

BUILDING AN ECONOMIC SMART GENERATION: APPLICATION OF ISLAMIC ECONOMIC VALUES IN EARLY CHILDHOOD EDUCATION (ECED) TO SUPPORT THE ACHIEVEMENT OF SDGS

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Abstract

This study aims to examine the application of Islamic economic values in early childhood education (ECE) and its contribution to the achievement of Sustainable Development Goals (SDGs). This study was conducted in several PAUDs in South Tangerang through observation, interviews with teachers, parents, and school principals. The results show that the concepts of saving, sharing, and social responsibility have been implemented although still limited. The saving program is conducted regularly, while the concept of sharing is applied through weekly infaq and social activities. These values have a positive impact on children's character building and financial literacy from an early age. The application of Islamic economic values in PAUD also supports the SDGs, especially SDG 1 (No Poverty), SDG 4 (Quality Education), SDG 10 (Reducing Inequality), and SDG 12 (Responsible Consumption and Production). Through SWOT analysis, it was found that the main strengths lie in parents' enthusiasm and support for Islamic-based characters, while the main weaknesses are teachers' limited understanding and lack of teaching materials. Opportunities identified include collaboration with Islamic banks and increasing sharia-based financial literacy, while the biggest threat is the lack of training and socialization. This study concludes that Islamic economic value education in early childhood education has great potential in supporting sustainable development and forming a generation with economic intelligence and character. Integration of Islamic economics-based curriculum and improved teacher competencies are needed to optimize the application of these values.

Keywords: ECE, Islamic economic values, sharia financial literacy, character building, SDGs

Introduction

Education is a means for humans to gain knowledge. Allah SWT has given human potential in the form of reason so that they can distinguish between good and bad actions and can receive knowledge. Education basically serves to develop all the potential, skills and characteristics of the human person towards a more positive direction, both for himself and his environment. This education guides humans in facing life in the future to face intense competition in every aspect of life (Sukmadinata, 2013). Thus, the task of educators is not only to improve intellectual intelligence, but to develop all aspects of the student's personality. In the process of forming a child's personality, we must also instill aspects that are in accordance with religious rules.

Early Childhood Education (ECED) is a very important stage in a child's character development, where moral values and good habits are introduced. Children begin deep learning of basic concepts that will shape their behavior in the future. For this reason, PAUD aims to prepare children holistically, covering cognitive, social, emotional, and physical aspects in the face of formal education later in life. Islamic economic values in ECD are in line with efforts to support the achievement of Sustainable Development Goals (SDGs), particularly SDG 4 (Quality Education), SDG 1 (Poverty Alleviation), SDG 10 (Reduction of Inequality), and SDG 12 (Responsible Consumption and Production). Wahyuningsih (2017) revealed that there are three pillars that become indicators in the concept of SDGs development, namely, First, indicators attached to human *development*, including education and health. Second, the next indicator is attached to the small environment (*Social Economic Development*), such as the availability of environmental facilities and infrastructure, and economic growth. Third, this indicator is attached to a larger environment (*Environmental Development*), in the form of the availability of natural resources and good environmental quality.

For this reason, teaching in PAUD with the concept of saving, sharing, and simplicity not only shapes children's financial literacy, but also strengthens their social awareness, so that they grow into a

generation that cares about the welfare of society. Learning about the concept of saving and spending behavior from an early age can shape children's behavior patterns in the future. Islam teaches humans to save as a form of protecting themselves from poverty, in case of need and as a form of preparation for the future, as found in Q.S. Al Hasyr, 59: 18; An Nissa, 4: 9; that saving is a way for Allah SWT to ensure that a person avoids poverty. In addition, the concept of saving can also help children develop financial skills from an early age. Children are able to learn the importance of money management, how to save money, and how to earn and use money wisely.

