

Designing Islamic-Cultural Based High School Curriculum for Economics-Accounting Course

Niswatin¹, Tanti Taha Maya², Aldiwanto Landali^{2*}

Universitas Negeri Gorontalo, Jl. Jend. Sudirman No.6, Dulalowo Tim., Kec. Kota Tengah, Kota Gorontalo, Gorontalo 96128, Indonesia
Madrasah Aliyah Negeri 1 Pohuwato, Soginti, Kec. Paguat, Kab. Pohuwato, Gorontalo 96265, Indonesia

alদিawantolandali120298@gmail.com

^{*)} corresponding author

ARTICLE INFO

Article history

Received 01 September 2022

Revised 10 October 2022

Accepted 25 October 2022

Keywords

High School Education;

Islamic Education;

Local-Laden Course;

Shariah Curriculum.

ABSTRACT

The purpose of this research is to design monolithic curriculum for shariah economics-accounting through workshops or discussion as well as its implementation for high schools in Gorontalo. The research also aims to evaluate performance based on the implemented model. By employing mixed method, the research began with curriculum workshop of economics-accounting and followed by monolithic model implementation in Pohuwato. Performance evaluation was then conducted to investigate the model contribution to improve students' understanding. The research concludes a curriculum model that can be applied in high school as a major concentrated course and local-laden course, that has been proven to elevate students' understanding in Islamic economics, business, accounting.

This is an open-access article under the CC-BY-SA license



1. Introduction

With its people's philosophy of life, "Indigenous with Syara, and Syara with Kitabullah" and a Muslim population, Gorontalo has potential resources in developing sharia economic and accounting curricula, including educational institutions [1]. Furthermore, found that the dominant factor in developing sharia economics and sharia accounting curriculum in Gorontalo was increasing knowledge for the community to raise awareness of economics, business, and accounting based on Islamic values [2]. So that becomes the basis for the need to integrate Islamic sharia values in all aspects of life, including economic vitality, business, and accounting. Education or learning related to Islamic economics accounting should be carried out early to support this application. Model Development of Islamic economics-accounting curriculum in high school/equivalent is expected to increase knowledge, understanding, and public awareness so that they can implement it.

Found two models of Islamic economics-accounting curriculum development that can be applied in SMA/equivalent, namely: an integrative model that can be used to SMA and a monolithic model that can be applied to Vocational High Schools (SMK) and Madrasah Aliyah (MA) [3]. Tested the contribution of the integrative model in high schools in Gorontalo City [4]. The result is that both students, teachers, and stakeholders mainly state

strongly agree and agree to apply the integrative model of Islamic economics-accounting material to economic-accounting subjects.

Explaining that developing an Islamic social, cultural, and religious-based economic-accounting curriculum in Gorontalo at the high school level or equivalent can be applied with two models: 1) a monolithic model with the birth of Islamic economics and sharia accounting subjects. This model can be applied to SMK and MA. A monolithic model is an approach to making Islamic economics accounting a subject of local interest and content at Madrasah Aliyah. This was found based on the results of curriculum observations at the two Madrasah Aliyah in Gorontalo. Madrasah Aliyah Negeri (MAN) Insan Cendekia Gorontalo has applied Islamic economics as a subject of specialization. Meanwhile, the concept of Islamic economics is a local content subject offered by Aldiwanto Landali as an economics and accounting teacher at MAN 1 Pohuwato. The idea of this curriculum model can be seen in [5]. 2) The integration model can be applied to SMA and MA by inserting relevant sharia economics and accounting materials on economics and accounting subjects or through an integrated literacy program with extracurricular activities. The integrative model is the result of adjusting the 2013 Curriculum, the 2018 revision based on the concept presented by Khairul Anam (Surabaya State University Lecturer as an Expert Team). The model for developing the economics-accounting curriculum in high school and equivalent can be built from the concepts offered by subject teachers based on their environment (Grass-Roots model). This model is very flexible, and implementing it into a more substantial school domain requires policymakers (stakeholders') support. The community provides general insight into business transactions, economics, and sharia accounting to students and society [5].

The academic world's attention to developing sharia economic, business, and accounting systems in Indonesia is considerable. This is indicated by the increasing number of Islamic Economics, Sharia Management, Sharia Business, and Sharia Accounting study programs in universities (PT), as well as increasing training related to the sharia economic system. Support from the Ministry of Education and Culture is also implemented with the Minister of Education and Culture No. 70 of 2013 concerning the Basic Framework and Curriculum Structure. Based on this rule, educational institutions, mainly Vocational High Schools, can open the "Sharia Banking" expertise package, including Islamic economics and banking accounting subjects.

