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Integration Of Sharia Financial Literacy into Thematic Learning for The Pewanida Muslim Community in Malaysia.

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Abstract
*Sharia financial literacy levels among Muslim households in minority or diaspora communities remain low. Previous studies indicate that many Muslim communities struggle to distinguish between conventional financial products and those compliant with Sharia principles (OECD, 2023; Isa et al., 2024). To address this issue, an integrated educational model has been introduced to leverage local socio-religious potential, strengthen household financial resilience, and enhance Sharia financial inclusion. Although the Pewanida (Women's Association) community in Malaysia consistently participates in religious gatherings, many members still face challenges regarding conceptual understanding, contract governance, managerial capacity, and competitiveness vis-à-vis conventional financial systems. This study employs a qualitative approach—utilizing semi-structured interviews with academic experts from Universitas Potensi Utama and representatives of the Pewanida community in Malaysia—to analyze the implementation of thematic Quranic learning integrated with Sharia financial literacy. The findings reveal that program sustainability relies heavily on community leadership, while misconceptions regarding *Murabahah* financing and limited understanding of formal Sharia financial services remain significant challenges. Therefore, strengthening institutional support and developing a sustainable management framework are crucial for enhancing Sharia financial literacy and fostering community economic resilience.*
Keywords: *Sharia banking, financial literacy, thematic Quranic studies, Pewanida, Malaysia.*

1. Introduction

Optimizing financial literacy within Muslim households is a crucial benchmark for national economic resilience in the digital era. In Malaysia, despite mature infrastructure and the rapid market penetration of Islamic banking, the application of basic Sharia financial literacy at the grassroots level remains uneven. Muslim women's communities—both domestic and in the diaspora, such as Pewanida (Women's Association)—demonstrate a strong commitment to religious values; however, many members still struggle to distinguish between conventional financial products and financial services that comply with Sharia principles (OECD, 2023; Isa et al., 2024). This situation reflects a broader economic vulnerability, where the use of banking services is not always accompanied by an adequate understanding of wealth preservation (Hifz al-Mal) and sound household financial management.

To address these structural educational challenges, a pedagogical model integrated into established socio-religious routines has been introduced. By leveraging high community attendance in religious settings, integrating a basic Islamic finance framework into thematic Quranic studies (Tafsir Mawdu'i) serves as a strategic breakthrough to harness local socio-religious potential, improve household financial well-being, and enhance formal Sharia financial inclusion. Through a collaborative curriculum designed by Universitas Potensi Utama in partnership with the leadership of the Pewanida network in Malaysia, everyday financial concepts such as Murabahah and Mudarabah are explained through the lens of Quranic interpretations regarding muamalah (transactions). This approach transforms abstract Islamic banking concepts into practical financial guidelines applicable to daily household life.

Previous studies have examined Sharia financial literacy among Muslim communities in Malaysia and discussed the role of Islamic education in raising financial awareness. However, most of these studies have focused separately on either financial literacy programs or Quranic learning activities. Research examining how thematic Quranic learning (Tafsir Mawdu'i) can be systematically integrated with Sharia financial literacy within community-based religious organizations remains very limited. Therefore, this study addresses this research gap by examining the integration of Sharia financial literacy into thematic Quranic learning within the Pewanida community in Malaysia, while also identifying the institutional challenges affecting its implementation.

However, although these thematic learning groups have been widely implemented across Malaysia, many remain in the early stages of institutional development and face several obstacles. These challenges include a lack of conceptual formalization, limited governance regarding financial contracts (aqad), insufficient managerial capacity among community coordinators, and low competitiveness compared to conventional financial institutions. Furthermore, field observations indicate that traditional savings and loan practices remain preferred over formal Sharia financial institutions. Consequently, this study aims to analyze the pedagogical performance of this integrated model, identify the institutional constraints encountered during its implementation, and formulate recommendations to strengthen community-based Sharia financial literacy management in support of sustainable household economic resilience.

2. Literature Review

The theoretical foundation of this study integrates the principles of Sharia financial literacy with community-based pedagogical models to address economic resilience within Muslim households. By bridging Islamic economic law (*muamalah*) and contemporary financial practices, this section examines the structural challenges of financial inclusion and evaluates the role of socio-religious institutions in fostering grassroots financial literacy.

Furthermore, this section provides the foundation of knowledge on the topic by mapping out the conceptual frameworks of wealth preservation, analyzing the operational behavior of grassroots communities, and addressing the implementation gaps in integrated religious education.