In Indonesia, early childhood education is a top priority in national education. According to the results of the National Socio-Economic Survey (Susenas) of the Central Bureau of Statistics (BPS) estimates, anak usia early childhood (0-6 years) in Indonesia reached 30.2 million people in March 2023. This figure is equivalent to 10.91% of the total population of Indonesia.

This number shows the great potential in providing quality education that includes economic and social values from an early age. One approach that is beginning to receive attention is the application of Islamic economic values in early childhood education. These values, which include the principles of justice, sharing, saving and social responsibility, are important to introduce from an early age in order to form a generation that is not only academically intelligent, but also has good economic character and ethics. Economics in Islam is not only seen from a materialistic point of view, but also prioritizes the principles of justice and simplicity. This concept will be implied in various aspects of life. For this reason, the goal of Islamic economics is not only to focus on personal gain but also social welfare and justice. Indonesia, with its majority Muslim population, has a great interest in developing sharia economics and finance.

The development of the Islamic economy in Indonesia continues to increase significantly. In 2023, Indonesia's Islamic economy and finance (eksyar) will be ranked 3rd in *the State of The Global of Islamic Economic* (SGIE).

The potential of the Islamic economy in Indonesia is enormous, especially since it is supported by a Muslim population of more than 230 million people. Socialization and education contribute to increasing Islamic financial literacy in society and increasing public awareness of the importance of sharia principles in everyday life (Sugiarti, D. 2023).

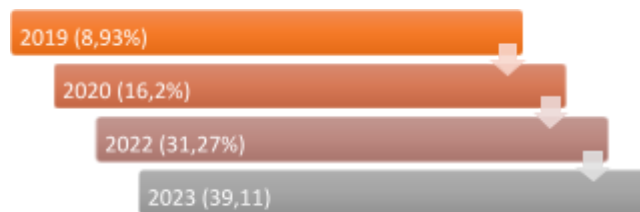


Figure 1
Sharia Financial Literacy Data in Indonesia
Data source: OJK, 2024 (data processed by the author)

Based on the graph above, Indonesia's Islamic financial literacy level in 2019 was recorded at around 8.93%. This figure indicates that around 9% of the Indonesian population at that time had a fairly good or adequate understanding of Islamic financial concepts and products. Meanwhile, the level of public literacy in the Islamic economy in 2020 reached 16.2%. In 2022, the literacy rate is higher than the inclusion rate, which is 31.27% and 16.63%. Furthermore, OJK in collaboration with the Central Statistics Agency (BPS) has conducted a National Survey of Financial Literacy and Inclusion (SNLIK) in 2024 with the aim of measuring the financial literacy and inclusion index in 2023. Based on the results of SNLIK in 2024, the Islamic financial literacy index in 2023 was 39.11% and the Islamic financial inclusion index in 2023 was 12.88%. These figures indicate that public understanding of Islamic financial products and services has increased significantly.

People are beginning to understand the importance of ethical finance. This provides an opportunity to introduce Islamic economic values from an early age, so that children grow up with a basic understanding of sharia-based resource management. Therefore, by teaching children the concepts of saving and sharing, children can understand the importance of managing sustenance wisely and caring about the welfare of others. According to a study from the University of Education Indonesia (2021), children who are taught to save and share in PAUD tend to have higher empathy and sense of responsibility compared to children

who do not receive similar education. With the introduction of Islamic economic values from an early age, it can form a generation that is more aware of social responsibility and has better financial literacy. Methods that can be used in teaching children the concept of saving, by educating the culture of saving and teaching children about the meaning and importance of money, how to manage money properly and correctly, after that, can be implemented by giving children a special savings book.

