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Reducing Dependence on Non-Sharia Loans through Sharia Family Financial Education: A Participatory Action Research in Limbungan Baru Village

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ABSTRACT

The objective of this community service program is to improve family economic resilience by strengthening Islamic financial literacy and management practices, enabling families to reduce their dependence on non-Islamic loans and develop healthy and sustainable financial habits. This community service program utilizes a Participatory Action Research (PAR) design, positioning the community as the subject of change through a continuous cycle of reflection, action, and reflection to address family dependence on non-Islamic loans. The program was implemented in Limbungan Baru Village, involving 15 partner families through five PAR stages (To Know, To Understand, To Plan, To Act, and To Change) over four months. Data collection techniques included participant observation, focus group discussions (FGDs), interviews, and documentation. Data were analyzed qualitatively through data reduction, thematic categorization, and synthesis of meaning. Validity was strengthened through triangulation and member checking, while upholding participatory ethical principles. This community service program resulted in improved Islamic financial literacy among families, characterized by changes in understanding, attitudes, and financial management practices, particularly in recording, budgeting, and financial decision-making. Dependence on non-Sharia-compliant loans has begun to decline gradually as families are able to control spending and postpone consumer loans through more rational and equitable planning. Furthermore, the PAR process builds collective awareness and community solidarity in addressing economic challenges as a shared, not merely individual, problem. The program still faces limitations in the form of unstable family incomes and the relatively short duration of mentoring, resulting in behavioral changes that are not yet fully distributed and permanent.

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1. INTRODUCTION

The development of financial technology in Indonesia in recent years has brought easy access to loan services (Ningsih, 2020), but at the same time it has also raised new social problems, especially for lower-middle-income families (Arvante, 2022; Kurnia et al., 2021). In Limbungan Baru Village, Rumbai Pesisir District, the phenomenon of rampant illegal online loans and loan shark practices has become a reality that is increasingly strengthening in household economic life. The loans offered quickly, without collateral, and with a simple administrative process make them an instant solution for families facing daily economic pressures. However, this convenience often turns into a structural trap that exacerbates the family's economic vulnerability.

The results of initial observations show that most partner families use non-sharia loans to meet consumptive needs such as school fees, food needs, and other urgent needs, as well as small-scale productive needs such as household business capital. This practice is not balanced with adequate financial planning, so installment payments often erode monthly income and trigger a recurring debt cycle. In many cases, families take out new loans to cover old loans, so that the accumulated debt burden continues to increase without a real increase in economic capacity.

This condition is exacerbated by the lack of Islamic financial literacy at the family level. Although the community has a cultural closeness to religious values, their understanding of the principles of Islamic finance is still normative and limited to the prohibition of usury, without being followed by practical knowledge of financial management instruments that are in accordance with sharia. As a result, families have no rational and operational alternative but to take advantage of easily accessible conventional loans, even if they are aware of the risks and long-term consequences.

The socio-economic impact of this condition is not only felt in the form of financial pressure, but also gives rise to family conflicts, psychological stress, and weakening of social relationships. Accumulated debt is often a source of quarrels between couples, reduces the quality of family communication, and affects childcare patterns. In a broader context, reliance on non-sharia loans contributes to the reproduction of structural poverty, as family energy is sucked up to pay off debt instead of building long-term economic resilience. This condition shows that the problem of borrowing is not just a financial problem, but a social problem that requires an educational and participatory approach.

Based on these conditions, there are three main problems that are interrelated and form a circle of family economic dependence. First, there is no systematic family financial planning . Most families manage their finances reactively, which is using money based on daily needs without record-keeping, prioritizing, or long-term allocation. This practice causes families to have no control over cash flow, so every urgent need is always responded to by looking for new loans. Second, partner families do not have an understanding of Islamic financial instruments that can be used as an alternative to financial management and financing. Low literacy makes concepts such as needs-based budgeting, planned savings, emergency funds, and micro-sharia financing not yet part of daily practice. In fact, some families do not understand that Islamic financial management is not only related to legal aspects (halal-haram), but also the principles of justice, balance, and family economic sustainability.