2.1. Sharia Financial Literacy and Household Resilience

Sharia financial literacy expands conventional financial knowledge by integrating Islamic principles, requiring decisions to be free from prohibited elements such as riba (usury), gharar (uncertainty), and maysir (gambling). In the household context, this literacy aligns directly with the *Maqasid Sharia* principle of *Hifz al-Mal* (wealth preservation), which fosters prudent financial management and minimizes economic vulnerabilities. However, even in mature Islamic banking markets like Malaysia, grassroots communities—particularly women's and diaspora networks like Pewanida—frequently struggle to distinguish formal Sharia-compliant products, such as *Murabahah* and *Mudarabah*, from conventional interest-based services. Consequently, many households continue to rely on traditional, informal financial practices like rotating savings (*arisan*) due to established social trust and administrative flexibility, which inadvertently limits their inclusion in the formal Sharia financial sector.

2.2 Pedagogical Integration via Tafsir Mawdu'i and Institutional Gaps

To address these educational barriers, integrating Sharia financial literacy into *Tafsir Mawdu'i* (thematic Quranic exegesis) serves as a strategic pedagogical breakthrough by embedding practical muamalah (transaction) guidelines into established socio-religious routines. While existing literature separately addresses independent financial literacy programs and spiritual Quranic studies, there is a critical research gap regarding the systematic integration of these two domains within community-based organizations. Furthermore, field implementation reveals significant institutional constraints, including a lack of conceptual formalization, weak governance regarding financial contracts (*aqad*), and limited managerial capacity among community coordinators. This study addresses these gaps by evaluating the pedagogical performance of the integrated model developed by Universitas Potensi Utama and Pewanida, identifying operational barriers, and providing structural recommendations to enhance sustainable economic resilience.

3. Methodology

This study employs a qualitative research approach to examine the integration of basic Sharia financial literacy into thematic Quranic learning, as well as the structural challenges faced by the Pewanida community in Kedah, Malaysia. Data were collected through semi-structured interviews, Focus Group Discussions (FGDs), and field observations involving 30 active members of the Pewanida community and academic experts from Universitas Potensi Utama who were involved in designing and implementing the Sharia financial literacy program.

The study participants consisted of 10 active members of the Pewanida community in Malaysia. Their characteristics were deemed relevant to the objectives of evaluating Sharia financial literacy practices, understanding the community's financial behavior, and assessing the implementation of the integrated learning model. The semi-structured interview protocol was designed to explore two primary analytical dimensions. First, it examined participants' understanding of basic Sharia financial principles, particularly regarding Sharia-compliant financial contracts and the avoidance of financial misconceptions. Second, it investigated the relationship between formal Sharia banking services and the community's traditional savings and financial management practices. Interviews with academic experts were also conducted to gain institutional perspectives on the design, implementation, and sustainability of the Sharia financial literacy program.

Field observations were conducted continuously over a three-month research period from March to May 2026. These observations aimed to capture the participants' financial practices, their engagement in financial literacy activities, and their responses to the integration of Sharia financial concepts within a community-based learning environment. The observations also focused on participant interactions during thematic Quranic learning sessions and the application of Sharia financial literacy material.

The collected qualitative data were analyzed using an interactive data analysis model comprising data reduction, thematic categorization, data presentation, and conclusion drawing and verification. The thematic analysis was guided by Sharia financial literacy indicators and *Maqasid Sharia* principles to ensure analytical accuracy and contextual relevance. To enhance the credibility of the findings, data triangulation was performed across interviews, Focus Group Discussions (FGDs), field observations, and information obtained from academic experts.

3.1. Research Design and Participants

This study employs a qualitative research approach to examine the integration of basic Sharia financial literacy into thematic Quranic learning, alongside the structural challenges faced by the Pewanida community in Kedah, Malaysia. The study participants consisted of 10 active members of the Pewanida community in Malaysia, whose characteristics were deemed relevant to evaluating Sharia financial literacy practices, understanding financial behavior, and assessing the integrated learning model. Additionally, data collection involved a total of 30 active members and academic experts from Universitas Potensi Utama who participated in designing and implementing the literacy program.

3.2. Data Collection and Analysis

Data were collected through semi-structured interviews, Focus Group Discussions (FGDs), and continuous field observations over a three-month period from March to May 2026. The interview protocol explored two dimensions: participants' understanding of Sharia financial contracts (to avoid misconceptions) and the relationship between formal Sharia banking and traditional savings practices. Interviews with academic experts provided institutional perspectives on program design and sustainability. Field observations captured daily financial practices and participant interactions during thematic Quranic sessions. The collected qualitative data were analyzed using an interactive model comprising data reduction, thematic categorization, data presentation, and conclusion drawing. Thematic analysis was guided by Sharia financial literacy indicators and *Maqasid Sharia* principles, utilizing data triangulation across all sources to enhance research credibility.