The application of Islamic economic values in PAUD faces several challenges or obstacles:

- 1) Many PAUD managers and educators do not have an adequate understanding of Islamic economic concepts, such as zakat, waqf, muamalah, and sharia-based welfare principles. Without this understanding, it is difficult to integrate Islamic economic values in the ECD curriculum.
- 2) PAUD teachers and educators do not always have a background in Islamic economics education, making them less able to teach Islamic economic values effectively. In addition, the lack of training and workshops on Islamic economics among PAUD educators is one of the obstacles. Based on a survey by the Central Bureau of Statistics (BPS) in 2021, it shows that more than 70% of PAUD educators in Indonesia do not have competence in the field of Islamic economics or economic teaching based on sharia values.
- 3) Most PAUD curricula in Indonesia do not include specific teaching of Islamic economic values. Although Islamic values can be applied in daily life, not all educational institutions integrate aspects of Islamic economics in a structured way in the learning process. According to the ECD Education Development Report by the Indonesian Ministry of Education and Culture (2020), around 40% of ECD institutions in Indonesia do not integrate Islamic economic materials in their curriculum.

By overcoming these barriers, the value of Islamic economics can be applied more effectively in PAUD, by conducting training for PAUD teachers on Islamic economics, including the basic principles of Islamic economics that can be taught to early childhood. In addition, providing support for better learning facilities, such as Islamic economics-based education modules for PAUD. On the other hand, if implemented well, this approach has great potential in creating a generation that is economically intelligent, ethical, and concerned about social justice. Given the opportunity to produce an economically intelligent generation, PAUD can be an effective means to instill the value of Islamic economic values to children. Therefore, this article has two main objectives: First, to analyze the role of Islamic economic values in character building and financial literacy of ECD children. Second, to explore the challenges and opportunities in the application of Islamic economic values in ECD settings. With these objectives, it is desirable to be able to help form a young generation that is not only financially intelligent, but also has a high social awareness in accordance with Islamic values.

Method

This research uses the SWOT (*Strength, Weakness, Opportunities, Threats*) analysis method in evaluating the application of Islamic economic values for Early Childhood Education (ECED), through a qualitative descriptive approach. Setiana Robith A (2022) states that descriptive research method is a method in which a researcher collects data, then critically analyzes the data and concludes it based on the facts at the time of the research. The population of the study was PAUD schools in the South Tangerang area, while the samples of this study were 3 PAUD schools in the South Tangerang area, namely PAUD Kenanga, PAUD Mitra Keluarga, PAUD Istiqamah, and TK Permata Hati. This research involves PAUD educators, parents, and principals, while the object of research is the application of Islamic economic values such as saving and social responsibility in the PAUD curriculum.



Figure 2

Research Framework

Data were collected through observations, interviews and document studies to identify internal and external factors of PAUD based on SWOT analysis. Then determining the weight and rating of internal and external factors, mapping and analysis are carried out to find out the best strategy that can be done for the application of Islamic economic values in PAUD institutions to achieve SDGs goals. In line with Erwin Suryatama in Cahyono (2016) who states that. "SWOT analysis is used to evaluate strengths, weaknesses, opportunities, and threats in a project or business speculation". Data analysis was carried out using the SWOT approach which includes identifying strengths, weaknesses, opportunities, and threats in the application of Islamic economic values. The results of the analysis were organized into a SWOT Matrix to formulate optimal strategies that support the effective and comprehensive implementation of Islamic economic values in PAUD. This research focuses on the integration of Islamic economic values as part of holistic learning at the early childhood education level.

Result and Discussion

1. Application of Islamic Economic Values in Early Childhood Education

The research revealed several findings regarding the application of Islamic economic values in the Early Childhood Education (ECE) curriculum in South Tangerang. Based on observations and interviews with PAUD teachers, parents, and principals, it was found that Islamic economic concepts such as saving, sharing, and social responsibility are starting to be implemented in some PAUD institutions although limited. a. Application of the Saving Concept

- a) The author observed activities at PAUD Mitra Keluarga, where the concept of saving has been implemented and runs consistently until now. At the beginning of the semester, parents are informed about the programs that will be implemented, one of which is the savings program. In its implementation, each child is given a savings book to record the money they set aside, both from daily pocket money and the results of parents' gifts. Every morning, the savings books of children who want to save are collected by the teacher to be recorded. After the recording process is complete, the savings book is returned to the child when they return home from school. This activity is carried out regularly every day. At the end of the semester, along with the distribution of report cards, the teacher calculates the total money that has been saved by each child and hands over the savings to the parents. In addition, teachers also encourage children to use piggy banks at home as a

reinforcement of saving habits outside of school. This program is designed to instill the habit of saving systematically from an early age.

