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# CULTIVATING ISLAMIC ECONOMIC VALUES AND GENEROUS CHARACTER IN TPQ CHILDREN THROUGH ISLAMIC STORIES AND INTERACTIVE EDUCATION IN TAWANG VILLAGE

## PENANAMAN NILAI EKONOMI ISLAM DAN KARAKTER DERMAWAN ANAK TPQ MELALUI CERITA ISLAMI DAN EDUKASI INTERAKTIF DI DUSUN TAWANG

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#### **ABSTRACT**

Islamic economic education has a strategic role in shaping the social and spiritual character of children from an early age, especially through the introduction of the value of zakat, infaq and sadaqah. However, the learning methods in many TPQs are still rote and have not touched on the applicative aspects. This service activity aims to instill Islamic economic values and generous characters to TPQ children in Tawang Hamlet through the method of Islamic stories and interactive education. This activity uses an educational-participatory approach through storytelling activities, discussions, and direct sharing practices. The pre-test and post-test results showed an increase in children's understanding and generous attitudes by an average of 41.5%, with the highest increase in the aspect of sharing practices by 46.2%. This finding shows that a fun contextual approach can improve Islamic economic literacy while shaping positive social behavior in early childhood. This program can be used as an alternative learning model that is relevant to the TPQ curriculum and replicated in other areas to form a religious, caring and civilized generation.

Keywords: Islamic Economics, Character Education, Islamic Stories, Interactive Education, TPQ

## **ABSTRAK**

Pendidikan ekonomi Islam memiliki peran strategis dalam membentuk karakter sosial dan spiritual anak sejak usia dini, khususnya melalui pengenalan nilai zakat, infak, dan sedekah. Namun, metode pembelajaran di banyak TPQ masih bersifat hafalan dan belum menyentuh aspek aplikatif. Kegiatan pengabdian ini bertujuan untuk menanamkan nilai ekonomi Islam dan karakter dermawan kepada anak-anak TPQ di Dusun Tawang melalui metode cerita Islami dan edukasi interaktif. Kegiatan ini menggunakan pendekatan edukatif-partisipatif melalui aktivitas mendongeng, diskusi, dan praktik berbagi secara langsung. Hasil pre-test dan post-test menunjukkan peningkatan pemahaman dan sikap dermawan anak sebesar rata-rata 41,5%, dengan peningkatan tertinggi pada aspek praktik berbagi sebesar 46,2%. Temuan ini menunjukkan bahwa pendekatan kontekstual yang menyenangkan mampu meningkatkan literasi ekonomi Islam sekaligus membentuk perilaku sosial yang positif pada anak-anak usia dini. Program ini dapat dijadikan model pembelajaran alternatif yang relevan dengan kurikulum TPQ dan direplikasi di wilayah lain untuk membentuk generasi religius, peduli, dan berkeadaban.

Kata Kunci: Ekonomi Islam, Pendidikan Karakter, Cerita Islami, Edukasi Interaktif, TPQ

## 1. INTRODUCTION

Islamic economic education not only addresses the principles of muamalah (Islamic transactions), but also instills the character of sharing, social responsibility, and honesty from an early age. Values such as zakat (alms), infaq (infaq), and sedekah (charity) are essential foundations for developing socially conscious and just individuals. However, in practice, many TPQ (Quran Education Centers) still do not teach Islamic economic principles systematically and contextually, appropriate to children's developmental stages. ResearchAnggraini (2023)This shows that most teaching methods in TPQ still focus on memorization and fail to address the practical aspects of Islamic economic values in everyday life. This creates a gap between children's religious understanding and social behavior, particularly in aspects of Islamic finance such as charity and saving.

In this context, students in the Sharia Business Management Study Program have a social responsibility to make a real contribution by strengthening Islamic economic literacy through age-appropriate approaches. One proven effective method is the use of Islamic stories and interactive educational approaches, which can internalize values in a fun and meaningful way. As part of the academic community, students are required to not only master theory but also be able to implement Sharia values in real life. One form of this service is through Islamic economic education for children, delivered with an age-appropriate approach. Yunita & Mujib (2021) Instilling Islamic economic values cannot be separated from strong character education, because character is the core of moral behavior such as honesty, generosity, and responsibility.

