

## YOUTH ASSISTANCE TOWARDS THE COMMUNITY AWARE OF SHARI'A TRANSACTIONS IN IPNU IPPNU STUDENTS, GADING DISTRICT, PROBOLINGGO

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**Abstract**— *In every sharia transaction, the contract agreement is made by the parties to be implemented/fulfilled together, not to be violated or ignored, because the contract agreement has a binding nature for the parties agreeing. Hence, the contract is a powerful tool and has an urgent position in every sharia transaction. The contract must be fulfilled and maintained as a joint commitment, and the contract is the essential reference in the event of a dispute between the parties and to find a solution and a way out of the dispute. This assistance is focused on teenagers who are very active in conducting transactions in this modern era. Because adolescence is very important to provide future provisions related to the sciences related to economics and social interaction in general, precisely for this assistance, it is focused on IPNU IPPNU in the district. Ivory Regency Probolinggo. This service aims to provide initial understanding and debriefing to students regarding the urgency of sharia transactions in everyday life to the IPNU IPPNU key. Ivory District. Probolinggo. It is hoped that after this assistance, the students will understand the urgency of sharia transactions.*

**Keywords**— *sharia transaction; contract; student; teenager*

### 1 Introduction

As the Islamic Economic system becomes more and more known in society, more and more interesting things need to be studied from several phenomena that have emerged in terms of Islamic Economic transactions. As social beings, humans will not be separated from interactions with other humans. These interactions are not only in the realm of worship and social, but also include the economic field. The interaction between fellow humans is expected to make humans complement each other, help each other help each other. In the midst of the rampant development of the Shari'a economy in Indonesia today and along with the increasing recognition of the Islamic economic system, not a few Indonesians have switched to using the Islamic Economic system in every economic transaction. The development of the Islamic economy in Indonesia can be said to have experienced a fairly rapid level of development. The establishment of financial institutions that use the principles of Shari'a can be seen as a process to build an Islamic economic system both on a micro and macro scale. In terms of its position and role, shari'a financial institutions in Indonesia have a strong legal foundation, so that they can give a maximum role and provide positive bargaining power to accelerate national economic growth.

Basically all forms of muamalah can be done unless there is a postulate that prohibits it. In Islam, the relationship of borrowing and borrowing is not prohibited, even people who give debts or loans to other people who are in dire need are preferred or encouraged, because in them there is a great reward.

Transactions in Arabic, are often equated with mu'amalah, while contracts are equated with aqd. Transactions are acts and relationships between human beings regarding property, rights, and

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dispute resolution on these matters in order to meet their daily needs using Shari'a guidelines. This understanding clearly shows the relationship between transactions and Shari'a. Shari'a is a guideline for all transaction activities. Transaction activities that do not follow the provisions of Shari'a mean that they are prohibited (forbidden).[1]

Muamalah is part of Islamic law that regulates the system of transactions between fellow human beings involving property that is outwardly in form or other things that have the characteristics of property such as rights, property of the intellect, and the like. The principle in Islamic transactions (muamalah) is a contract (aqd) that determines the legal means and rules of transfer of property in Islam. From the above, it is illustrated that the contract (aqd) is an important part of the muamalah. In Arabic, al-aqd means bond (al-ribt).(Al-Fairuzabadi & am Jacob, 2005, p. 30)

In every shari'a transaction, the agreement contract is made by the parties to be executed/fulfilled together not to be violated or ignored, because the agreement has a binding nature for the parties who make the agreement, so the contract is a substantial tool and has an urgent position in every shari'ah transaction. The contract must be fulfilled and maintained as a joint commitment and the contract is a basic reference in the event of a dispute between the parties and to obtain a solution and a way out of the dispute.[3]

The specific definition of contract accepted by many fiqh experts is: "The connection of ijab (which is conveyed by one of the parties entering into the contract) with qabul (which is conveyed by the other party) or something that occupies the position of ijab and qabul in a manner consistent with sharia".

Some things need to be looked at from this understanding: A contract, is a connection between two parties that arises due to the conformity of the will of both; The ijab and qabul performed by each contracting party are a manifestation of the conformity of will between the two; Ijab and qabul are performed in accordance with Shari'a and affect the status of the object of the contract.