This activity is in line with the message in QS Yusuf: 47, which teaches the importance of saving the fruits of labor for future preparation. This effort aims to build children's awareness of the importance of financial planning from an early age.

- b. Application of the Sharing Concept

The concept of sharing has also been implemented in Permata Hati Kindergarten through programs such as "Friday Blessing," where children are asked to bring food from home to share with friends or the surrounding community. In addition, there is also a weekly infaq program that teaches children to set aside some of their money for charity. These activities receive full support from parents who motivate the children to share consistently. This sharing activity is in line with the values contained in QS Al-Baqarah: 261, which describes the great reward for those who share and give alms. In this way, children are taught to care more about others and understand the importance of helping each other.

- c. Implementation of Social Responsibility

Social responsibility activities are also introduced in several PAUDs, including PAUD Mitra Keluarga, through daily activities such as tidying up food, cleaning the school, tidying up toys, and helping friends. Teachers consistently provide direction and examples to the children, while parents play a role by supporting similar behaviors at home. These activities reflect the message in QS At-Taubah: 105, which emphasizes the importance of working and being responsible for what one does. Through this activity, children learn to care about cleanliness, tidiness and the well-being of the community.

- d. Influence on Children's Character Development and Financial Literacy

The implementation of Islamic economic values in PAUD has a number of positive impacts on children's character development and financial literacy. Values such as saving, sharing, and social responsibility taught early on can shape children into individuals who are more empathetic, care about others, and have a high sense of responsibility. For example, through saving, children learn to delay their desires, manage their finances, and understand the importance of planning. This habit helps build a strong foundation of financial literacy for their future. Sharing activities such as infaq and sadaqah teach children to understand the importance of social solidarity and to pay attention to the needs of others. Based on research by Fauziah and Sari (2019), financial literacy-based education at an early age also shapes children's character to be more disciplined and wise in the use of resources. In line with Gardynia and Syaodih (2021) who mentioned that the integration of economic values in early learning helps children practice money management concretely, for example through activities such as recording daily savings or sharing with friends in need. This study shows that such an approach is effective in building frugal and responsible attitudes.

2. Implementation of Islamic Economic Values in Early Childhood and SDGs

The application of Islamic economic values in PAUD is in line with several Sustainable Development Goals (SDGs).

a. SDG 1 (No Poverty)

The value of sharing, such as zakat, infaq and sadaqah, teaches children the importance of helping people in need. This not only builds social solidarity but also helps reduce poverty at the community level. This concept of sharing is in line with Islamic principles that focus on equalizing prosperity through fair distribution of wealth. Shows that the potential of Islamic economic education in systematically reducing poverty According to the BAZNAS report (2021), the majority of the IDR 447.5 billion funds collected were channeled for humanitarian activities, especially to the poor. On average, the allocation of zakat funds for this group covers around 60-70 percent of the total funds collected. This distribution reflects the focus of zakat institutions in supporting people who are on the poverty line to fulfill their basic needs and improve welfare.

b. SDG 4 (Quality Education)

Islamic economic value-based education provides early financial literacy and character learning. Children learn to save and share, which encourages them to become more financially responsible. According to Gardynia and Syaodih, in *Early Childhood Financial Literacy: A Systematic Literature Review* (2021), this educational approach can strengthen children's financial literacy and character holistically.

c. SDG 10 (Reduce Inequality)

The value of sharing in Islam reduces social inequality by encouraging solidarity and fair distribution of wealth. Islamic economic values such as zakat can be an effective wealth redistribution tool to reduce poverty (Burhanudin H. 2023).

d. SDG 12 (Responsible Consumption and Production)

The concept of saving and sharing can teach children to manage resources wisely. This is in line with the principle of SDG 12, which encourages responsible consumption patterns. In *Islamic Finance and SDGs - Building a Fair and Inclusive Future* published by IFAC (2021), it is stated that Islamic finance promotes ethical and sustainable production and consumption practices.

