



STRENGTHENING YOUTH PARTICIPATION IN RENGED VILLAGE FOR THE DEVELOPMENT OF A VILLAGE ECONOMY BASED ON ISLAMIC ECONOMIC LAW PRINCIPLES

PENGUATAN PARTISIPASI PEMUDA DI DESA RENGED UNTUK PENGEMBANGAN EKONOMI DESA BERBASIS PRINSIP-PRINSIP HUKUM EKONOMI ISLAM

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Abstract

This Independent Community Service Program (Kuliah Kerja Mahasiswa / KKM) is focused on efforts to enhance legal and financial literacy among youths through the Renged Village Youth Program, Kresek District. Stemming from the vulnerability of the younger generation to falling into detrimental transaction practices, this activity aims to provide comprehensive education regarding the implementation of Sharia Economic Law integrated with current positive laws. The implementation of the program relies on interactive socialization methods, dialogic counseling, and direct legal assistance, conducted intensively from August 13 to August 20, 2026. The main target of this activity is rural youth groups considered to have a crucial role as agents of change in local economic circulation. The results of the KKM implementation indicate cognitive transformation and high enthusiasm among participants throughout the educational process. Empirically, this program yields a very positive impact in the form of increased legal awareness among young people in identifying and avoiding usurious economic practices, illegal online loans, and fraudulent investments. The final evaluation of the activity also recorded a maximum level of satisfaction among the youths of Renged Village, who now possess adequate practical literacy provisions to conduct economic activities safely, legally, and in line with the principles of sharia justice.

Keywords : Youth Program, Legal Education, Sharia Economics, Financial Literacy, Renged Village.



Abstrak

Program Kuliah Kerja Mahasiswa (KKM) Mandiri ini berfokus pada upaya peningkatan literasi hukum dan keuangan di kalangan pemuda melalui Program Kepemudaan Desa Renged, Kecamatan Kresek. Berangkat dari kerentanan generasi muda terhadap praktik transaksi yang merugikan, kegiatan ini bertujuan untuk memberikan edukasi komprehensif mengenai penerapan Hukum Ekonomi Syariah yang diintegrasikan dengan hukum positif yang berlaku saat ini. Pelaksanaan program ini menggunakan metode sosialisasi interaktif, penyuluhan dialogis, dan pendampingan hukum langsung, yang dilakukan secara intensif mulai tanggal 13 Agustus hingga 20 Agustus 2026. Sasaran utama kegiatan ini adalah kelompok pemuda perdesaan yang dipandang memiliki peran krusial sebagai agen perubahan dalam perputaran ekonomi lokal. Hasil pelaksanaan KKM menunjukkan adanya transformasi kognitif serta antusiasme yang tinggi dari para peserta selama proses edukasi berlangsung. Secara empiris, program ini memberikan dampak yang sangat positif berupa peningkatan kesadaran hukum di kalangan pemuda dalam mengenali dan menghindari praktik ekonomi yang mengandung unsur riba, pinjaman daring ilegal, serta investasi bodong. Evaluasi akhir kegiatan juga mencatat tingkat kepuasan maksimal dari para pemuda Desa Renged, yang kini telah memiliki bekal literasi praktis yang memadai untuk menjalankan kegiatan ekonomi secara aman, sah menurut hukum, dan selaras dengan prinsip-prinsip keadilan syariah.

Kata Kunci : Program Kepemudaan, Pendidikan Hukum, Ekonomi Syariah, Literasi Keuangan, Desa Renged.

1. INTRODUCTION

Youths are the backbone of civilization and the main driving force in a nation's economic growth rate, especially amidst the current vortex of digital disruption. The ease of technology access opens up massive cross-border interaction and transaction spaces, placing the younger generation at the forefront of the modern economy. Unfortunately, this fast-paced economic dynamic is often not matched by an adequate level of legal literacy. A lack of understanding regarding legal principles and the validity of a contract agreement in transactions makes this productive age group highly vulnerable to falling into detrimental economic practices. Therefore, legal awareness and competence are no longer mere complements, but rather a mandatory shield that every youth must possess in order to actively participate in realizing a healthy, safe, and just economic ecosystem.

