

# Identification Insert Economic Syariah on the Subjects of Economic Senior High School

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**Abstract:** Referring to the regulation minister for education 69 number in 2013, about a fundamental framework and structure high school curriculum, giving chances to students to take learning subjects cross specializing. Subjects economic one subjects enough offered as subjects' cross-specializing. Learning economy in Senior high school and Islamic High School current in Indonesia are based on theory capitalist economy. According to have evolved theory economic Sharia based. Referring to the economic development of sharia, be needed learning that anticipating and adapted to environmental conditions. The research aim is to identify learning material economy in high school senior can insert or added economic cross-specialization Sharia. A design study used is research development. The result showed some material that can insert material Syariah economy. Conclusions that resulted is learning economic x high school class more than 80 % may be equipped with matter Syariah economy.

## 1 INTRODUCTION

The growth of sharia business and banking industry in Indonesia is currently experiencing positive growth. The increase in growth is reflected in the volume of business, investment fund and also the increase of public deposit funds including the continued expansion of financing. In line with the growth of sharia industry in Indonesia is so rapid, one of the challenges faced is the fulfilment of human re-sources needs that understand and understand the business and Islamic economy. There is still a considerable disparity in human resource capacity in sharia business and business, as well as sharia banking compared with conventional business and banking. This condition becomes an obstacle in conducting business activities.

Public understanding and awareness of Sharia-based business and business are one of the fundamental issues. Educational institutions as information providers of the community have a very strategic role. Until now the introduction and study of business and sharia economy more at higher education level. Meanwhile, primary and secondary education is limited. Some schools have added studies and learning sharia economics. The learning

of sharia economy in primary and secondary schools has been done based on the respective school policies. The diversity of sharia economic learning in primary and secondary schools also occurs, according to the innovations made by each teacher and school, it is highly variable in achieving targeted competencies.

Some research results stated that the research of Muslikah, Roni, (2009) Implementation of Competency-Based Sharia Curriculum at Muhammadiyah Integrated Primary School Masaran Sragen, The result explained that the concept of integrated curriculum sharia in the implementation of general and Islamic-based learning, integrated into cognitive, affective and psychomotor.

Urgency Studying Islamic Economics (Study Motivation Learning Islamic Economics at Members of Islamic Economic Study Group Faculty of Economics and Business Diponegoro University of Semarang, (Saleh, 2012), the results of his research stated that psychological factors derived from the religious motive is the most fundamental factor in fostering motivation to learn In addition to external factors social environment and non-social and teachers.

Student Perceptions of Local Sharia Learning Activities at SMPN 2 Kota Tasikmalaya, (Mubarak,

2011), the students have a very good perception of the implementation of learning Local Sharia Economic Context.

Competency-Based Education Strategy for the Development of Indonesian Islamic Banking SDI (Muhammad, 2012), which concluded that For the players of the world of education, regulators, especially Bank Indonesia and the Ministry of National Education and practitioners to build integrative education model to prepare SDI Sharia Indonesia financial industry.

Student Perception and Teacher About Sharia Economics Through School Learning System (study at SMPN 1 Kota Tasikmalaya, (Hermawan, 2008), the result of respondent perception on sharia economics is categorized good, while research result of Bensaid and Machouche (2013) that by giving information about topic Certain Islam or mastery of certain textbooks without opposing students' thinking by giving emerging ideas and good trends will increase the memorize from the students so that there is implication of change and community development Systematically Islamic learning from Islamic thought can affect piety and moral discipline, including change Social as an effective learning validation parameter and can connect with the surrounding community.

Sharia Economics, Islamic Banking and Management Education in the Global Era. (Munawar, Fansuri, 2012), said the development of sharia economy in the global era has implications for the need for education and economic reform in Indonesia. If there is no renewal then education in Indonesia will be missed by the rhythm of change.

Economic Learning at secondary education level Senior High school and Islamic High School in accordance with the curriculum 2013, still refers to the conventional economy. In accordance with the Regulation of the Minister of Education and Culture of the Republic of Indonesia number 69 of 2013 on the structure of secondary education curriculum, described economic subjects including groups of specialization mathematics.