The curriculum is essential in transforming social, cultural, and religious values. Social, cultural, and religion can be the basis for curriculum development [6]. The development of the Sharia economics curriculum, including the sub-system education, is expected to lead students to become devoted servants to God and to achieve honest, fair, trustworthy, and accountable character formation [7][8].

The goal to be achieved by developing an Islamic economics and accounting curriculum at the high school level is to provide knowledge and understanding early on. With this knowledge and experience, when students become entrepreneurs, they will grow their awareness of applying Islamic values in business that are honest, trustworthy, fair, and devoted to God [7][8].

2. Method

This research was conducted by combining qualitative and quantitative methods and will be developed at Madrasah Aliyah in Gorontalo (research and development). This research will be conducted in Gorontalo Province for eight months in 2021. This research focuses on Madrasah Aliyah in Gorontalo. The monolithic model test of the local content curriculum for Islamic economics-accounting subjects will be applied/tested at Madrasah Aliyah Negeri (MAN) 1 Pohuwato. The data sources in this study consisted of 1). The results of curriculum workshops or MGMP Economics-Accounting at Madrasah Aliyah in Gorontalo in the form of material concepts to be taught at each level. 2) Student test results before and after the application of the model (pre-test and post-test). Data collection techniques used with each other consist of 1) Interview technique through the MGMP workshop was used to obtain data and information about the curriculum concept of Islamic economics and accounting subjects at Madrasah Aliyah in Gorontalo. 2) The test technique is integrated with the implementation of the learning process in the classroom (direct assessment). This technique measures the differences in students' knowledge and understanding of Islamic economics-accounting material before and after the curriculum model is applied. The procedure is carried out by conducting pre-test and post-test learning. The number of students who contributed was 30 students. To support the validity of the data, research is carried out through diligence in observations and the adequacy of available references. Qualitative data analysis techniques involve data reduction, data presentation, drawing conclusions, and descriptive quantitative techniques. Quantitative data analysis techniques are carried out using comparative analysis (comparison) before and after the material is explained by the visual teacher.

3. Results and Discussion

The Concept of Islamic Economics-Accounting Subjects in the Curriculum Local Content at Madrasah Aliyah

The Economics Curriculum MGMP workshop involving Economics subject teachers at Madrasah Aliyah in Gorontalo Province has produced a concept of sharia economics-accounting curriculum as a Local Content (*Mulok*) subject as follows:

Table 1. Concept of Islamic Economics-Accounting Subjects in Local Content Curriculum at Madrasah Aliyah

Class and Semester	Basic competencies	Theory	proof
Class 10 semester 1	3.1 Describe the history and thought of Islamic economic civilization 4.1 Memorizing, observing, and implementing the history and thought of Islamic economic civilization. 3.2 Understand and describe the Basics of Islamic Economics 4.2 Observing and Implementing the basics of Islamic economics	1. History and thought of Islamic Economic civilization • Prophet Muhammad's economic policies • Khulafa urasidin's economic policy • Umar bin Abdul Aziz's economic policies • History of Classical Economic Thought • (Abu Yusuf, Abu Ubaid, Al-Ghazali, Ibn Taimiyah, Ibn Khaldun, Al-Mawardi, Assyatibi)	QS. Abraham 32- 34 QS. Al-A'raf 31- 32 QS. Al-Isra' 26- 27 QS. Al Baqarah 168 QS. Al-Isra' 26

	3.3 Understand and describe Microeconomics in Islam 4.3 Observing, practicing Islamic Microeconomics	- History of Contemporary Islamic Economic Thought (Muhammad Bakir As-Sadr, Muhammad Abdul Manan, Muhammad Menjatullah Siddiqi, Monzer kahf, Umer Chapra) 2. Fundamentals of Islamic Economics - Definition of Islamic Economics - The main problem in Islamic economics - Sources of Islamic economic law - Comparison of Islamic and conventional economics 3. Islamic micro-economy - Understanding Islamic Microeconomics - Theory of Consumption, Production and Islamic Market Mechanisms - Islamic theory of supply and demand - Distortion in Islamic perspective	
Class 10 semester 2	3.4. Understand and describe macros in Islamic economics 4.4. Observing and practicing Islamic Macroeconomics 3.5 Describe and understand Muslim household accounting 4.5 apply and implement seasonal household accounting concepts	4. Islamic Macroeconomics - Understanding Macroeconomics and the difference with microeconomics - Simple Macroeconomic Concept - Money in the perspective of Islamic Economics 5. Muslim Household Accounting - Definition of Islamic household accounting - Benefits of Islamic household accounting - Islamic household accounting principles - Islamic household accounting position Islamic household financial management	QS. Abraham 32-34 QS. Al-A'raf 31-32 QS. Al-Isra' 26-27 QS. Al Baqarah 168 QS. Al-Isra' 26-27 . QS. Al Baqarah 168 QS. Al-Isra' 26-27 QS. Al-Baqrah : 75
Class 11 Semester 2	3.4 Describe and understand the BMT system 4.4 Implementing the BMT system in Islamic financial institutions 3.5 Describe and understand Muslim Business Accounting	4 Baitul Mal Wat Tamwil - Understanding Baitul Mall Wat Tamwil (BMT) - BMT basic principles and principles - Establishment and capital of BMT - BMT business activities - BMT Health	QS. Zukhruf: 32 QS. Taubah: 60, 103 Qs. Al Balat: 16