In contemporary reality, this lack of legal and financial literacy has given rise to various socio-economic pathologies in society. Some of the most unsettling ones include the rampant traps of illegal online loans (pinjol), the flourishing of fraudulent investments, and complex daily muamalah disputes. This phenomenon clearly clashes with the principles of Islamic sharia, which prioritize justice, honesty, and the protection of wealth (hifdz al-mâl). From the perspective of Sharia Economic Law, these exploitative and manipulative practices are closely intertwined with riba (burdensome additions), gharar (uncertainty/fraud), and maysir (gambling), which are strictly prohibited. To respond to this issue, the state has actually provided robust positive legal instruments. Examples include Law Number 21 of 2008 concerning Sharia Banking, which explicitly regulates fair and sharia-principled financial governance, and the Law on Information and Electronic Transactions (UU ITE), which provides legal certainty and protection for the public in conducting digital transactions. The combination of understanding between maqashid sharia (the objectives of Islamic law) and positive law forms a crucial foundation to fortify the younger generation against various modes of financial crime.

Seeing the urgency above, grassroots coaching becomes a preventive step that cannot be delayed, especially in rural areas that are now beginning to be exposed to the heavy currents of economic digitalization without adequate filtering. This sociological condition is highly relevant to the social portrait of Renged Village, Kresek District. The youths in this village inherently possess great productive potential, yet they still face serious challenges regarding the lack of access to legal



education spaces. Limited socialization causes them to frequently make financial decisions based solely on immediate needs without considering aspects of legality and sharia law. If left unchecked, this ignorance has the potential to damage the family economic order and hinder the village's progress. Therefore, an academic intervention is needed through an independent community service program (KKM Mandiri) specifically designed to educate and assist the youth of Renged Village to become literate in Sharia Economic Law.

Based on the description above, this article formulates the problems into several questions, namely:

1. What is the level of understanding among the youths of Renged Village regarding sharia economic law and current legislation in financial activities?; and
2. What is the positive impact of implementing the Renged Village Youth Program on enhancing the economic legal literacy of local youths?

Consequently, the research objectives are:

1. To explain the level of understanding among the youths of Renged Village regarding sharia economic law and current legislation in financial activities; and
2. To explain the positive impact of implementing the Renged Village Youth Program on enhancing the economic legal literacy of local youths.

Through the elaboration of these two formulations, the writing of this journal article is expected to make a tangible contribution to enriching the discourse of Sharia Economic Law scholarship, while serving as an empirical record of the implemented Independent KKM activities. The success of this program is ultimately measured not merely by the verbal delivery of material, but by the formation of collective awareness that brings positive satisfaction among the youth of Renged Village. Thus, the educational activities carried out genuinely embody community empowerment aligned with the spirit of Islamic legal advocacy while reflecting compliance with prevailing laws and regulations in Indonesia.

2. RESEARCH METHOD

This Community Service (Kuliah Kerja Mahasiswa / KKM) implementation is designed using an empirical qualitative approach combining field observation and community service-based action research. The fundamental characteristic and challenge of this activity is its format as an Independent KKM (KKM Mandiri). This means that the entire sequence of programs—ranging from the initial observation stage, sociological problem mapping, material design, to field educational execution—was spearheaded single-handedly without the involvement of a team or peers. This independent approach actually provides its own methodological advantages. Community outreach becomes much more intensive, flexible, and highly personal, ensuring that the focus of service remains undivided and consistent on a single disciplinary axis: Sharia Economic Law.