Any transaction that takes place between the parties, will always involve a contract between the two. Although the difference between the two can be explained, but in essence, the two are always inseparable. A transaction will become valid if the terms and conditions of the contract have been fulfilled by the parties.(Kholis & Mu'allim, 2018)

In every shari'a transaction, such as buying and selling transactions or the like and other mu'amalah, whether between individuals or more, individuals with institutions or between institutions, there must certainly be a clear bond (contract) between them, in what cases they transact and how the agreement is built between the parties to be able to realize the object related to the agreement. The agreement provides information and formulations that describe the rights and obligations of each fihak and their role in realizing the object of the agreement that is the purpose with each party having binding rights and obligations on the object of the agreement to the object of the settlement to the event of failure or default between the parties.[5]

The contract / agreement regulates the relationship of engagement between the parties regarding rights and obligations containing the identity of the relevant parties, on the one hand can act on behalf of the law on matters related to the contract / agreement and on the other hand, if it is unable to carry out its promise, it will receive legal sanctions in accordance with the material of the agreement agreement that has been mutually agreed upon. Both parties have each been bound by agreement and mutual agreement so that the parties can act on behalf of the law and have a binding status in an agreement and will be sanctioned if things happen beyond their ability or there are alleged violations of the contract.[6]

A shari'a transaction will be realized if the conditions and pillars related to the transaction have been met. Of the many conditions and pillars in transacting (bermu'amalah) in accordance with syar'i and after the fulfillment of the terms and conditions referred to, the agreement agreement has a substantial meaning as what distinguishes and determines between syar'i and non-syar'i transactions which are also special characters in shari'ah transactions (special karakter of shari'ah transactions). In every shari'a transaction, the agreement contract is made by the parties to be executed/fulfilled together not to be violated or ignored, because the agreement has a binding nature for the parties who make the agreement, so the contract is a substantial tool and has an urgent position in every shari'ah transaction. The contract must be fulfilled and maintained as a joint commitment and the contract is a basic reference in the event of a dispute between the parties and to obtain a solution and a way out of the dispute. [7]

The reality in society, the financial transactions carried out, are not in accordance with the values of Shari'a, this is evidenced by the absence of elements that must be found in the transaction, such

as contracts and clarity of prices for goods. The majority of Indonesian occupations are adherents of the syafii madzhab, where in the fiqh shari'a discourse, all transactions carried out, must be based on a clear contract. In addition, the community has not been well educated regarding the urgency of shari'a transactions in every economic activity, because it correlates with carrying out God's commands and religious values in it. Looking at the discourse above, both related to the urgency of shari'a transactions that must be carried out by all Muslims and the habits of people who are still carrying out financial transactions that are not based on shari'a principles. This shows that there are contradictory facts between Islamic teachings that must be followed by all Muslims, on the other hand, the culture of financial transactions carried out is not in accordance with the values of Islamic teachings. This study of maqashid shari'ah will be the theory to analyze the urgency of shari'a transactions for every practice of muamalah of these Muslims.

Based on the description above, it seems very important related to Shari'a contracts and transactions that must be carried out by the Muslim community everywhere. So that understanding related to the theme above, it is necessary to provide assistance by the entire academic community of Nurul Jadid University in general, and the Shari'a economics study program in particular. This mentoring is focused on teenagers who are very active in making transactions in this modern. Because this adolescence is very important to provide future provisions related to sciences related to economics and social interaction in general. Specifically for this assistance, it is focused on IPNU IPPNU in Gading district, Probolinggo regency.

With this service, it is hoped that it can encourage public interest to better understand how transactions in the Islamic economy are operationalized so that they are further moved to make Islamic economic transactions a part of their daily lives. Massive community involvement in Islamic economic practices will certainly encourage the realization of an economic system that is just, prioritizes morality, is profitable and godly. With this research, it is hoped that the public can understand easily, well and correctly the various transactions in the Islamic economy.

## 2 Method

As an answer to the background above, the service team has compiled an implementation method that will be carried out in this service activity. This activity plan is prepared based on the scale of needs to provide more understanding to students, related to the urgency of transacting shari'a. The urgency of these shari'a values is important because it is the main point in the religious process of each individual to implement the teachings in everyday life.