In practice, interactive educational methods and Islamic stories are effective and enjoyable approaches. Islamic stories convey moral messages in a subtle way that is easy for children to understand. By involving them in active activities such as storytelling, drawing, and discussions, children can connect Islamic economic values to their daily lives. Yunita & Mujib (2021) Saving activities, understanding the concepts of needs and wants, and appreciating the value of money are also important components of early childhood financial literacy, which can be implemented contextually. Furthermore, the Islamic educational approach teaches that children should be introduced to comprehensive Islamic values from an early age, including spiritual, social, and ethical values in wealth management. (Subaidi et al., 2023).

This community service activity is part of a major program of the Student Activity Unit (UKM) Islamic Economics Study Group (KSEI) UIN Salatiga, which consistently promotes Islamic economic values through concrete actions in the community. The location was selected independently by the implementation team, taking into account the urgent need for character education and Islamic economics in the target area. Tawang Hamlet, Samirono Village, Getasan District, was chosen as the location due to the limited contextual learning resources and the urgent need for character development based on Islamic economics that is appropriate for children's age development. The TPQ (Islamic Junior High School), which is a partner in this program, serves as a strategic platform for conveying Islamic values through an interactive educational approach and Islamic stories. Through the active involvement of students as facilitators, this activity is aimed at increasing children's understanding of the values of sharing, charity, and social responsibility that align with Islamic economic principles.(Anggraini, 2023).

## 2. METHOD

This community service activity adopts an educational-participatory approach based on the principles of holistic, integrative education. This approach emphasizes the importance of active student involvement in the teaching and learning process, which integrates religious, moral, emotional, and social aspects. (Nisviati et al., 2025) This approach was chosen because it is able to build active involvement of children in the learning process, as well as strengthen the internalization of values through direct experience. (Shifa et al., 2025) This educational model has been proven to foster character values in children from an early age, particularly those of generosity, responsibility, and social awareness within the context of Islamic economics.

## 1. Preparation of Materials and Modules

The activity began with the development of narrative and contextual educational modules, appropriate to the developmental stage of TPQ-aged children. The materials prepared included an introduction to zakat, infaq, almsgiving, halal and haram (permissible and haram), as well as exemplary stories from the Prophet Muhammad (peace be upon him), the Prophet Ibrahim (peace be upon him), and companions such as Uthman ibn Affan. The selection of materials was based on research that found that the stories of the prophets were effective in instilling religious character values, patience, and responsibility in children (Shifa et al., 2025).

## 2. Implementation of Activities

The activity was conducted directly at the Tawang Hamlet TPQ (Islamic boarding school) using an interactive and fun approach. Children were invited to listen to inspirational stories from Islamic figures such as the Prophet Muhammad and his companions, known for their generosity, as an effort to instill a spirit of sharing and a sense of social responsibility. After the storytelling session, participants engaged in a simple reflective discussion, where they shared personal experiences of sharing, helping friends, or doing good in their daily lives. This activity helped children internalize Islamic economic values both affectively and contextually (Wulandari et al., 2019).

## 3. Activity Evaluation

Evaluation of the program's success was conducted in a simple yet comprehensive manner. Cognitively, children were given formative questions in the form of multiple-choice, picture-matching, and short answer questions to determine their understanding of the concepts of zakat, infaq, and sedekah. Meanwhile, affective and psychomotor evaluations were conducted through direct observation by the facilitator of children's active participation in discussions, their seriousness when drawing or writing, and changes in attitudes during and after the activity. Harahap et al. (2024) This evaluation approach aims to assess the effectiveness of interactive methods in shaping children's understanding and attitudes regarding the basic values of Islamic economics.

## 3. RESULTS AND DISCUSSION

The implementation of the community service program demonstrated that the Islamic storytelling method and interactive educational approach successfully enhanced children's understanding of the basic concepts of Islamic economics. Children were able to explain zakat, infaq, and sedekah (charity) orally and in writing in the context of everyday life. They were able to cite examples of activities such as sharing food, helping friends, and saving for alms. Islamic stories proved to be not only a means of entertainment but also a highly effective educational medium for fostering values. This demonstrates that a fun approach can strengthen values learning in early childhood.

The children's initiative to bring donation boxes from home is clear evidence of the successful internalization of Islamic economic values. Furthermore, they demonstrated increased behaviors such as sharing their pocket money and helping friends in need. These findings reinforce the viewNisviati et al. (2025) Effective character education must simultaneously address emotional, social, and spiritual aspects. An interactive educational approach enables children not only to cognitively understand but also to effectively experience the meaning of sharing. A generous attitude begins to develop through simple, meaningful activities.

