THE ROLE OF VILLAGE GOVERNMENT IN STRENGTHENING COMMUNITY ISLAMIC FINANCIAL LITERACY AS A SUPPORT FOR MADRASAH IBTIDAIYAH EDUCATION

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Abstract

Islamic financial literacy is an important component of community empowerment because it enables individuals to understand financial products, make responsible financial decisions, and apply Islamic principles in economic activities. This study aims to examine the role of village government in strengthening community Islamic financial literacy as a support for Madrasah Ibtidaiyah education. The study employed a qualitative descriptive approach conducted in Tri Mulya Village, Tanjung Jabung Timur Regency, Jambi. Data were collected through semi-structured interviews, observation, and documentation involving village government officials, community members, and Madrasah Ibtidaiyah teachers as supporting informants. Data were analyzed through data reduction, data display, thematic categorization, and conclusion drawing, with triangulation used to strengthen the credibility of the findings. The study indicates that village government can strengthen community Islamic financial literacy through financial education, dissemination of Islamic financial information, facilitation of access to Islamic financial institutions, community empowerment, digital financial literacy, and collaboration with relevant stakeholders. Strengthened community financial literacy also provides a supportive environment for Madrasah Ibtidaiyah education by connecting students' classroom learning with financial practices encountered in families and communities. The study highlights the importance of collaboration among village government, families, communities, Islamic financial institutions, and Madrasah Ibtidaiyah teachers in developing a sustainable ecosystem of Islamic financial literacy.

Keywords: ***v****illage government, Islamic financial literacy, community empowerment, Madrasah Ibtidaiyah, financial education*

Introduction

Islamic financial literacy has become an important component of financial capability because communities increasingly encounter various financial products and services that require adequate knowledge of Islamic principles, contracts, benefits, risks, and obligations. Financial literacy enables individuals to evaluate financial information and make decisions that are consistent with their needs and values. In the context of Islamic finance, this competence also involves understanding the prohibition of riba, gharar, and maysir, as well as the principles of fairness, transparency, and shared responsibility. The development of Islamic financial literacy is therefore closely associated with the ability of communities to utilize financial services appropriately. Community understanding becomes particularly important in rural areas, where access to financial information and Islamic financial institutions may be more limited than in urban areas.

The urgency of strengthening Islamic financial literacy in Indonesia can be seen from the gap between financial literacy and financial inclusion. The 2025 National Survey of Financial Literacy and Inclusion reported that Indonesia's Islamic financial literacy index reached 43.42%, while Islamic financial inclusion stood at 13.41%. This difference indicates that access and utilization of Islamic financial services cannot be addressed solely by expanding financial institutions or products. Individuals also require adequate knowledge and understanding to select and use financial services responsibly. Previous research has similarly identified limited public understanding of Islamic financial concepts and products as an important challenge to strengthening Islamic financial inclusion in rural communities (Shidik et al., 2026). The issue therefore requires educational and community-based approaches that can bring financial knowledge closer to people's everyday environments.

Rural communities constitute an important context for the development of Islamic financial literacy because economic activities at the village level are closely connected with household finance, agriculture, microenterprises, trade, and informal financial practices. Community members may encounter financial decisions involving savings, financing, investment, business capital, and debt management in their daily activities. A study of the Muslim community in Nagara found that Islamic financial literacy was at a moderate level and that educational and occupational characteristics significantly influenced literacy levels (El Wafa et al., 2024). These findings demonstrate that financial literacy is influenced by the social and economic environment in which individuals live. Rural communities therefore require financial education that is contextual, accessible, and connected with their actual economic needs.

The village government has a strategic position within this environment because it is the closest formal government institution to the community. Through village programs, community meetings, empowerment activities, and cooperation with external institutions, village governments can facilitate access to information and educational resources. This role is relevant because financial literacy development requires collaboration among government, financial institutions, educational institutions, community organizations, and local leaders. Research on Islamic financial literacy in rural communities has demonstrated that community-based activities can become a medium for increasing public understanding of Islamic financial institutions and products (Sofhia et al., 2020). The village government can therefore function not only as an administrative institution but also as a facilitator of community education and empowerment.