3. SWOT Analysis

SWOT analysis is carried out by analyzing IFAS (Internal Strategy Factors Analysis Summary) and EFAS (External Strategy Factors Analysis Summary). This analysis aims to match the external opportunities and threats faced by the company with its internal strengths and weaknesses to produce alternative long-term and short-term strategies. Based on the observations that have been made, the mapping of the SWOT analysis results is as follows.

a. IFAS Analysis (Internal Strategy Factors Analysis Summary)

IFAS analysis is conducted on the factors contained in the PAUD institution, namely the strengths and weaknesses of the PAUD institution. The following internal strategic factors in PAUD have been studied.

Table 1. Summary of IFAS Factors of ECD

IFAS	Weight	Rating	Score
Strengths			
Increased Islamic financial literacy	0,25	4	1,0
Islamic values in line with SDGs	0,20	3	0,6
Character reinforcement	0,15	4	0,6
Total power	0,60		2,2
Weaknesses			
Teachers' understanding of economics Islamic	0,20	2	0,4
No integration in the curriculum	0,15	2	0,3
Lack of teaching materials	0,05	2	0,1
Total weakness	0,40		0,8
Total IFAS Score			3,0

Source: Primary Data, processed 2024

Based on the results of the IFAS analysis in table 1, the total score of internal strategic factors is 3.0. In the internal external matrix (IE), this value is in the high category. While the biggest strength factor owned by PAUD is in increasing Islamic financial literacy and the biggest weakness owned by PAUD lies in the lack of teaching materials or modules relevant to Islamic economic values in early childhood education.

a) Strengths

1. Saving and sharing activities have been implemented
Based on the statement of Diyan Yuniarti (Principal of Permata Hati Kindergarten) who stated that "there is already a savings program with a savings book. Then share every Friday in the form of food". This program is very effective in building empathy and responsibility.
2. Parents' enthusiasm for the program
Based on Rusminah S.Pd (Paud Kenanga teacher)'s statement, "Parents' enthusiasm for the program is very good". Enthusiasm can increase support for the implementation of Islamic economic values.
3. Character strengthening through Islamic values
Based on the statement of Rusminah S.Pd (Paud Kenanga Teacher) argues that "the application of Islamic economic values makes children become social and responsible individuals". Character strengthening is relevant in building financial and social literacy

b) Weaknesses

1. Teachers' limited understanding of Islamic economics
Based on the interview results expressed by Diyan Yuniarti (Principal of Permata Hati Kindergarten) "teachers do not fully understand, only teach the concept of saving in a simple way". This weakness is a significant obstacle in the implementation of Islamic economic values.
2. No integration of Islamic economic values in the curriculum
According to Diyan Yuniarti, "there is no curriculum that integrates Islamic economic values in PAUD". The absence of a curriculum in the integration of Islamic economic values can hinder the formality and sustainability of the program.
3. Lack of teaching materials that support
Based on the opinion of Bilqis Alya Zuhira (Paud Mitra Keluarga Teacher) that there are obstacles "because there is no book to teach PAUD children about saving Islamically". In addition, based on Diyan Yuniarti's statement that "There is no special material, it is directly practiced". The lack of teaching materials also limits the effectiveness of teaching.

b. EFAS Analysis

EFAS analysis is conducted on factors that exist outside PAUD institutions, namely opportunities and threats that PAUD institutions have in implementing Islamic economic values. The following external strategic factors in PAUD have been studied.