Third, this condition leads to structural dependence on non-sharia loans. This dependence is not solely due to rational choices, but because of the absence of alternatives that are easily accessible, understood, and trusted by society. Online loans and loan sharks are present to fill the systemic void, while families are in a weak bargaining position. Without interventions that build critical capacity and awareness, families will continue to be stuck in the same cycle despite realizing the negative impacts. This problem shows that the financial assistance approach alone is not enough. What is needed is an educational intervention that builds the family's ability to manage finances independently and sustainably, as well as opening up space for critical reflection so that people are able to reread their economic reality.

Responding to the complexity of these problems, this service program offers solutions based on family empowerment through Islamic finance education and participatory assistance (Pravasanti et al., 2025; Sholihah et al., 2025). Solutions are designed not as a one-way transfer of knowledge, but as a social learning process that involves the family as the subject of change. Sharia-based family finance education that emphasizes a practical understanding of the principles of household financial management, ranging from grouping needs, controlling consumption, to short- and medium-term financial planning (Pulungan et al., 2025). Education is carried out dialogically so that participants can relate the material to their own experiences, so that the knowledge gained does not stop at the cognitive level, but is internalized in practice.

Simulation of household financial management, which allows families to learn through hands-on experience (Harahap et al., 2025; Wahyuni, 2025). Through simulations, families are invited to prepare a budget, identify financial leaks, and understand the consequences of every financial decision. This approach helps to transform a reactive mindset into a planning mindset, while also building confidence in managing finances independently. Assistance in the preparation of sharia family budgets is carried out in stages and contextual (Bundo et al., 2025; Khoiriawati et al., 2025). This mentoring aims to ensure that families not only understand concepts, but are able to apply them consistently in daily life. With assistance, the process of change is not sporadic, but sustainable and integrated with the socio-economic reality of the family.

In general, this service aims to build family economic resilience through increasing the capacity of financial management based on sharia values. This goal is realized through three main goals. First, increasing family sharia financial literacy, not only in normative aspects, but especially in practical aspects that can be applied in daily life. Second, reduce family dependence on non-sharia loans by equipping them with more rational and equitable financial planning, budgeting, and decision-making skills. Third, forming healthy and sustainable family financial habits, so that families are able to maintain long-term economic stability and improve the quality of their social life.

2. METHODS

This community service uses the design of Participatory Action Research (PAR), which is a participatory research approach that integrates the process of critical reflection, collective action, and social learning in an effort to encourage sustainable change at the community level (Cornish et al., 2023). PAR places the community not as an object, but as the main subject in the entire service cycle, from problem identification to program evaluation and sustainability. This approach was chosen because the problem of family dependence on non-sharia loans is a socio-economic problem that is complex, contextual, and closely related to daily practices, so it cannot be solved through one-way intervention.

Theoretically, PAR is based on an emancipatory paradigm that emphasizes the importance of critical consciousness as a prerequisite for social change (Freire, 1970). Kemmis and McTaggart (2005) emphasized that PAR is a spiral process that involves planning, action, observation, and reflection carried out collaboratively (Prasetyo et al., 2025). This service not only produces program outputs, but also builds the capacity, independence, and collective awareness of the community in managing family economic problems in a sustainable manner. The implementation of PAR in this service is designed through five interlocking stages, namely To Know, To Understand, To Plan, To Act, and To Change, each of which functions as a space for reflection and transformative action.

The service activity was carried out in Limbungan Baru Village, Rumbai Pesisir District, Pekanbaru City, an urban-peri-urban area with characteristics of lower-middle-income people and a relatively high level of household economic vulnerability. This location was chosen based on the initial finding that most families still rely on non-sharia loans to meet their consumptive and productive needs, potentially giving rise to a long-term cycle of economic dependence. Service partners include household families, especially housewives, as well as household-based small MSME actors. This group was chosen because it has a strategic role in family economic decision-making and daily financial management. Their involvement is key to driving changes in financial practices that are fairer, more sustainable, and in accordance with sharia principles.