Community participation is another important factor in strengthening Islamic financial literacy. Financial education is more likely to become meaningful when information is delivered through social environments that are familiar to community members. Communities can serve as mediators between financial institutions and individuals by creating opportunities for discussion, information sharing, and collective learning. Research by Galih et al. (2020) indicates that community-based initiatives can contribute to the development of Islamic financial literacy and inclusion through social capital and participatory interaction. Such a mechanism is relevant to village communities because social relationships are often closely connected with economic activities and decision-making. Consequently, strengthening financial literacy cannot be separated from the social structures through which people exchange knowledge and experience.

The role of village government becomes increasingly relevant in the digital financial era. Digitalization has expanded access to financial information and services through mobile banking, digital payment systems, online financing, and other platforms. At the same time, digital access creates new risks when individuals lack the ability to distinguish reliable information from misleading financial offers. Recent community-based research in rural areas has emphasized the importance of strengthening Islamic financial literacy alongside digital financial capabilities so that communities can utilize financial technology responsibly (Adrian et al., 2026). Village governments can support this process by facilitating digital financial education, connecting communities with relevant institutions, and creating local programs that encourage responsible financial practices. Such initiatives can position the village as an important environment for developing financial capability.

Islamic financial literacy is also closely related to economic empowerment because adequate understanding may influence how communities evaluate financial alternatives for household and productive activities. Individuals who understand Islamic financial principles may be better positioned to assess financing mechanisms, savings products, investment opportunities, and other financial services. In rural areas, such knowledge can support microenterprise development and more responsible household financial management. Research conducted in Mandala Village, for example, found that strengthening Islamic financial literacy was relevant to community economic resilience and identified limited understanding of Islamic financial products as an existing challenge (Agustinah et al., 2026). The village government can contribute to addressing this challenge by integrating financial literacy into community empowerment programs rather than treating financial education as a separate activity.

The educational dimension of Islamic financial literacy is particularly important when the community environment is connected with Madrasah Ibtidaiyah education. Financial literacy is not only a personal competence but also an educational issue because children begin to develop attitudes toward money, consumption, saving, and financial responsibility from an early age. Research in elementary education demonstrates that financial literacy can be integrated into learning through contextual activities such as saving, responsible consumption, borrowing, and resource management (Hermansyah et al., 2024). Teachers and schools, however, do not operate independently from the communities in which they are located. The financial practices and values encountered by students within their families and communities can complement the financial literacy education provided at school.

The relationship between community financial literacy and Madrasah Ibtidaiyah education can be understood through the concept of an educational environment. Schools are important spaces for structured learning, while families and communities provide everyday experiences through which students observe and practice social and economic behaviours. Research on elementary financial literacy emphasizes that effective financial education requires supportive environments that allow children to apply financial knowledge in real-life situations (Darmayanti & Khairunnisa, 2024). From this perspective, a financially literate community can become a complementary environment for financial education at Madrasah Ibtidaiyah. Village government programs that strengthen Islamic financial literacy may therefore have educational relevance beyond their immediate economic objectives.

Despite the growing literature on financial literacy and Islamic financial inclusion, previous studies have generally examined financial literacy either from the perspective of individual consumers or through educational programs directed at students and communities. Studies of village communities have mainly focused on levels of Islamic financial literacy, access to Islamic financial products, and community empowerment. Meanwhile, studies in elementary education have emphasized classroom implementation, teaching materials, and strategies for developing students' financial literacy. The connection between village government initiatives, community Islamic financial literacy, and their potential contribution to Madrasah Ibtidaiyah education remains relatively underexplored. This gap creates an opportunity to examine financial literacy as a phenomenon that connects governance, community empowerment, and elementary Islamic education.

The relevance of this perspective becomes stronger because financial literacy education requires collaboration among multiple actors rather than relying solely on schools. Government institutions can provide policy support and community programs, financial institutions can provide accessible information, while schools and teachers can translate financial concepts into educational experiences. The development of Islamic financial literacy in villages can therefore be positioned as part of a broader educational ecosystem that connects community practices with school-based learning. The literature on financial literacy education at the elementary level confirms the importance of contextual and practical approaches in helping students understand financial concepts (Zakariyah et al., 2024). Village-based financial literacy programs may consequently provide an additional social context in which Islamic financial values can be reinforced.