Table 1. Summary of IFAS Factors of ECD

EFAS	Weight	Rating	Score
Opportunities			
Enthusiastic community and parents	0,35	4	1,5
Government collaboration with Islamic Banks	0,30	3	0,9
Shariah-based financial literacy awareness	0,15	3	0,45
Total Opportunity	0,80		2,75
Threats			
Lack of educator competence	0,10	2	0,2
Lack of facilities and resources	0,05	2	0,1
Lack of socialization to parents	0,05	2	0,1
Total Threat	0,20		0,4
Total EFAS Score			3,15

Source: Primary Data, processed 2024

Based on the results of the EFAS analysis in table 2, the total score of external strategic factors is 3.15. In the internal external (IE) matrix, the value falls into the high category. The weighting factor of opportunities totals 0.80, as this factor is considered more significant in supporting PAUD development.

The factor "Enthusiasm of the community and parents" is given a greater weight (0.35) because of its highest contribution. The biggest advantage owned by PAUD is the enthusiasm of the community and parents, while the biggest threat owned by PAUD lies in the lack of competence of educators in the field of Islamic economics.

Opportunities

1. Enthusiastic community and parents

Diyan Yuniarti argues that "parents' enthusiasm can be seen by providing support for saving money". This enthusiasm provides a great opportunity to expand the program.

2. Potential government collaboration with Islamic banks

The opinion expressed by Siti Syahria (parents of PAUD Mitra Keluarga students) stated that "there is a need for socialization from related agencies, school institutions, parents, and the local community". This collaboration can help provide sharia-based savings facilities for children. The Indonesian government through the National Committee for Sharia Financial Economics (KNEKS) and Bank Indonesia (BI) continues to encourage the development of sharia financial literacy and inclusion. One of the focuses is to introduce Islamic financial services that can be accessed by the entire community, including financial literacy programs for children and families. Bank Syariah Indonesia (BSI) has shown real support in encouraging Islamic financial literacy through innovative features on its digital platform, BSI Mobile. BSI also collaborates with various institutions to promote zakat, infaq, waqf and sharia-based saving programs including for children. Some sharia-based savings programs for children:

a. BSI Junior Savings

Savings for children under 17 years old with wadiah and mudharabah contracts. This savings account comes with a special ATM card for children and access to transactions through e-banking with a minimum initial deposit of Rp100,000.

b. BSI Tabungan Simpanan Pelajar (SimPel)

Savings for students issued by Islamic banks in Indonesia. This savings account has easy and simple requirements.

c. iB Hijrah Savings Plan

A savings account from Bank Muamalat designed to help plan your child's future in a disciplined manner. This savings account has a monthly auto-debit.

3. Shariah-based financial literacy awareness

Based on Bilqis Alya Zuhira's (PAUD Mitra Keluarga Teacher) statement that "In PAUD we can introduce a sense of sharing to fellow friends, a sense of empathy, and recognize how to save money". This awareness can improve the implementation of Islamic value-based education. This is in line with a significant increase in Sharia financial literacy in Indonesia, which by 2023, will reach 39.11%.

Threats

1. Lack of training and workshops

According to Bilqis Alya Zuhira's opinion that "teachers should conduct seminars, training and workshops on Islamic economics". The absence of training can be a major obstacle in the implementation of Islamic economic values.

2. Absence of national standards

"The current PAUD curriculum has not implemented Islamic economic values" According to Bilqis Alya Zuhira (PAUD Mitra Keluarga teacher). Based on this statement, it can be seen that there is no standard curriculum that integrates Islamic economic values.

3. Lack of socialization to parents

"Some parents do not know how to teach Islamic economic values in PAUD" according to Bilqis Alya Zuhira. This barrier can limit the acceptance of Islamic economic values. Therefore, the solution is to involve parents in saving and sharing programs to support the consistency of learning at home.

Grand Strategy Matrix

This matrix is used to determine the position of the meeting between the values of each strategic factor, making it easier to determine the choice of strategies that can be applied by PAUD institutions based on the IFAS score of 3.0 and EFAS of 3.15.

