The knowledge they have is generally obtained through religious lectures, social media, or personal experiences, so the understanding that is formed is still partial.

The implementation of the halal transaction education program received a positive response from the community. The material presented included the basic concepts of sharia economics, the characteristics of halal transactions, simple forms of contracts in buying and selling, the prohibition of usury, gharar, and maysir, as well as the application of Islamic business ethics in daily economic activities. During the educational process, participants showed high enthusiasm through discussions, sharing personal experiences, and various questions about transaction practices that they have been doing. The results of the targeted group discussion showed a change in public understanding after participating in educational activities. Informants are beginning to be able to distinguish between transactions that are in accordance with sharia principles and transactions that have the potential to contain prohibited elements. The public also realizes the importance of conveying honest information about the condition of goods, setting prices transparently, and making agreements based on the willingness of both parties. Document analysis and follow-up observation results show that there has been a change in people's attitudes towards daily economic practices. Some business actors have begun to implement simpler transaction recording, provide product information openly to consumers, and try to avoid practices that can cause ambiguity. Religious leaders and village officials also showed a commitment to support the sustainability of education through religious activities and community forums. The results of the study indicate that halal transaction education makes a positive contribution to improving the sharia economic literacy of the people of Teluk Bakung Village. These changes can be seen in the aspects of knowledge, attitudes, and community commitment to apply sharia principles in daily economic activities. However, the sustainability of educational programs is still needed so that the changes that have been formed can develop into an economic culture based on Islamic values.

CONCLUSION

Strengthening Sharia Economic Literacy through Halal Transaction Education to the Community of Teluk Bakung Village, Tanjung Pura District, it can be concluded that the level of sharia economic literacy of the community at the beginning of the study is still in the basic category. Most people are familiar with the concept of sharia economics and halal transactions, but this understanding is more limited to aspects of the prohibition of usury and halal products, while the understanding of the principles of contract, transparency, honesty, justice, and the prohibition of gharar and maysir is still not optimal. This condition shows that there is a gap between conceptual understanding and the implementation of Islamic economic principles in daily economic activities. The implementation of halal transaction education has been proven to make a positive contribution to increasing public knowledge, attitudes, and awareness about the importance of applying sharia principles in every economic transaction. The educational approach carried out through the delivery of materials, discussions, and case studies is able to build a more comprehensive understanding of halal transaction practices and encourage the public to implement the values of honesty, openness, and responsibility in economic activities. The analysis using Norman Fairclough's Critical Discourse Analysis (CDA) approach also shows that changes in public discourse regarding halal transactions do not only occur in the use of terms, but also in the way people interpret and practice sharia economic values in their social context. Halal transaction education is an effective strategy in strengthening the community's sharia economic literacy. The sustainability of the program through collaboration between the village government, religious leaders, educational institutions, MSME actors, and Islamic financial institutions is very necessary so that the improvement of literacy does not stop at the aspect of knowledge, but develops into a community economic culture based on sharia principles, fair, transparent, and able to support sustainable village economic development.

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