Based on this background, examining the role of village government in strengthening community Islamic financial literacy is important for understanding how local governance and community empowerment can support Madrasah Ibtidaiyah education. The study focuses on the ways in which village government may facilitate financial education, community participation, access to Islamic financial information, and collaboration with relevant institutions. The discussion also considers how stronger community Islamic financial literacy can create a supportive environment for financial education at the Madrasah Ibtidaiyah level. Rather than positioning financial literacy solely as an individual economic competence, this study views it as a social and educational capability developed through interaction among government, community, financial institutions, families, and schools. This perspective provides a basis for strengthening the connection between village development programs and the educational objectives of Madrasah Ibtidaiyah.

Methods

This study employed a qualitative descriptive approach to examine the role of village government in strengthening community Islamic financial literacy as a support for Madrasah Ibtidaiyah education. The research was conducted in Tri Mulya Village, Tanjung Jabung Timur Regency, Jambi, which was selected because of its relevance to the study of community financial literacy and the role of village government in facilitating access to Islamic financial information and services. The research subjects consisted of the village head and village officials, community members who had experience with or knowledge of Islamic financial services, and Madrasah Ibtidaiyah teachers as supporting informants. Data were collected through semi-structured interviews, observation, and documentation. The interviews focused on village government programs, strategies for disseminating Islamic financial information, forms of cooperation with Islamic financial institutions, community responses, and the relevance of financial literacy to education in Madrasah Ibtidaiyah.

The collected data were analyzed using qualitative interactive analysis, consisting of data reduction, data display, and conclusion drawing. Interview and observation data were first organized and selected according to the research focus, particularly the forms of village government involvement, community Islamic financial literacy, and its relevance to Madrasah Ibtidaiyah education. The data were then categorized into several themes, including financial literacy awareness, access to Islamic financial information, village government facilitation, community participation, and educational implications. Data triangulation was conducted by comparing information obtained from village government officials, community members, and MI teachers, as well as supporting it with relevant documentation. The interpretation was subsequently developed by connecting empirical findings with concepts of Islamic financial literacy, community empowerment, and education to obtain a comprehensive understanding of the role of village government in strengthening community Islamic financial literacy in Tri Mulya Village.

Finding and Discussion

Village Government Strategies for Strengthening Community Islamic Financial Literacy

The village government occupies an important position in strengthening community Islamic financial literacy because it has direct access to local social and economic conditions. As the closest government institution to residents, the village government can identify financial problems encountered by households, farmers, traders, and small business actors. Its role is not limited to administrative services but can extend to community empowerment and facilitation of access to relevant information. In the context of Islamic financial literacy, this role becomes important because communities require understandable information concerning Islamic financial principles, products, contracts, and responsible financial management. Previous research shows that village-based financial literacy programs can become an effective mechanism for improving community understanding and financial planning (Lailiyah et al., 2023). Therefore, the village government can function as a facilitator that connects community needs with financial education resources.

One strategy that can be developed is the dissemination of basic information concerning Islamic financial principles and products. Community members need to understand fundamental concepts such as riba, gharar, maysir, profit-sharing, murabahah, and other relevant Islamic contracts before deciding to use Islamic financial services. Research by Maf'ula et al. (2023) demonstrates that socialization concerning Islamic financial contracts and products can be used as an approach to increase financial literacy in rural communities. Information dissemination should therefore use simple language and examples that are closely related to residents' daily economic activities. The village government can organize meetings through community forums, religious gatherings, women's groups, youth organizations, and other existing social institutions. Such a strategy allows financial literacy education to become part of community activities rather than an isolated program.

The effectiveness of financial literacy programs is also influenced by the extent to which communities are actively involved in the learning process. A top-down approach in which residents merely receive information may not be sufficient to change financial understanding and behaviour. Community-based Islamic financial education provides opportunities for residents to discuss their actual financial experiences, ask questions, and identify problems collectively. Dewi and Ferdian (2021) developed a community-based Islamic financial education framework based on the idea that financial literacy can be strengthened through continuous educational processes and community participation. This approach is relevant for village government because local programs can be designed around the financial problems actually experienced by residents. Participation can consequently transform financial literacy from a one-way information activity into a process of community empowerment.