4. Result and Discussion

This section presents the empirical findings gathered from the qualitative fieldwork and provides an analytical commentary on the implementation of the integrated Sharia financial literacy program. By aligning the field data with established economic frameworks and contemporary literature, the following sub-sections outline the pedagogical outcomes of the model, identify the structural barriers within the community, and discuss the broader implications for household economic resilience and financial inclusion.

4.1 Result

Qualitative analysis of the field data yields critical findings regarding the pedagogical implementation of the integrated Sharia financial literacy program within the Pewanida community in Malaysia. The primary outcomes are categorized into three core themes:

- Pedagogical Effectiveness and Facilitator Influence: The integration of Sharia financial literacy into *Tafsir Mawdu'i* (thematic Quranic exegesis) learning sessions significantly enhances participants' financial awareness. Discussions regarding Sharia banking, household finance, and compliant contracts become highly meaningful when led by facilitators possessing dual expertise in religious knowledge and practical finance.
- Conceptual Misconceptions: Participants demonstrate varying levels of understanding. While general Islamic finance tenets are recognized, explicit structural distinctions between profit-sharing/sales mechanisms (e.g., *Murabahah*) and conventional interest-based transactions remain unclear to many members during household financial decision-making.
- Persistence of Informal Financial Practices: A distinct preference remains for traditional, informal saving structures such as rotating savings and credit associations (*arisan*) and community-based networks. This deep reliance is driven by strong local social trust, minimal administrative paperwork, operational flexibility, and general unfamiliarity or uncertainty regarding formal Sharia banking procedures.

4.2 Discussion

The results highlight a fundamental disconnect between institutional infrastructure maturity and grassroots financial literacy. While the educational integration via thematic Quranic studies serves as a strong pedagogical vehicle, its long-term viability faces operational risks. The current program structure relies heavily on individual facilitator initiatives rather than a formalized institutional framework, leading to inconsistencies in knowledge dissemination.

From an economic perspective, the high reliance on informal networks like *arisan* restricts the community's financial inclusion. While informal networks yield immediate social capital benefits, they inadvertently isolate participants from broader wealth preservation benefits (*Hifz al-Mal*) offered by formal Sharia institutions.

These findings align with the broader assertions of the **OECD (2023)** and **Isa et al. (2024)**, which document that diaspora and grassroots Muslim women's groups frequently maintain robust religious values but demonstrate highly uneven technical financial literacy. The lack of clarity regarding *Murabahah* structures identified in this study reflects the systemic vulnerabilities highlighted by **Hassan and Abbas (2022)**, where high banking penetration does not automatically translate to adequate functional product knowledge. To close this gap, future community interventions must shift away from purely conceptual religious lectures toward practical, multi-sectoral collaborations that demystify formal Sharia financial contracts.

5. Conclusion

In conclusion, integrating basic Sharia financial literacy into thematic Quranic studies (Tafsir Mawdu'i) within the Pewanida community in Malaysia serves as an effective approach to strengthening financial awareness and supporting household economic resilience. Findings indicate that the program has enhanced participants' understanding of Sharia financial principles, particularly regarding Sharia-compliant financial practices and responsible financial decision-making. The program's effectiveness has been driven by the active roles of community leaders and facilitators in imparting Sharia financial literacy through community-based religious learning activities.

However, certain challenges remain. The sustainability of financial literacy activities relies heavily on the commitment and capabilities of community leaders and facilitators, while institutional support mechanisms remain limited. Furthermore, varying levels of understanding regarding Sharia financial concepts—coupled with a persistent reliance on informal financial practices—highlight the need for greater efforts to boost public awareness and increase participation in formal Sharia financial institutions.

This study contributes theoretically by enriching the literature on community-based Sharia financial literacy through the integration of thematic Quranic study (*Tafsir Mawdu'i*) with Islamic financial education. Practically, the findings offer valuable insights for universities, community organizations, and Sharia financial institutions in designing sustainable Sharia financial literacy programs that align with the socio-religious characteristics of the Muslim community. From a policy perspective, stronger collaboration among universities, Sharia financial institutions, community organizations, and government agencies is highly recommended to expand community-based Sharia financial literacy programs, enhance financial inclusion, and strengthen household economic resilience. Therefore, developing a more structured and sustainable institutional framework is crucial to ensuring the long-term effectiveness and broader social impact of Sharia financial literacy initiatives within the Pewanida community.

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