	4.5 Applying and implementing Muslim Business Accounting	• Constraints and development of BMT • BMT Development Strategy 5 Muslim Business Accounting • Mudharabah accounting • Musharakah accounting	
Class 12 semester 1	3.1 Describing the History of the Development of Sharia Accounting 4.1 Presenting and implementing the History of Sharia Accounting Development 3.2 Describe and understand the basic framework for the preparation and presentation of Islamic financial statements 4.2 Making Sharia Accounting Financial Reports 3.3 Describe and understand Sales and Purchase Accounting 4.3 apply and implement sales and purchase accounting	1. History of Sharia Accounting Development • Early Development of Sharia Accounting • The development of sharia accounting at the time of the caliph • Relationship between modern accounting and sharia accounting • A new revival in sharia accounting • The development of Islamic accounting in Indonesia 2. The basic framework for the preparation and presentation of Islamic financial statements • Definition of Sharia KDPPLK • Purpose of financial statements • Basic Assumptions • Qualitative characteristics of financial statements • Elements of financial statements • Recognition and measurement of financial statements 3. Accounting for buying and selling • Murabaha Accounting • Accounting Regards • Istisna Accounting	QS. Zukhruf: 32 QS. At-Taubah: 60 and 103 Qs. Al Balat: 16 Qs. Al Maidah:2 QS. Al Baqarah:42, 84, 110, 177, 277
Class 12 semester 2	3.4 Describe and understand rental accounting (Ijarah) 4.4 apply and implement Lease Accounting (Ijarah) 3.5 Describe and understand the accounting for zakat, infaq, and alms 4.5 apply and implement accounting for zakat, infaq, and alms	4. Lease accounting (Ijarah) • Owner accounting (mu'jir) • tenant's receipt (musta'jir) 5. Accounting for zakat, infaq and alms • Zakat accounting • Infaq and alms accounting	QS. An-Nisa': 58 QS. Al QS. Al-Isra': 35 QS. AlMuthaffifin: 1-6 QS. AlMaidah: 4: QS. Al-Baqarah: 185 QS. An Nisa: 5, QS At Taubah: 60

Source: Results of the Madrasah Aliyah Economic MGMP Workshop in Gorontalo in 2021

Performance testing or evaluation of the monolithic model, especially the local content (*Mulok*) of the Islamic economics-accounting curriculum, was carried out at Madrasah Aliyah Negeri 1 Pohuwato by involving the participation of 30 class X students majoring in Natural Sciences, Social Sciences, and Religion as samples in this study. The stages of

performance testing begin with giving pre-test to students. Furthermore, the learning process or the provision of material by the teacher is carried out. The following process is giving students a post-test with the same form as the pre-test. The test results were analyzed using a different test with the following outputs:

Table 2. Descriptive Statistics

	N	Minimum	Maximum	mean	Std. Deviation
PRE_TEST	30	10.00	50.00	30.6667	13.11312
POST_TEST	30	60.00	100.00	78.0000	11.56690
Valid N (listwise)	30				

Table 2 shows that the pre-test score of 30 students had an average score of 30.67, with the lowest score of 10 and the highest score of 50. The post-test score had an average value of 78.00, with the lowest score of 60 and the highest score of 100. Based on this value, there was an increase in the average value between the pre-test and post-test.

Table 3. Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
score	Equal variances assumed	1,688	.199	-14,827	58	.000	-47.33333	3.19242	-53.72366	-40.94300
	Equal variances not assumed			-14,827	57.110	.000	-47.33333	3.19242	-53,72578	-40,94088

The output of the different test results is Independent-Sample t-Test. There are two t values and their significance level: Equal Variance assumed and Equal Variance not assumed. Equal Variance assumed means both variants' populations are identical and Equal Variance is not assumed that the two population variants are not identical. To determine it, the F test was used.