The implementation of this assistance, starting with the analysis of the condition of the location of the mentoring object, to obtain basic data on how the service model will be implemented. Furthermore, the preparation of materials that will be conveyed to students in terms of shari'a transactions and their urgency.

The process of implementing the service is carried out according to the schedule that has been agreed with the location of the service. The planning of this service activity still includes the location of the service to be occupied. Furthermore, in this service process, several sessions were divided, starting with a pre-test to find out the level of understanding of students related to Shari'a transactions. The results of this pre-test are used as material in the preparation of material that will be presented to the audience. The presentation of this material ended with a post test to follow the level of understanding of the students regarding the material that had been delivered. After the presentation, a follow-up was also planned together with the participants of this service.

The implementation details are as follows:

- a. Mapping students' understanding of Shari'a transactions, by providing opportunities for students to answer questions about transactions, what is Usury and so on, and practice how to make transactions correctly. The result of this evaluation is in the form of a measure of ability which is the result of understanding before socialization.
- b. Evaluation of the process is carried out by looking directly at the learning motivation during the activity and by looking at student responses through questions submitted during the activity.
- c. The final evaluation is carried out by providing an opportunity for students to convey their understanding of transactions that are in accordance with shari'a values.

- d. Indicators of the success of the activity can be seen from the number of participants who understand the material provided, the goal achieved is success in increasing students' understanding of Shari'a transactions. Evaluation of behavior change is carried out by looking at changes in student behavior awareness related to the material presented.

### 3 Findings And Discussion

On July 16, 2022. The activities of KKN Students of Nurul Jadid University are service-based. Carrying out regional service in Gading District, Probolinggo Regency with the theme "*youth now understand shari'a transactions*" which was attended by 22 participants of the IPNU-IPNNU Youth Cadre Training education. The theme "*youth now understand shari'a transactions*" is taken based on the reality of people's lives today, where many people carry out transactions that do not apply shari'a values. Based on this, Shari'a Banking Students were moved in their hearts to remind them of the urgency of Shari'a transactions, especially among today's youth.

Indeed, the muamalah is an integral part of the perfect Islamic system. Fiqh muamalah (islamic economics) has a very important position in Islam. No human being is free from economic activity in living his life. The Islamic economic system or also called the Shari'a economic system is an economic system based on the principles of Islamic law derived[8] from the Quran and al-Hadith. Therefore the law of studying muamalah jurisprudence is fardhu 'ain for every Muslim. A Muslim has an obligation to understand how his muamalah is as obedience to the sharia that Allah ordained. If you do not understand this matter of muamalah, then you can unwittingly fall into something that is forbidden or syubhat. A Muslim who is devoted to Allah Almighty, should try hard to make his muamalah a shaleh charity and be done sincerely for Allah alone.[9][10]

This activity is carried out once a week for four meetings, precisely every Saturday. With the aim that students who are members of IPNU-IPPNU can apply the knowledge that has been taught to the surrounding community environment, and can help later generations in understanding what shari'a transactions are. Because in Islam the values of Shari'a must be applicable to every activity of the Muamalah. But there are so many people around who turn a blind eye to this. And with that, we students choose younger siblings from students who are members of IPNU-IPPNU to learn more about Shari'a transactions. In the hope of a better generation.

In the first week of teaching and learning activities and also joint discussions, starting at 11.00-12.30. Before entering the core material, a *pretest* is carried out by asking students who are members of IPNU-IPPNU to fill in several questions that have been prepared. After that, it is explained about the basic material of banking. What is a transaction, various transactions, accounting, about financial institutions and also balanced with a question and answer session and discussion between students and students who are members of IPNU-IPPNU.

The activities in the second week are dates, the activities on this day are only filled with games and self-motivation. The games played are walking markers that accompany music and show talent. In order to make the younger siblings fresher and more enthusiastic in adding knowledge.

The activity material delivered on July 16, 2022 includes the first material about what a transaction is and how to implement shari'a values in it. And after the delivery of the material is completed, a *posttest* is carried out for the 4th week, which is the last week. Not to forget also a group photo session and giving cendra mata from students to students who are members of IPNU-IPPNU.

This Real Work Lecture (KKN) activity is carried out on students who are members of IPNU-IPPNU where our goal is to break the chain about the implementation of transactions that have not implemented Shari'a values in the younger generation which will certainly be useful in the future. The second is indeed the competence of expertise in our field which prioritizes shari'a values in the application of transactions or product products at the Bank.