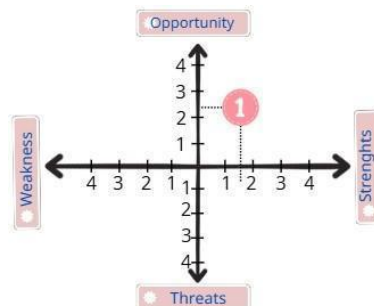


Figure 3: Grand Strategy Diagram
(Source: Primary data, processed 2024)

Based on (IFAS) and Y (EFAS) in the IE Matrix, the X-axis is at a value of 1.4, which is in the medium category (1.0-1.99), which means that PAUD has good potential internal strengths, such as increasing Islamic financial literacy and strengthening children's character. However, internal weaknesses, such as teachers' lack of understanding and lack of teaching materials, need to be improved to support more optimal growth. Meanwhile, the results of the Y-axis show external opportunities (positive) minus external threats (negative). The value of 2.35 is in the high category (2.0-3.0), which means that PAUD has enormous external opportunities, such as community enthusiasm and collaboration with sharia institutions. External threats, such as lack of facilities and socialization to parents, are relatively small so that opportunities can be maximized.

The conclusion is that PAUD is in Quadrant I (Growth Strategy). This indicates that PAUD has significant external opportunities, such as community enthusiasm and government support, but still needs to strengthen internal factors such as improving teacher understanding and developing Islamic economics-based teaching materials. The main strategy that can be implemented is to focus on growth, such as:

- Increase collaboration with the government and Islamic financial institutions.
- Strengthening educators' competencies through training in Islamic economics.

c) Integrate Islamic economic values in the curriculum to maximize positive impact. These steps help in the integration of Islamic economic values in PAUD to capitalize on opportunities while overcoming existing internal weaknesses.

SWOT Matrix

The SWOT matrix integrates internal strengths and weaknesses with external opportunities and threats to design a more effective strategy for implementing Islamic economic values in PAUD.

Table 1. SWOT Matrix

IFAS EFAS	Strength (S) 1.Implementation of the savings program 2.Character reinforcement 3.Parental support	Weakness (W) 1. Limited teacher understanding 2. No curriculum integration 3. Lack of supporting teaching materials
Opportunity (O) 1. Community and OTM enthusiasm 2. Potential government collaboration 3. Public literacy awareness	SO strategy 1.Utilize OTM support 2.Collaboration with LKS 3.Improving children's literacy	WO Strategy 1.Teacher training/workshop 2.Developing relevant modules 3.Integration of Islamic economic values into the PAUD curriculum
Threat (T) 1. No training and workshops for PAUD teachers 2. Absence of national standards (curriculum) 3. Lack of socialization to OTM	ST Strategy 1.Use strengths of existing programs to overcome barriers 2.Actively involve parents in financial literacy programs	WT Strategy 1.Advocate to government for national policies 2.Socialization of Islamic economic values to the community

Source: Primary Data, processed 2024

Based on the results of the analysis that has been carried out, several alternative strategies can be proposed for PAUD to apply Islamic economic values in realizing the achievement of SDGs as follows:

SO (Strengths- Opportunities) Strategy

1. Leverage parental and community support
Actively involving parents in programs such as "Jumat Berbagi" and sharia-based savings can expand the reach of Islamic economic values in the family environment. Utilizing community support is also useful in order to bridge cooperation with Islamic financial institutions. For example, by bringing in Islamic bank representatives to educate the community about children's financial products.
2. Collaborate with Islamic Financial Institutions
There is cooperation with institutions such as Bank Syariah Indonesia (BSI) in providing child savings services and supporting sharia-based programs in PAUD.
3. Improving Sharia Financial Literacy in Children from an Early Age
Using sharing and saving as a platform to improve children's social and financial literacy from an early age.