Table 1. Summary of Participatory Action Research (PAR) Stages

PAR Stage	Main Objective	Methods & Activities	Outputs	Indicators of Change
To Know	Understanding the real socio-economic conditions of the community	Social inculturation, participatory observation, informal dialogue, daily interaction with partner families	Mutual trust, initial understanding of household financial realities	Active participation, openness in sharing experiences, strengthened social relationships
To Understand	Identifying and critically reflecting on community financial problems	Dialogical Focus Group Discussions (FGDs), collective decodification, participatory problem analysis	Shared understanding of causes and impacts of dependence on non-sharia loans	Increased critical awareness, ability to articulate financial problems collectively
To Plan	Formulating community-based and sharia-compliant solutions	Collaborative planning discussions, co-creation of programs, agreement on materials and mentoring mechanisms	Action plan for sharia family financial education and assistance	Community involvement in decision-making, relevance and feasibility of planned programs
To Act	Implementing agreed solutions through practical action	Learning-by-doing activities, financial management practice, mentoring and guidance	Improved household financial practices, use of simple budgeting and records	Ability to prepare household budgets, reduced reliance on non-sharia loans, application of sharia principles
To Change	Building sustainability and collective commitment to change	Collective reflection, evaluation meetings, strengthening community initiatives and networks	Independent community initiatives and sustainability commitments	Formation of family finance groups, continued financial practices aligned with sharia principles

The service program was carried out for four months, with details: the To Know (first month), To Understand and To Plan (second month), To Act (third month), and To Change (fourth month) stages. Assistance is carried out at least twice per month as well as informal communication that is situational according to the needs of the partner's family. This duration provides enough space for reflection, practice, and gradual behavior change. Data were collected through participatory observation to see changes in family financial management practices, brief interviews to explore participants' perceptions and experiences, and activity documentation in the form of field notes, photographs, and archives of family financial instruments. This technique is used simultaneously to capture the dynamics of social change that occurs during the program.

Miles, Huberman, & Saldaña, (2014) Data are analyzed qualitatively reflective through the stages of data reduction, thematic categorization, and synthesis of meaning based on the PAR cycle. The analysis is carried out simultaneously with the action process, so that community reflection becomes an integral part of the analysis itself. The validity of the data was strengthened through triangulation techniques (observation, interviews, documentation) and member checking, which is the return of reflection results to participants to be confirmed together (Hashimov, 2015). The entire service process is carried out by upholding the principles of participatory ethics. Participants are provided with an explanation of the program's objectives, their roles, and the use of the data collected, and consent is obtained voluntarily. The identity of the participants is kept confidential, and the service team positions itself as a learning facilitator to avoid hierarchical power relations. This approach ensures that the change process runs fairly, inclusively, and sustainably.

3. FINDINGS AND DISCUSSION

Results

Stage To Know: Initial Conditions of Family Financial Management

Field observations and the inculturation process in Limbungan Baru Village indicate that most partner families did not have a planned or structured household financial management system prior to the program. Financial management relied primarily on memory, without written or digital records of income and expenditures. As a result, families were unable to monitor their monthly financial conditions accurately.

An imbalance between income and expenditure was evident in many households. Monthly expenses frequently exceeded income due to unplanned costs such as social obligations, sudden educational expenses, and uncontrolled daily consumption. This condition resulted in recurring monthly deficits. Financial decision-making was predominantly reactive, with families responding to urgent needs without medium- or long-term planning. When facing financial pressure, families tended to seek immediate loans without calculating repayment capacity or long-term consequences. These findings indicate that household financial management was situational rather than planning-oriented.

Forms of Dependence on Non-Sharia Loans

Observations and informal interviews revealed that dependence on non-sharia loans was a common practice among partner families. Loans were mainly obtained from local moneylenders and informal online lending platforms due to easy access, rapid disbursement, and minimal administrative requirements. Borrowed funds were used for both consumptive purposes (daily necessities, electricity bills, emergency needs) and productive activities (small-scale trading, food businesses, and household enterprises). However, most families lacked a clear repayment plan at the time of borrowing.

A recurring pattern of "borrowing to repay previous loans" was identified, leading to increasing debt burdens due to accumulating interest and penalties, while household income remained relatively stagnant. In many cases, loans were no longer temporary solutions but had become part of the household survival mechanism.