Undoubtedly the purpose of sharia economy is for the benefit of the human. Sharia economic system is based on Qur'an and hadith. Aydin (2013) explains that Islamic Economics is the knowledge and application of Sharah's orders and rules that prevent injustice in the acquisition and disposal of material resources in order to give satisfaction to humans and enable them to perform their obligations to God and society. This is in line with the opinion of Islahi (2015) in essence Islamic economy is made for the

benefit of the human and not to protect the interests of some people.

The Islamic economy is flexible and upholds the freedom of the human, Askari et al (2014) says that in general Islamic law and ideology is very upholding the freedom of the human. Humans and economies come up with the processing of natural resources. Humans as khalifah on earth have the freedom and responsibility to manage resources, according to the guidance in al-Qur'an and hadith. Of course, the freedom in question is not intended to commit an act of injustice, but the freedom in question is the freedom to compete in the good.

With that in mind the Islamic economy can be used as a way to strengthen the global economy. Choudhury (2001) says the relevance of Islamic finance in the process of ummatic globalization is accompanied by two normative and positive approaches based on the view of Tawheed. In Tauhid's view understanding of methodology and sharia application plays a key role in the global financial outlook. The difference in Islamic finance with capitalists is a global financial process of promoting the promotion and welfare of people, while capitalists are based on competition and rationalism.

To be able to realize a strong Islamic economy, then education is an important aspect to strengthen the concept of Islamic economy. Tahir (2009) argues that Islamic financial literacy is essential for the growth of the Islamic financial economy sector in the 21st century. Improving the quality of Islamic education at the undergraduate level can significantly improve Islamic financial literacy. In line with that thinking Hasan (2009) Islamic financial education at the undergraduate level can be a step to strengthen the economy through the implementation of Islamic economics, however scholars are human resources with high integrity in developing and strengthening the economic sector.

Islamic economic education will be more effective if it has been given early on, this strategy can be done by implementing Islamic economic material in-to the curriculum of formal education, support it Job (2009) Merging of Madaris curriculum (Islamic education institution) with Islamic finance program will not only Improving the ulama, but also effectively developing the skills of Madara students, besides applying sharia in the educational curriculum can be a proper step to introduce Islamic economics early on.

In the economic education of material mastery and economic ethics are the two most important, Chappra (2009) argues that the Ethics of a person will shape attitudes and behavior, as well as in economics.

A person with an unfavourable ethic will show bad behavior also in economic activity. In the economic perspective of Islam, economic activity is not only seen in terms of profit but also teaches ethics and morals. Therefore, in line with economic education, the moral and ethics of students must also be considered, the concept of Islamic economic learning not only teach economic activities, but also how to do economic action without violating the principle of justice. Akhtyamora et al (2015) reveals the principle of teaching in Islamic economics related to Islamic law written in al-Qur'an and hadith. The goal of Islamic economics is to benefit the people by distributing natural resources and opposing the practice of usury. So by paying attention to the concept of Islamic economic education can be said to be able to form a good attitude economy early on the students.

Looking at the phenomenon of human resource needs that have the competence, understanding, and awareness of sharia economy that is needed, while the available education still focuses on the conventional economic understanding, it is necessary to re-research that discusses Sharia economy starting from primary and secondary education. This research is the identification of basic competence that can be inserted sharia economic material at high school level.

## 2 METHODS

This research uses descriptive research method, this research tries to describe sharia economic materials that can be inserted in the subject matter of economy class X in high school and Islamic high school.

The object of the study is the class X economic meteor in High School. This research was conducted in Indonesia with the focus of study on the economic material of class X high school. The technique of data collection is literature study, in the form of study on the syllabus of economics class X Senior High School and Islamic high school and relevant sharia economic material. The data analysis used is descriptive.