WO (Weaknesses-Opportunities) Strategy

1. Intensive Training and Workshop for Teachers
Conducting intensive training on Islamic economic values such as zakat, waqf, and sharia-based financial management needs to be provided to early childhood education teachers to improve their competence.
2. Developing relevant teaching materials
Developing teaching materials by developing simple learning modules that cover the basic concepts of Islamic economics for early childhood.
3. Integration of Islamic economic values in the curriculum
Encourage the integration of the national curriculum by building synergies with the government and educational institutions to incorporate the value of Islamic economics into the national curriculum of early childhood education.

ST (Strengths-Threats) Strategy

1. Using existing programs to overcome obstacles
The savings program that has been implemented, namely the use of children's savings books, can be a foundation for training teachers on broader Islamic economic concepts. This aims to overcome obstacles in the form of limited teacher understanding of Islamic economic values such as zakat and waqf. Therefore, by strengthening the existing program, it is expected to increase the application of Islamic economic values gradually and more effectively.
2. Involving parents in financial literacy programs
Providing parents with an understanding of the importance of sharia-based financial literacy aims to ensure consistency of learning at home so that the program can run continuously. In addition, providing an understanding of the importance of sharia-based financial literacy through seminars or simple modules. Parents can also help their children by creating a savings plan or practicing sharing through daily activities, such as setting aside money for alms.

WT (Weaknesses-Threats) Strategy

1. Advocacy for National policy
Advocating to the government to develop policies or national standards related to the application of Islamic economic values in PAUD. In line with Madyan, et al (2024) which states that the development of PAUD curriculum based on Islamic education requires a systematic and planned approach with steps such as analyzing needs, setting curriculum objectives, developing curriculum content, developing teaching materials, teacher training, curriculum implementation and evaluation and adjustment. To that end, it can be done by providing concrete evidence to the government by proposing a pilot program (pilot project) in several PAUD to implement Islamic economic values formally. The results of this project can be used as a national model.
2. Socialization of Islamic economic values
There are several ways that can be done to carry out socialization, namely first, holding seminars and workshops on the importance of Islamic financial literacy. Second, creating educational content such as videos and articles on Islamic economic values to be disseminated through social media such as Youtube or other digital platforms. Third, hold webinars or online discussions on Islamic financial literacy involving religious leaders, academics and practitioners. Fourth, conduct surveys or interviews to find out the extent to which people understand and apply Islamic economic values in their lives. Fifth, hold social activities such as fundraising based on zakat or alms, to strengthen the concept of sharing in Islam.

Conclusion

This study reveals that the implementation of Islamic economic values in Early Childhood Education (ECE) in South Tangerang, although still in its early stages, has had a positive impact on children's character development and financial literacy. Values such as saving, sharing and social responsibility have been implemented in daily activities, which not only develop financial skills, but also strengthen children's social character and empathy. This shows the importance of early education in shaping children's character and skills with a social and economic values-based approach. The application of Islamic economic values is also in line with several Sustainable Development Goals (SDGs), including reducing poverty (SDG 1), providing quality education (SDG 4), reducing inequality (SDG 10), and

promoting responsible consumption and production (SDG 12). This shows the relevance of applying Islamic economics in education to achieve more inclusive and responsible sustainable development goals. In the SWOT analysis conducted, the main strength lies in the implementation of saving and sharing activities that have strong support from parents. This is instrumental in building financial literacy and strengthening children's social character. However, there are some obstacles, such as teachers' limited understanding of Islamic economics and the lack of teaching materials, which hinder wider and more systematic implementation. A great opportunity arises from the enthusiasm of the community and the potential for collaboration with Sharia Banks, which could strengthen the program. Other major challenges include the lack of training for teachers and the absence of a standard curriculum that integrates Islamic economic values, which need to be addressed to improve the quality of the program's implementation. Nonetheless, the potential of implementing Islamic economic values in PAUD is huge in building financial literacy and strong character in children. Therefore, strengthening cooperation between educational institutions, government, and Sharia Banks, as well as providing training for teachers, can accelerate the implementation of these values in a more structured and sustainable manner.

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