Another strategy involves cooperation between village government and Islamic financial institutions. The village government may facilitate communication between residents and Islamic banks, Islamic cooperatives, BMTs, or other institutions that provide sharia-compliant financial services. Such cooperation can provide communities with direct access to competent sources of information concerning financing schemes, savings products, contracts, requirements, costs, and risks. Research on Islamic financial literacy in rural communities shows that limited understanding of Islamic financial products remains one of the factors restricting community participation in formal Islamic financial institutions (Islami & Sa'adah, 2026). Collaboration can therefore reduce the information gap between financial institutions and rural residents. The village government can act as a neutral facilitator that helps communities obtain reliable information without directing them toward a particular financial product.

Financial literacy programs should also be connected with the economic activities of village communities. Residents who operate microenterprises, agriculture-based businesses, trading activities, and household enterprises have practical needs related to capital, savings, financial planning, and risk management. Islamic financial literacy becomes more meaningful when the concepts introduced can be directly applied to these economic activities. Research conducted in Mandala Village found that limited understanding of Islamic financial concepts and products was associated with simple and poorly planned financial management practices among community members (Agustinah et al., 2026). Village government programs can therefore integrate Islamic financial education with existing economic empowerment activities. This integration allows financial literacy to function as a supporting competence for productive economic development rather than merely as theoretical knowledge.

The development of digital financial literacy represents another important dimension of village-level intervention. Digitalization has expanded opportunities for rural residents to access financial information and services through mobile applications, digital banking, and online platforms. However, digital accessibility also creates risks when users cannot distinguish credible financial information from misleading offers or understand the implications of digital financial transactions. Adrian et al. (2026) emphasize the importance of strengthening Islamic financial literacy alongside digital financial capabilities in rural communities. Village governments can respond by facilitating basic digital financial education, including safe access to financial information, recognition of legitimate financial institutions, and responsible use of digital financial services. This strategy is increasingly relevant because community financial behaviour is no longer limited to face-to-face transactions.

The village government can also strengthen Islamic financial literacy through community empowerment institutions. Village-owned enterprises, women's groups, youth organizations, farmer groups, microbusiness groups, and religious organizations can become channels for disseminating financial knowledge. The use of existing institutions is important because community members are more likely to participate when educational activities are integrated into familiar social structures. Research on community empowerment through Islamic economics demonstrates that local institutions can contribute to developing economic independence and strengthening community capacity (Adi & Mukhsin, 2024). Through this approach, financial literacy does not depend solely on formal training conducted by external institutions. Instead, knowledge can be continuously exchanged through community networks and local economic activities.

Another important strategy is the provision of practical financial education rather than merely theoretical socialization. Community members need opportunities to practice simple budgeting, distinguish financial needs from wants, compare financing alternatives, understand contracts, and plan business finances according to Islamic principles. Recent community empowerment research in Gelebak Dalam Village, for example, used training, group discussions, case studies, and simulations to strengthen understanding of Islamic financial principles and financial management practices. This approach demonstrates that participatory learning can make Islamic financial concepts more concrete and applicable. For village government, practical activities can be integrated into existing community empowerment programs according to local economic characteristics. Such activities can also provide a basis for evaluating whether financial literacy initiatives produce changes in knowledge and financial practices.

The sustainability of village financial literacy programs requires continuous assistance and evaluation. A single socialization activity may increase awareness but may not be sufficient to develop long-term financial behaviour. Community members need opportunities to revisit financial concepts, consult with knowledgeable facilitators, and receive assistance when facing actual financial decisions. Research on Islamic financial literacy programs has emphasized the importance of continuous education, mentoring, and collaboration among community actors and financial institutions. Therefore, the village government can establish periodic financial literacy activities rather than relying on one-time programs. Monitoring participation, identifying recurring financial problems, and evaluating changes in community understanding can help ensure that the program remains relevant.

Overall, the role of village government in strengthening community Islamic financial literacy can be understood through several interconnected strategies: disseminating basic Islamic financial knowledge, facilitating cooperation with Islamic financial institutions, integrating financial education with economic empowerment, strengthening digital financial capabilities, utilizing community organizations, and providing continuous assistance. These strategies place the village government in a facilitating and coordinating position rather than as the sole provider of financial education. Evidence from rural community studies indicates that low Islamic financial literacy is often associated with limited understanding of products, contracts, financial management, and access to reliable information. In the context of Tri Mulya Village, these dimensions can become the analytical framework for interpreting the findings obtained through interviews, observation, and documentation. Strengthening community Islamic financial literacy can consequently create a more supportive social environment for responsible financial behaviour and provide a relevant foundation for connecting community financial practices with financial literacy education in Madrasah Ibtidaiyah.