The locus of this service is located in Renged Village, Kresek District. Explicitly, the entire agenda of this Youth Program was realized within a tight and measurable timeframe, implemented continuously from August 13 to August 20, 2026. The selection of this timeframe was adjusted to the routine rhythm of local residents, ensuring that the KKM agenda did not disrupt the community's productive hours. The main subjects targeted as audiences in this activity were the youths of Renged Village. This segmentation was chosen based on the logical consideration that the youth group is the most active in interacting with contemporary digital financial transaction trends. Therefore, they urgently require properly targeted legal understanding injections to avoid being easily deceived by manipulative modern economic dynamics.

During execution, rigid and doctrinal approaches were deliberately avoided so that the substance of sharia economic law would not feel burdensome or boring for ordinary citizens. Instead, the delivery of education focused on three main approaches. First, participatory counseling, where material surrounding the foundations of Sharia Economic Law correlated with positive legal articles



(such as sharia banking regulations and electronic transaction laws) was presented using down-to-earth and easily digestible language.

Second, the dialogic socialization method, which opens up an egalitarian two-way discussion space. Through this technique, youths are not merely positioned as passive listeners, but are invited to share their empirical experiences directly, such as online loan offers, daily debt disputes, and absurd investment offers. Third, concluded with tactical assistance (simple non-litigation advocacy). This stage involves providing simulations and practical tips on how to validate the legality of a financial institution, as well as how to review agreement contract clauses to avoid elements of *riba* and *gharar*. Through the collaboration of these three methods, the legal knowledge transfer process was distributed effectively, accurately targeted, and genuinely addressed audience concerns.



Figure 1. Portrait of educational delivery to the youth of Renged Village

3. RESULT AND DISCUSSION

Based on the problem formulation established in the introduction, the core discussion in this article is classified into two main focuses. The first discussion will dissect the reality of audience understanding along with its educational intervention, while the second discussion will measure the positive impacts of implementing the Independent KKM.

C.1. Understanding of Renged Village Youth Regarding Sharia Economic Law and Current Legislation

Kicking off the independent KKM activities in Renged Village, the initial step taken was capturing the cognitive reality of the audience through participatory observation. Based on field analysis and interactive dialogue during the early days of the program, a striking empirical fact was discovered. On one hand, the youths of Renged Village proved to be highly adaptable and fluent in using gadgets for various daily digital transaction needs. However, on the other hand, their literacy regarding legal and sharia boundaries in economic matters remained at a surface level. Most of them interpreted *muamalah* activities merely as routine exchanges of goods and money. They did not fully



realize the traps of *riba* (exploitative interest or additions) or *gharar* (uncertainty or fraud) that are often subtly concealed behind the lures of instant credit and online loan applications.

Responding to this sociological condition, the educational agenda was directly targeted at strengthening the foundations of *fiqh muamalah*, specifically in the realms of *al-bai'* (sales and purchase law) and *al-qardh* (debt and loans). In dialogic counseling sessions, it was emphasized that Islamic sharia strongly supports commercial progress and transactional innovation, provided it is free from elements of oppression. This education gradually provided a new perspective for youths that a debt transaction is fundamentally a contract of *ta'awun* (mutual assistance), not a business instrument to extort or extract multiple profits from economically distressed parties. This fundamental understanding became a crucial baseline to fortify their mindset against the temptations of modern-day loan sharks operating freely in virtual spaces.

Furthermore, to ensure that this sharia ethical understanding possesses a strong legal-formal footing in the eyes of the state, the educational material was integrated with an analysis of currently applicable laws and regulations. The youth of Renged Village were introduced to the legal construction of transactional agreements, as mandated in Article 1320 of the Civil Code regarding the valid requirements of an agreement. Additionally, the introduction of Law Number 21 of 2008 concerning Sharia Banking was inserted to broaden their horizons that the state has indeed facilitated fair, legal financial instruments aligned with sharia principles.