Based on testing, the analysis results show differences in pre-test and post-test learning outcomes in the subjects of Local Islamic Economics at Madrasah Aliyah Negeri 1 Pohuwato in 2021. Sharia economy is one factor that supports the advancement of the Indonesian economic industry. The increasing interest in sharia-based business evidence this. With the development of this sharia business, it is necessary to prepare human resources that can support these activities. The development of the Islamic economics curriculum in schools is one of the strategies.

The development of the Islamic Economics Curriculum in Gorontalo began attracting much interest from schools, both MA, SMA, and SMK. Like MAN Insan Cendekia, which has long implemented the Islamic Economics Curriculum, which is included in specialization subjects, MAN 1 Pohuwato has also begun to integrate Islamic economics material into the Local Content subject. Islamic economics is one of the supports for sharia economics and business in Gorontalo, as research conducted by Niswatin, Laliyo, and Rasuli

(2017b) found the development of sharia economics curriculum and sharia accounting to be the first dominant factor carried out in supporting the implementation of economic, business, and economic systems. And sharia accounting in Gorontalo. The development of the sharia economics curriculum carried out by Niswatin found two models of curriculum development, namely the integrative model and the monolithic model. The monolithic model of sharia economics and accounting subjects at MAN 1 Pohuwato is loaded with local content subjects.

The curriculum model at Madarasa Aliyah, especially in the form of local content (*Mulok*), following the Decree of the Minister of Religion (KMA) No. 184 of 2019 concerning Guidelines for Curriculum Implementation in Madrasahs. This KMA becomes a reference for developing the curriculum and encouraging madrasahs to innovate in implementing a curriculum based on local wisdom, strengthening character, and moderating religion. The development of the sharia economic-accounting curriculum at Madrasah Aliyah is a universal welfare-based curriculum and learning that can make humans implement their knowledge for the welfare of humanity [9][10].

4. Conclusion

This research has found the concept of local content curriculum for Islamic economics-accounting subjects in Madrasah Aliyah grades X, XI, and XII. The results of the performance test of the local content curriculum model of Islamic economics accounting obtained differences in students' pre-test and post-test scores.

This shows increased students' knowledge and understanding of Islamic economics accounting. Implementing the Islamic economics-accounting curriculum given early to Madrasah students is expected to strengthen character in applying Islamic values in business. The results of this research provide recommendations to policymakers, especially the Ministry of Religion, in motivating Madrasah management to develop innovative curricula.

References:

- [1] Niswatin, Lukman AR Laliyo and LOR. "Potential Resources Based On Economic Education Business and Islamic Accounting In Gorontalo, Indonesia. *Int J Bus Manag Invent* n.d.;6.
- [2] Niswatin, Lukman AR Laliyo and LOR. Factors Influencing The Development Of The Economic, Business and Islamic Accounting In Indonesia. Pap. Present. 2nd Int. Conf. Econ. Educ. Business, Account. Makassar 28 – 29 Oct. 2017, n.d.
- [3] Niswatin, Lukman AR Laliyo and LOR. Development Model for Islamic Economics and Islamic Accounting Curriculum for High School/Equivalent in Gorontalo. n.d.
- [4] Niswatin. Prospects and Challenges of Sharia Economics, Business and Accounting Development in Gorontalo Province. Policy Br. "Two Decad. Gorontalo Prov. Photogr. Prog. Initiat. Natl. Dev. Agenda," Gorontalo: Gorontalo State University Press; 2020.
- [5] Rasuli N and LO. Development of an Economic-Accounting Curriculum Model in Senior High Schools Based on Islamic Social, Culture, and Religion. *J Econ Manag Islam Account* 2021;6.
- [6] Kunandar. Professional Teachers "Implementation of Education Unit Level Curriculum (KTSP) and Success in Teacher Certification. Jakarta: PT. King Grafindo Persada; 2011.

- [7] Triyuwono I. Awakening the Conscience Inside: The Spirituality of Code of Ethics for Professional Accountants. *Procedia - Soc Behav Sci* 2015;172:254–61. <https://doi.org/10.1016/j.sbspro.2015.01.362>.
- [8] Alotaibi, Abdullah, K., & Lone F. Islamic Banking and Finance Education: A Comparative Study of Saudi Arabia and The UK. *Int J Econ Res* 2016;13:2651–2662.
- [9] Fordebi Team. *Universal Welfare* 2017.
- [10] Kamayanti, A., & Lutfillah N. Universal welfare-based curriculum and learning. *J Islam Econ Manag Account* 2011:93–103.

(This page is left intentionally blank)