Community Islamic Financial Literacy and Its Implications for Madrasah Ibtidaiyah Education

Community Islamic financial literacy has implications that extend beyond individuals' ability to manage personal finances because financial knowledge is also developed through family and social environments. People acquire financial attitudes and behaviours through observation, interaction, discussion, and everyday economic experiences. In rural communities, these processes are closely connected with family economic activities, religious practices, community organizations, and local institutions. Financial literacy therefore needs to be understood as a social capability that develops through continuous interaction between individuals and their surrounding environment. This perspective is relevant to Madrasah Ibtidaiyah because students do not acquire financial values exclusively through classroom instruction. The financial practices observed in families and communities can complement or reinforce the financial concepts introduced by teachers.

The family represents one of the earliest environments in which children encounter financial concepts and behaviours. Children observe how parents manage money, prioritize expenditure, save resources, and make decisions concerning household needs. Research on financial socialization demonstrates that family interactions play an important role in shaping children's financial attitudes and knowledge. Gudmunson and Danes (2011) explain that financial socialization occurs through interpersonal communication and modelling within families, which can influence financial learning across the life course. For students of Madrasah Ibtidaiyah, family practices can therefore become an informal source of financial education. When families demonstrate responsible and ethical financial behaviour, children receive practical examples that complement formal learning at school.

The community environment provides another important space for developing financial understanding. Children and families interact with neighbours, religious institutions, community organizations, traders, and local economic actors who may influence their perceptions of money and financial decisions. Financial literacy programs that involve community participation can create opportunities for individuals to exchange experiences and develop shared understanding. Research by Dewi and Ferdian (2021) demonstrates that community-based financial education can strengthen Islamic financial literacy by involving participants in learning activities that are relevant to their social environment. Such community engagement can create a broader learning ecosystem beyond the classroom. In this context, a financially literate village community can indirectly support the educational objectives of Madrasah Ibtidaiyah.

Islamic financial literacy has a particular relevance for Madrasah Ibtidaiyah because financial education can be connected with Islamic values and everyday economic behaviour. Concepts such as honesty, trust, moderation, responsibility, fairness, and avoidance of excessive consumption can be incorporated into financial learning. Islamic financial literacy therefore does not only introduce financial mechanisms but also encourages ethical considerations in financial decision-making. Research on Islamic financial literacy education emphasizes the importance of integrating financial concepts with Islamic principles so that learners understand both the technical and ethical dimensions of financial behaviour (Ruhendi, 2009). This approach is compatible with the educational orientation of Madrasah Ibtidaiyah, where knowledge development is expected to be accompanied by character and value formation.

Financial literacy education at the elementary level can be strengthened when students encounter practical examples that are connected to their daily experiences. Learning about saving, for instance, becomes more meaningful when students are able to relate classroom discussions to actual saving practices at home or in their communities. Yusron et al. (2022) demonstrate that experiential and simulation-based approaches can support the development of Islamic financial literacy among elementary school-aged children. Their findings indicate that financial concepts can be introduced effectively through learning experiences that combine explanation, practice, and direct participation. This suggests that community practices can provide valuable contextual resources for teachers. Madrasah Ibtidaiyah education can therefore benefit from financial literacy activities that connect classroom knowledge with students' everyday economic environment.

The role of teachers is particularly important in transforming community experiences into meaningful educational content. Teachers can identify financial practices commonly encountered by students and incorporate them into classroom discussions, examples, assignments, and learning activities. Financial literacy education can consequently move beyond abstract definitions toward practical issues such as saving, budgeting, responsible consumption, and distinguishing needs from wants. Ilyana and Sari (2016), for example, demonstrate that contextual and attractive learning media can support elementary students' understanding of financial literacy concepts. Such findings indicate that the effectiveness of financial education is partly dependent on how financial concepts are translated into learning experiences appropriate for children. Teachers therefore serve as a bridge between the financial realities of the community and the formal learning process at Madrasah Ibtidaiyah.