Stage To Understand: Community Interpretation of Financial Problems

Results from Focus Group Discussions (FGDs) show that debt was commonly perceived as a practical and acceptable solution to economic pressure. Borrowing was considered a normal and repetitive strategy when income was insufficient. Although participants generally understood *riba* as a religious prohibition, this understanding was not linked to everyday financial practices or long-term economic consequences. Awareness of the risks of interest-bearing debt to family economic stability was initially low.

Through participatory problem decoding, the community collectively identified key factors contributing to loan dependence: unstable income, lack of financial planning, social pressure, and limited knowledge of Islamic financial alternatives.

Stage To Plan: Program Formulation

Joint planning between the community and service team resulted in the agreement on three main program components:

1. sharia family financial education,
2. family budget simulation, and
3. continuous financial mentoring.

Participatory-designed instruments were developed, including simple financial recording sheets, monthly family budget formats, and basic debt management guidelines. These instruments were adapted to participants' literacy levels and daily routines to ensure usability and consistency.

Stage To Act: Implementation and Observable Behavioral Changes

Program implementation resulted in measurable improvements in participants' financial knowledge and practices. Families demonstrated improved understanding of distinguishing needs from wants, the importance of planning, and the risks associated with interest-based loans. During mentoring, families began recording income and expenses and preparing monthly budgets based on priority needs.

Several families postponed consumptive borrowing and explored alternative strategies such as adjusting expenditures, saving gradually, or collective saving. These changes occurred progressively through continuous discussion, mentoring, and evaluation.

Table 1. Before–After Comparison of Family Financial Practices

Aspect	Before Program	After Program
Financial recording	No written or digital records	Simple written financial records initiated
Budgeting	No monthly budget	Monthly priority-based budgeting practiced
Loan behavior	Frequent use of non-sharia loans	Reduced borrowing for consumptive needs
Financial decision-making	Reactive	More planned and reflective
Awareness of riba risks	Low	Increased awareness and consideration

Table 2. Indicators of Behavioral Change

Indicator	Observation Result
Frequency of financial recording	Most families recorded finances at least 3–4 times per week
Monthly budgeting	Majority of families prepared a basic monthly budget
Borrowing behavior	Decline in consumptive borrowing instances during mentoring period
Financial discussions	Increased participation in collective financial reflection sessions

Reflection sessions revealed that program effectiveness was strongly supported by community openness and the trust built between the service team and partner families. Simple, contextual instruments facilitated the adoption of new financial practices. Challenges remained, particularly income instability, limited participation time, and resistance to change during emergency situations, which occasionally led families to revert to non-sharia loans.

Despite these limitations, the program fostered social learning and collective awareness, where financial problems were increasingly understood as shared challenges that could be addressed through mutual support and continuous learning.

Discussion

The results of the service show that family dependence on non-sharia loans is a multidimensional phenomenon, which cannot be explained solely through a microeconomic approach. The absence of financial records, expenses that exceed income, and reactive financial decision-making reflect the low functional financial literacy of families. Lusardi & Mitchell, (2014) Financial literacy in this context is not only the ability to understand financial concepts, but also the ability to translate this knowledge into daily life management practices (Kasenda & Wijayangka, 2019; Ningtyas, 2019). When literacy is at a low level, families tend to lack a control mechanism for cash flow, making them vulnerable to making short-term decisions that have a long-term impact.

The reliance on loan sharks and informal online loans shows that access to quick sources of funds is a dominant factor in the financial decision-making of low-income families. These findings are in line with the fact that poor groups rely more on informal financial instruments due to their flexibility, speed, and social proximity, despite the costs to be borne much higher (Fanji Farman et al., 2025). In this context, usury is not perceived as a structural problem that damages welfare, but rather as a consequence that is considered reasonable from urgent needs (Indrayani & Mawardi, 2025; Mahfuzh & Noor, 2025). This explains why the prohibition of usury is often ineffective normatively if it is not accompanied by an understanding of its concrete economic impact.