Table 1.
Pre-Test and Post-Test Results

Rated aspect	Score Rate Pre-Test Rate	Score Rate Post-Test	Increase (%)
Understanding zakat, infak, and charity	38.4	80	41.6%
Give examples of generous behavior	46.8	84.2	37.4%
Participation in discussions and activities	41.2	82	40.8%
Bringing and Filling the charity box / sharing in practice	39.6	85.8	46.2%
Overall average	41.5	83	41.5%

Source: Processed Data, 2025

To quantitatively strengthen the findings, pre- and post-tests were used to measure several aspects related to children's understanding and attitudes of generosity. The aspects assessed included understanding of zakat, infaq, and sedekah; the ability to articulate generous behavior; participation in discussions; and the practice of sharing by filling charity boxes. The evaluation results showed significant improvements in each aspect after the activity, with the overall average score increasing from 41.5 in the pre-test to 83 in the post-test.

The largest increase was seen in the aspect of carrying and filling charity boxes/sharing in practice, at 46.2%. This indicates that the interactive approach implemented, such as Islamic stories and hands-on sharing activities, successfully shaped children's real-life behaviors. Understanding of zakat, infaq, and sedekah also increased by 41.6%, indicating that the contextual approach was able to strengthen children's cognitive understanding of Islamic economic values.

Overall, the average improvement across all aspects reached 41.5%. This data corroborates previous qualitative findings that children are not only able to understand the concepts of zakat and almsgiving, but are also beginning to apply them through acts of generosity such as sharing food, helping friends, and bringing donation boxes from home. Therefore, this quantitative evaluation provides concrete evidence that the educational-participatory approach implemented in this community service program is effective in instilling Islamic economic values and social character in early childhood.

This activity also received a positive response from the TPQ administrators as it aligned with the basic morals and Islamic jurisprudence lessons already taught. Collaboration with students provided new innovations in teaching methods that were more contextual and enjoyable. This educational intervention strengthened the link between formal and non-formal Islamic values-based education at the grassroots level. This demonstrated the important role of students in strengthening Islamic economic literacy through an adaptive approach to child development. It is hoped that this type of activity can be replicated in other TPQs with the support of a relevant curriculum.

From an academic perspective, this program represents a concrete implementation of the concept of character-based Islamic economic education. Instilling the values of zakat, infaq, and sedekah from an early age has been proven to contribute to building children's social awareness. Children not only understand the concepts but also begin to practice them in their daily lives. Thus, this activity supports the long-term goal of developing a generation with morals, caring, and social justice. It is hoped that this method can become an alternative learning model in early childhood Islamic education that is holistic and transformative.

## 4. CONCLUSION

This community service program demonstrated the effectiveness of Islamic storytelling and an interactive educational approach in instilling Islamic economic values in TPQ-aged children. This was evident not only in the cognitive improvement in understanding of the concepts of zakat, infaq, and sedekah (charity), but also in the changes in children's attitudes, reflected in generous behaviors such as carrying donation boxes, sharing food, and helping friends. Pre- and post-test results showed an average score increase of 41.5%, with the highest increase in direct sharing practice at 46.2%.

These findings confirm that the participatory educational approach not only touches on knowledge but is also effective in shaping children's social and spiritual character. This activity also demonstrates the importance of innovative Islamic values-based learning methods from an early age to bridge academic theory and everyday practice. Therefore, this program can be used as an alternative, holistic, contextual learning model that can be replicated in various TPQ (Islamic boarding schools) or similar educational institutions to produce a religious, caring, and civilized generation.

To ensure the sustainability and broaden the impact of this community service program, several recommendations for future development are available. First, similar programs should be expanded to other TPQ (Islamic primary schools) in rural areas with limited access to contextual learning of Islamic economic values. This step is crucial for promoting equitable distribution of Islamic economic literacy among young children.

Second, the development of more varied and digitally friendly educational modules needs to be considered. The use of audiovisual media such as animated Islamic stories, interactive worksheets, and educational game apps themed around zakat, infaq, and almsgiving will further facilitate children's understanding of Islamic values in a fun and modern way.

Third, collaboration between campuses, TPQ (Islamic boarding schools), and zakat institutions (such as BAZNAS or LAZ) is strategic for strengthening the program's sustainability. Support from relevant institutions can include advanced training for TPQ teachers, the provision of learning aids, and sustainable character development based on Islamic economics. By strengthening the synergy between various parties, this community service is expected to become a model for replicating Islamic learning that holistically addresses the cognitive, affective, and psychomotor dimensions in various regions.

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