The connection between village financial literacy and Madrasah Ibtidaiyah education can also be developed through collaboration between schools, families, and local government. School-based financial education may have limited impact if students encounter contradictory financial practices in their immediate environment. Conversely, consistent messages between school and community can strengthen students' understanding and encourage the application of financial values. Research concerning financial literacy education emphasizes the importance of collaboration among educators, families, and other stakeholders in creating supportive learning environments. The village government can contribute by facilitating community activities that complement school-based education without interfering with the pedagogical responsibilities of teachers. Such collaboration can position financial literacy as a shared educational responsibility.

Community Islamic financial literacy can also support the development of students' awareness of ethical economic behaviour. Children can be introduced to the idea that financial decisions involve not only personal benefits but also responsibilities toward others and society. Islamic principles encourage fairness in transactions, honesty in trade, responsible use of resources, and avoidance of exploitative practices. These principles can be introduced through contextual learning activities based on economic practices within the village. Such an approach allows teachers to connect Islamic values with real-life situations rather than presenting them solely as abstract moral concepts. Consequently, the community becomes a living context in which students can observe how Islamic financial values are practiced.

The strengthening of community financial literacy also has relevance for the use of digital financial services among families and young people. Digital transactions, online shopping, electronic payments, and financial applications are increasingly present in everyday life, creating new opportunities and risks for households. Children may indirectly encounter these practices through their parents and communities, making digital financial awareness increasingly relevant to elementary education. Research on Islamic financial literacy and digitalization emphasizes the importance of combining financial knowledge with the ability to use digital financial services safely and responsibly (Adrian et al., 2026). Madrasah Ibtidaiyah can respond to this development by introducing age-appropriate concepts concerning responsible consumption, digital transactions, privacy, and financial decision-making. Community and family practices can provide concrete examples that teachers use to contextualize these concepts.

Based on the reviewed literature, community Islamic financial literacy can be viewed as a supporting environment for Madrasah Ibtidaiyah education because it provides students with opportunities to encounter financial values and practices beyond the classroom. The village government can strengthen this environment by facilitating financial education, encouraging community participation, and connecting residents with reliable Islamic financial information. At the school level, teachers can translate community experiences into contextual learning activities that strengthen students' financial knowledge, attitudes, and behaviours. Community-based financial education has been shown to provide opportunities for strengthening financial understanding through mentoring, counseling, and participatory activities (Sobana et al., 2025). The integration of these efforts can create continuity between what students learn at school and what they observe within their families and communities.

In the context of Tri Mulya Village, the relationship between community Islamic financial literacy and Madrasah Ibtidaiyah education can therefore be understood as an interaction between social, educational, and economic environments. The strengthening of community financial literacy does not automatically constitute formal education, but it can create conditions that support teachers in introducing financial concepts and Islamic economic values to students. A community that has greater access to reliable financial information can provide more relevant examples for contextual learning, while teachers can transform these experiences into structured educational activities. This relationship reinforces the idea that financial literacy education is not solely the responsibility of schools but can be developed through collaboration among village government, families, communities, financial institutions, and educators. The role of the village government consequently extends beyond economic facilitation toward the creation of a community environment that supports the educational development of Madrasah Ibtidaiyah students.

Conclusion

The study concludes that strengthening community Islamic financial literacy in Tri Mulya Village can provide a supportive social environment for Madrasah Ibtidaiyah education. The village government has an important facilitating role through financial education, community empowerment, collaboration with Islamic financial institutions, dissemination of reliable information, and support for responsible financial practices. Community Islamic financial literacy is not limited to individual financial capability but also develops through families, community interactions, religious activities, and local economic practices. These environments can complement school-based financial education by providing students with practical examples of saving, responsible consumption, financial planning, and ethical economic behaviour. For Madrasah Ibtidaiyah, the connection between community financial practices and classroom learning provides opportunities for teachers to develop contextual financial literacy education that integrates Islamic values with students' everyday experiences. Therefore, collaboration among village government, community members, families, Islamic financial institutions, and Madrasah Ibtidaiyah teachers is important for creating a sustainable ecosystem of Islamic financial literacy that supports both community empowerment and elementary Islamic education.

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