As an extra layer of protective shielding in the digital era, a brief breakdown of derivative regulations from the Information and Electronic Transactions Law (UU ITE) was also provided. The combination of these two legal dimensions—sharia norms and national positive law—proved highly effective in opening the youths' eyes. As a result, they now possess not only the competence to distinguish between *halal* and *haram* transactions religiously, but also the critical awareness to recognize legal versus illegal entities under state law. With the formation of this dual filter, the vulnerability of Renged Village youths to becoming victims of financial fraud or modern usurers can be significantly suppressed.



Figure 2. Portrait of the Q&A session with the youth of Renged Village



C.2. Positive Impacts of the Renged Village Youth Program on Economic Legal Literacy

The success of a community service activity is not measured solely by how much material is successfully delivered, but by the extent of behavioral changes and tangible benefits felt by the target audience. Based on the track record of the Independent KKM implementation taking place intensively from August 13 to August 20, 2026, in Renged Village, this youth development program proved to yield significant positive impacts. The most fundamental transformation observed among the village youth group was an increase in critical awareness regarding financial legal literacy. Prior to the activity, most youths were apathetic and easily tempted by instant digital loan offers; post-education, they began showing selective, cautious attitudes and the ability to independently verify the legality of financial products.

The subsequent positive impact is reflected in the shift in the youth mindset regarding the importance of legal compliance—both Islamic law and positive legislation—in managing daily economic activities. The dialogic discussion spaces opened throughout the program successfully transformed the habits of Renged Village youths, who initially ignored the legal aspects of contracts, into being more attentive to the clarity of rights and obligations in transactions. They now understand that the framework of sharia economic law combined with state regulations is present not to burden, but to protect the community's property from elements of fraud, exploitation, and unilateral losses.

Overall, the accumulation of this entire educational series created a high level of satisfaction among the youth of Renged Village toward the presence of the Independent KKM program. The enthusiasm that birthed this collective awareness serves as a strong indicator that an applicable sharia economic law education approach is deeply needed by rural communities. Armed with the practical literacy acquired during a full week, the youths of Renged Village are now not only more independent and financially smart, but also ready to become agents of change capable of spreading honest, safe, and law-abiding muamalah values within their social environment.



Figure 3. Portrait of students and Renged Village youth at the end of the independent KKM event.



4. CONCLUSION

Based on the research results and discussion elaborated previously regarding the implementation of the Independent KKM in Renged Village, Kresek District, two main conclusions can be drawn to systematically answer the problem formulations. First, the initial level of literacy and understanding among Renged Village youths regarding sharia economic law and current legislation prior to program intervention was classified as minimal. Although they exhibited a high adaptation rate toward gadget usage and digital transactions, most youths did not fully understand the legal boundaries regarding usurious practices, valid contracts, or hidden dangers behind illegal financial products such as online loans and fraudulent investments. Second, as the climax of the writing flow, the implementation of the youth program through sharia economic law education proved to be a massive success yielding extraordinary positive satisfaction impacts. Running intensively from August 13 to August 20, 2026, this program successfully fostered critical awareness, shifted mindsets, and equipped Renged Village youths with practical literacy competencies. The final outcome of this independent service reflects not only satisfaction over the effective delivery of materials, but also produces young agents of change who now possess a strong dual filter to conduct economic activities safely, legally, and in accordance with sharia justice principles.

Recommendation

Following up on the findings and positive conclusions of this Independent KKM implementation, several constructive recommendations are proposed for relevant parties. To the Renged Village government and apparatus, it is recommended to initiate or facilitate periodic follow-up forums in the form of sharia financial literacy educational posts to maintain the legal awareness formed among youths. To the youths of Renged Village, it is hoped that they consistently maintain a selective attitude in transactions and proactively share the knowledge and insights of muamalah law acquired with the broader community in their surrounding environment. Finally, for the alma mater STISNU Nusantara Tangerang, the implementation of this Sharia Economic Law-based independent KKM is expected to be continually supported and developed as an applicable, solution-oriented field service model that directly impacts the welfare of the ummah.

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