## 3 RESULTS AND DISCUSSION

As attached in Attachment 12 of the Minister of Education and Culture Regulation No. 24 of 2016, the core competencies and basic competencies of the curriculum of the 2013 High School / Islamic high school for Economics are as follows: Spiritual

Attitude is "to live and practice the religion of the religion". The formulation of the Social Attitudes Com-petition is "To demonstrate honest behavior, discipline, responsibility, care (mutual assistance, cooperation, tolerance, peace), courteous, responsive, and proactive; as part of the solution to various problems in interacting effectively with the social and natural environment and placing itself as a reflection of the nation in the association of the world ". Both competencies are achieved through indirect teaching, through exemplary, habituation, and school culture; Taking into account the characteristics of the subject, as well as the needs and conditions of the learners. Core competence 3 Knowledge is broken down into the 9 (Nine) basic competencies and results of a study on the potential of inserting Sharia economic material on the economic grade X / SMA / MA class mathematics as follows:

Table 1: Results of basic competence studies (knowledge) of sharia insert economics.

No.	Basic Competence	Insert Material of Sharia Economics
3.1	Describe the concept of economics.	Science and Islamic economic law
3.2	Analyze economic problems in the economic system.	Sharia / Islamic Economic System
3.3	Analyze the role of economic actors in economic activities	<ol style="list-style-type: none"> <li>Ethics of Production and Consumption according to Sharia Economics</li> <li>The basic principle of Islamic production</li> <li>The basic principle of Islamic consumption.</li> </ol>
3.4	Describe the formation of market equilibrium and market structure.	<ol style="list-style-type: none"> <li>The theory of Islamic demand and supply</li> <li>Pricing mechanisms in sharia economics.</li> </ol>
3.5	Describe financial services institutions in the economy.	Sharia banking
3.6	Describe the central bank, payment system, and means of payment in the Indonesian economy.	Monetary policy in sharia economy
3.7	Describe the concept of business entities in the Indonesian economy.	-

3.8	Describe cooperatives in the Indonesian economy.	Sharia financial services cooperative
3.9	Describe the concept of management.	The role of ESQ in management

Source: Appendix 12 Permendikbud. RI number 24 of 2016

Some of the basic competencies of the knowledge aspect on economic subjects of grade X senior and Islamic high school can be incorporated sharia economic material. The submitted material will complement the discussion of each of the basic competencies. Based on the table of 9 basic competencies in class X, 8 basic competencies that can be incorporated sharia economic material. The addition of sharia economic material is expected to improve the competence of learners especially on understanding and awareness of sharia economy.

Core Competence 4 (Skills) is outlined in basic competencies as in the following table:

Table 2: Results of identification of basic competence (skills) insert material of sharia economics.

No.	Basic competencies	Insert Sharia Economic Material
4.1	Identify scarcity and opportunity costs in meeting needs.	Sharia Economics (understanding, objectives, principles and characteristics of sharia economy)
4.2	Presents the results of analysis of economic problems in the economic system.	Sharia / Islamic Economic System
4.3	Presents the results of analysis of the role of economic actors in economic activities	1. Ethics of Production and Consumption by Sharia Economics 2. The basic principle of Islamic production 3. The basic principle of Islamic consumption
4.4	Presents observations about price changes and quantity of equilibrium in the market.	1. The theory of Islamic demand and supply 2. Pricing mechanisms in sharia economics

4.5	Presents the tasks, products, and roles of financial services institutions in the Indonesian economy.	Islamic Banking, Sharia Insurance, Sharia Pawnshops
4.6	Presents the role of central banks, payment systems, and payment instruments in the Indonesian economy.	Monetary policy in sharia economy
4.7	Presents the role, function, and activities of business entities in the Indonesian economy.	-
4.8	Implementing cooperative management in schools.	Sharia financial services cooperative
4.9	Implement management functions in school activities.	The role of ESQ in management

Source: Appendix 12 Permendikbud. RI number 24 of 2016.

Based on the table for basic competence (skill aspect) shows from the 9 basic competencies available, there are 8 basic competencies that can be inserted material of sharia economy. The results of this study are expected to equip learners with economic and economic materials sharia comprehensively. Sharia economic material is expected to complement the skills of learners.

## 4 CONCLUSIONS

The result of identification of basic competency of economic class X Senior and Islamic High School indicates more than 80% can be inserted material of sharia economy. These findings are expected to be a good start to providing a comprehensive learning economy, some views and studies. Learners can use the knowledge and skills learned in everyday life. Providing economic and economic material of Sharia together, it is possible to increase the achievement of core competency 1 that is spiritual attitude and also core competency 2 is the social attitude.

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