The FGD process and participatory analysis show that public perception of debt is pragmatic and short-term oriented. Debt is understood as a solution, not as a risk. Riba is positioned as an abstract concept that is far from the experience of everyday life. These findings confirm Freire's (1970) view that education that does not depart from the reality of people's lives will fail to build critical awareness (Reni et al., 2024; Rohinah, 2019). The dialogical approach in PAR is very relevant, as it allows people to reread their own experiences as a form of social learning. Through the process of decoding, people no longer just "receive" knowledge, but produce meaning collectively.

The participatory formulation of the program shows that effective solutions for families are not complex theoretical modules, but rather simple instruments that correspond to their capacities and contexts. Financial recording formats, budget simulations, and debt management schemes based on halal–thayyib–fair principles function as a tool for behavior transformation. These findings are in line with the capability approach developed by Sen (1999), where empowerment is measured from an individual's ability to consciously manage his or her life choices (Nur & Bawa, 2025). Simple but applicable instruments actually expand the family's capabilities in controlling their financial decisions.

The implementation of education and mentoring shows that a change in attitudes towards usury and debt occurs when families begin to understand the cause-and-effect relationship between financial decisions and their economic conditions. Mezirow, (2000) The process of dialogue, reflection, and direct practice enables transformative learning, in which individuals change the way of thinking and acting based on new understandings (Tohani, 2022). Behavioral changes such as financial record-keeping, budgeting, and postponement of consumptive loans are indicators that education does not stop at the cognitive level, but has entered the realm of affective and practical.

The obstacles that arise during the service process show that changes in economic behavior do not occur in a linear manner. Income instability, pressure on daily needs, and domestic workload have caused some families to experience temporary setbacks. These findings reinforce the view of Chambers (2014) that poverty is dynamic and full of vulnerability, so social interventions must be designed adaptively and sustainably (Angesty et al., 2024; Kabunggul et al., 2025). In this context, relapse is not a failure of the program, but rather part of a normal social learning process.

Critical reflection also shows that the success of the program is greatly influenced by the quality of social relations between the service team and the community. Trust, openness, and a sense of belonging become social capital that allows change to last after the program is completed. This is in line with Putnam (2000) who emphasized the importance of social capital in maintaining the sustainability of collective practices. When communities feel part of the process, they are more likely to sustain change without dependence on external actors (Fadli, 2020; Haridison, 2013).

Sharia family financial education cannot be positioned as a mere knowledge transfer activity, but as a social transformation process that involves changing the way of thinking, interpreting, and acting towards money. The PAR approach allows this service to go beyond instrumental functions, becoming a space for shared knowledge production between academics and the community. Thus, devotion not only solves practical problems, but also contributes to the development of a sustainable value-based family economic empowerment model.

4. CONCLUSION

Based on the implementation of the sharia family financial education program in Limbungan Baru Village, several key conclusions can be drawn:

- Dependence on non-sharia loans is not merely an economic issue, but is strongly influenced by low financial literacy, unplanned financial behavior, and socially constructed practices in household financial management.
- The absence of financial record-keeping, recurring budget deficits, and reactive financial decision-making creates a cycle of vulnerability that encourages families to rely on interest-bearing informal loans.
- The application of the Participatory Action Research (PAR) approach successfully facilitated gradual and transformative changes in participants' financial knowledge, attitudes, and practices through dialogical learning, budget simulations, and continuous mentoring.
- Observable behavioral changes include the initiation of simple financial records, priority-based budgeting, postponement of consumptive borrowing, and a reduced reliance on non-sharia loans for daily needs.
- Although structural challenges such as income instability and limited access to sharia financial institutions remain, the program generated collective awareness and social learning that strengthened community solidarity and mutual support.

This service demonstrates that a participatory, practice-oriented, and context-sensitive sharia financial education model is effective in strengthening family economic resilience. The model is replicable and adaptable for other communities facing similar challenges, particularly those with limited access to formal sharia financial services. For sustainability, the program should be supported through institutional collaboration involving village governments, BAZNAS, and sharia cooperatives to provide follow-up mentoring, establish family finance groups, and develop accessible micro-sharia financing schemes. Strengthening these institutional linkages will help ensure that the behavioral changes achieved can be maintained and expanded in the long term.

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