This activity was carried out from 10.30-12.30 WIB with a total of 22 students who joined IPNU-IPPNU who enthusiastically participated in this activity and supported the smooth running of our activities as community service. Before the start of this teaching activity, we took the initiative to do a *pretest* by doing basic questions about transactions before we entered the main point, namely shari'a transactions. After they finished the *pretest* that we gave us, we did a presentation by giving a little slide which was assisted by Microsoft Power Point about the material that had been *pretested* before.

The pretest results of students who are members of IPNU-IPPNU regarding transactions, as follows:

**Table 1.** Pretest Result

No	Level of Knowledge	F	%
1	Not understanding about usury and not knowing the practice of usury and efforts to eradicate it	3	14
2	Only knowing the theory of conventional transactions	9	41
3	Only knowing transactions in the community and not knowing the values of Shari'a that must be implemented	6	27
4	Understand about shari'a transactions and practices that occur and know the efforts in improving shari'a values	4	18
<b>TOTAL</b>		22	100

The material regarding the first transaction provided includes the definition of the transaction, accounting transactions and the practice of how to manage financial transactions correctly. Such as examples of various types of accounting such as accounting audits, tax accounting, financial accounting and forensic accounting. From the observations of the work on this transaction, many students who are members of IPNU-IPPNU still do not understand what a transaction is, how to work on accounting problems and problem solving.

After several meetings we carried out with various kinds of stories with various kinds of introductions to new personalities from students who joined IPNU-IPPNU, and also various new materials and knowledge that we gave them, we arrived at the stage that became our goal to introduce Shari'a transactions and inform about Shari'a values and also their positive impact.





Why is mentoring on the urgency of transactions important for the younger generation? Because of those who will continue the economy in Indonesia, if their generation is still influenced by the conventional economic system, the Indonesian economy will abandon the values of Shari'ah, especially to the development of Bank Shari'ah Indonesia.

At the last meeting, we gave a Post-test for students who are members of IPNU-IPPNU and gave a little explanation about the main points, namely shari'a transactions related to the definition of transactions, shari'a values, usury, types of usury, and how the postulates of usury prohibition and how we respond to usury.

**Table 2.** Posttest Result

No	Level of Knowledge	F	%
1	Not understanding about usury and not knowing the practice of usury and efforts to eradicate it	-	-
2	Only knowing the theory of conventional transactions	4	18
3	Only knowing transactions in the community and not knowing the values of Shari'a that must be implemented	3	14
4	Understand about shari'a transactions and practices that occur and know the efforts in improving shari'a values	15	68
<b>TOTAL</b>		22	100

From the post test data above, it can be concluded that after the holding of service to students who are members of IPNU-IPPNU who raised material on "youth now understand shari'a transactions" and have explained the main main points related to shari'a transactions, they have learned a lot and understood how to anticipate storage in a transaction by implementing shari'a transactions, and promises to always be careful in every transaction related to the Usury.



The ultimate goal of Islamic economics is as the goal of Islamic law (maqashid al-shari'ah), which is to achieve happiness in the world and the hereafter (falah) through a good and honorable system of life (hayah thayyibah). To compose an Islamic economic building, it cannot be separated from maqashid's theory. In fact, Shaykh Muhammad Thahir Ibn 'Assyria once said that forgetting the importance of the maqashid side in Islamic sharia was the main factor causing stagnation in jurisprudence. The Islamic economy which in many ways is the reincarnation of the muamalat fiqh should restore the flexibility and elasticity of jurisprudence by making maqashid al-shari'ah the ultimate goal to achieve happiness in the world and the hereafter (falah) through a good and honorable system of life (hayah thayyibah).[11]

Maqashid shari'ah in muamalah allows all forms of muamalah, as long as there is no proposition that forbids it or forbids it. Thus was born the well-known rule of fiqh: "The original law of the muamalah is permissible, unless there is a proposition that forbids it". A human being who understands maqashid shari'ah will look at a case or problem with the law, then seek and ascertain the existence of a shari'a postulate against the matter, both from the Qur'an, Hadith, Ijma', and Qiyas.

#### 4 Conclusion

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